



Social Capital in Jordan: What is the Level of Trust in Our Institutions & Why?

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منتدى الاستراتيجيات الأردني
JORDAN STRATEGY FORUM



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The Jordan Strategy Forum (JSF) is a not-for-profit organization, which represents a group of Jordanian private sector companies that are active in corporate and social responsibility (CSR) and in promoting Jordan's economic growth. JSF's members are active private sector institutions, who demonstrate a genuine will to be part of a dialogue on economic and social issues that concern Jordanian citizens. The Jordan Strategy Forum promotes a strong Jordanian private sector that is profitable, employs Jordanians, pays taxes and supports comprehensive economic growth in Jordan.

The JSF also offers a rare opportunity and space for the private sector to have evidence-based debate with the public sector and decision-makers with the aim to increase awareness, strengthening the future of the Jordanian economy and applying best practices.

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“Social capital is a social term that indicates the value and effectiveness of social relations and the role of cooperation and confidence in achieving economic objectives. Coleman defined social capital, as opposed to other forms of capital, as something that is not found in people or in reality, but in social relations between individuals, and it consists of obligations and expectations among individuals and the ability to access information and benefits”

I. Executive Summary

Most countries pay a lot of attention to human and financial capital because of their direct impact on economic performance. However, while equally important in affecting economic performance, growth and development, only few countries attach any importance to social capital. Many countries overlook this factor and do not give it sufficient attention, and hence neglect its development and enhancement. Indeed, social capital directly and indirectly affects human capital in countries.

Since the early 1990s, the concept of social capital began to attract much attention from academic researchers, think tanks, as well as international organizations including the World Bank, the World Economic Forum, the World Bank, and the Organization for Economic Co-operation and Development (OECD). This interest is due to the importance of social capital in the process of economic growth and development.

While there is no commonly agreed-upon definition of social capital, the World Bank (2011) provides a useful definition. Social capital is the “institutions, relationships and norms that shape the quality and quantity of a society’s social interactions... institutions include the most formalized institutional relationships structures, such as government, the political regime, the rule of law, the court system, and the civil and political liberties”.

As mentioned above, the increasing interest in social capital is due to its important interplay with economic growth and development. The following quotations could not have expressed the

importance of social capital in general, and trust in particular, any better.

“The decline in trust and social capital is troubling not only because of its effects on social cohesion; it may also have economic implications. A substantial body of literature in cultural economics shows that trust is a key ingredient for good economic performance” (IMF / Gould and Hijzen, 2017).

“Greater trust in the government helps improve tax morale. Better governance improves willingness to pay tax. Developing greater procedural justice, strengthening perceptions of impartial treatment of all citizens as well as ensuring broad and fair access to public services would improve trust to the government” (OECD, 2017).

“The success of financial liberalization in promoting financial development is conditional on the prevailing social capital” (Elkhuizen, et al., 2017).

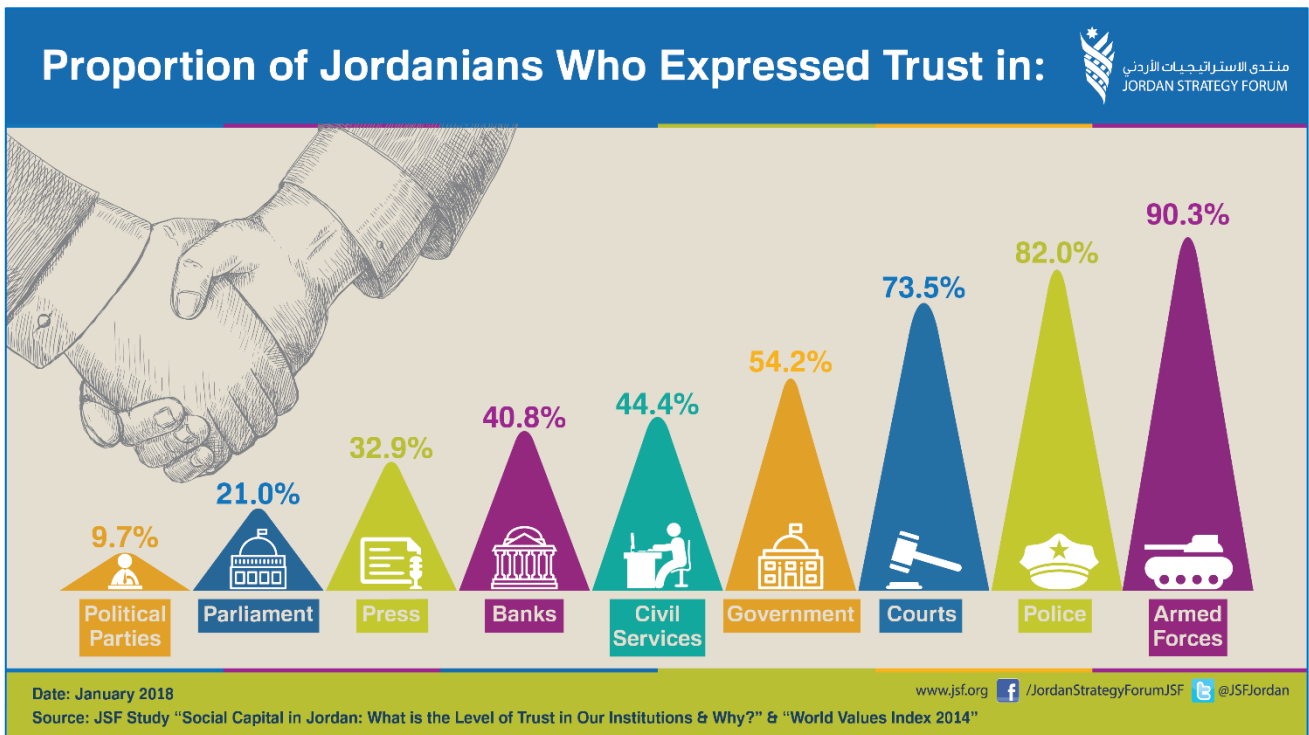
“Trust in institutions is important for the success of many government policies, programs and regulations that depend on cooperation and compliance of citizens” (OECD, 2011).

To measure the social capital in a country, different researchers use different methodologies. However, it is usually the case that surveys of citizens are used. One of the well-known organizations that uses this methodology is the “World Values Index” (located in Sweden). This effort publishes survey results for more than 60 countries, including Jordan. The questionnaire asks

a sample of 1200 individuals in each country about, among others, trust in various institutions and organizations. The question is as follows:

“I am going to name a number of organizations. For each one, could you tell me how much confidence you have in them: is it a great deal of confidence, quite a lot of confidence, not very much confidence or not at all?”

This question is applied to a myriad of institutions including, the armed forces, police, government (nation’s capital), civil service, courts, parliament, political parties, press, banks and others.



This **analytical paper**, issued by the JSF, examines the issue of **social capital in Jordan**. In particular, the paper examines trust in various Jordanian institutions. The JSF uses the World Values Index survey results (2014), and based on the analysis, the results are as follow.

- A. 90.3% of Jordanians expressed trust in the armed forces, and 82.0% in the police. These proportions are high especially from a regional and international perspective. Indeed, these Jordanian trust levels are a source of pride.
- B. Trust in the government is expressed by 54.2% of the respondents. While this proportion is lower than trust in the military institutions and courts, from a regional and international

perspective, Jordanians’ trust in the government (at the national level), civil service, and banks are encouraging.

- C. 32.9% of the respondents expressed trust in the press, 21.0% in parliament and 9.7% in political parties. These proportions are low from regional and global perspectives.

As far as how individual characteristics of the Jordanian respondents affect trust, some of JSF findings are the followings:

- A. Age does not increase or decrease the probability of trusting the government, parliament, civil service, courts, press, or banks. **Trust in all institutions has nothing to do with age.**

- B. Gender does not increase or decrease the probability of trusting the government, parliament, civil service, courts, press, or banks. **Trust in all institutions has nothing to do with gender.**
 - C. Education level decreases the probability of trusting the government, courts, and press only. More education, especially university-level, results in more distrust in the government, courts, and in the press.
 - D. Higher income level decreases the probability of trusting courts and increases the probability of trust in banks only.
 - E. **Being married has no impact on trust in the government, parliament, civil service, courts, press, and in banks.**
 - F. Being satisfied with the quality of schools increases the probability of trust in the government and in the civil service.
 - G. Being satisfied with the quality of health services increases the probability of trust in the government and in the civil service.
- 3. To increase trust in the government, and based on the JSF analysis, the government must find the ways and means that ensure the provision of sufficient and efficient public services, especially in schools and health. This has a direct impact on increasing trust in the government.
 - 4. Based on the JSF analysis, more education reduces trust in the government. This can be explained by looking at the consistently high unemployment rates among Jordanian males and females who hold an undergraduate degree or more. **This issue needs dealing with in terms of greater levels of public dialogue about the challenges of finding sufficient job opportunities for this aspect of the labor force.**
 - 5. Income level increases the probability of trust in banks. This result is in agreement with a recently published by the JSF. “Higher income is associated with more financial inclusion” (JSF, 2017). All stakeholders must work on increasing financial inclusion, and because income proves to be instrumental in trusting banks as well as in financial inclusion. Within this context, it is encouraging to note the Central Bank of Jordan’s (CBJ) national strategy for financial inclusion focuses on financially alienated categories that include adults with low-income rates.

Based on JSF analysis, and how individual characteristics of the Jordanian respondents affect trust, we can outline the following main recommendations.

- 1. No one should underestimate the importance of trust in all Jordanian institutions. The international evidence shows that higher levels of trust directly promote economic and the well-being of citizens.
- 2. No one should underestimate the importance of trust in the government. Indeed, the international evidence shows that trust in the government enhances trust in other and related institutions such as parliament.
- 6. Trust in parliament, press, and political parties need special attention from stakeholders because these institutions represent people or public opinion, and as a result, low trust in them directly impacts social capital and trust in general, and growth and development in particular.

2. Introduction

Economists, as well as others, have always tried to understand what affects economic growth and development. Why some nations succeed in enjoying strong and stable growth and as a result, realize the benefits of development, while others are not that lucky is the question.

While there is no commonly agreed reason(s), academic researchers, think tanks, as well international organizations have looked at a myriad of factors that possibly affect economic performance. These include investment, capability to produce and diffuse knowledge and innovation, management leadership skills, monetary and fiscal policies, openness to trade, and many others.

Within the context of what impacts economic growth, the issue of **“human capital”** has been for so long the focus of economics and other professions. The scholarly efforts of Schultz (1961), Becker (1964), and Mincer (1970, 1974), among others, have led to a rapid growth of interest in the economic implications of human capital. Evidence suggests that better skilled and more educated workforce is one of the prerequisites for higher economic growth. Indeed, **human capital, which is an aggregate of attributes like skills, experience, training, intelligence, motivation, initiative, and others, determine how productive people are in their workplaces in particular, and in their societies in general.**

Since the early 1990s, the concept of **“social capital”** has been attracting a lot of interest as a **potentially important factor in the growth and development process**”. While there is no commonly agreed-upon definition of this concept, some of the available ones include the followings:

1. Social capital is **“friends, colleagues, and more general contacts through whom you receive opportunities to use your financial and human capital”** (Burt, 1992).
2. Social capital is the **“ability of actors to secure benefits by virtue of membership in social networks or other social structures”** (Portes, 1998).

3. Social capital is **“the existence of a certain set of informal values or norms shared among members of a group that permit cooperation among them”** (Fukuyama, 1997).
4. Social capital is **“connections among individuals – social networks, and the norms of reciprocity and trustworthiness that arise from them”** (Putnam, 2000).
5. Social capital is **“networks together with shared norms, values and understandings that facilitate co-operation within or among groups”** (OECD 2001).

The first two definitions have one thing in common. They focus on the positive benefits for the individuals who are part of the network. In other words, social capital is a **“private good”**.

The last three definitions have one thing in common. They focus on **“social capital”** as a resource for facilitating cooperation at the group-level, community-level, or societal-level.

Relative to the above-mentioned definitions of social capital, the World Bank has also developed a definition that encompasses not only not only networks and norms, but also institutions. Social capital is the **“institutions, relationships and norms that shape the quality and quantity of a society’s social interactions...institutions include the most formalized institutional relationships structures, such as government, the political regime, the rule of law, the court system, and the civil and political liberties”** (World Bank, 2011).

Irrespective of what the definition of social capital is, the challenge is how to operationalize it and to demonstrate how it affects the outcome of economic growth.

As far as measuring social capital is concerned, surveys of citizens are usually used. Some of the well-known institutions that carry out such surveys include the European Social Survey (located at City, University of London), General Social Survey (located at University of Chicago),

Latinobarómetro (based in Santiago, Chile), Arab Barometer (organized through a partnership between Princeton University, University of Michigan and the Arab Reform Initiative), and the World Values Index (located in Sweden).

Within the context of measuring social capital, the World Values Index is probably the main source used by researchers from all over the world. This effort publishes micro-data / survey results for more than 60 countries including Jordan. In other words, it enables researchers, and others, to compare social capital across nations. The survey questionnaire asks a representative sample of 1200 individuals in each country about, among others, trust in various institutions and organizations. The questions are expressed as follows:

“I am going to name a number of organizations. For each one, could you tell me how much confidence you have in them: is it a great deal of confidence, quite a lot of confidence, not very much confidence or not at all?”

The above question is applied to a variety of institutions including, the armed forces, police, government (nation’s capital), civil service, courts, parliament, political parties, press, television, banks and many others.

As far as the interplay between social capital and economic growth, no one should underestimate the importance of cooperation and trust within institutions, companies and the state, as well as between individuals. The following quotations could not make the argument more clear.

“The decline in trust and social capital is troubling not only because of its effects on social cohesion; it may also have economic implications. A substantial body of literature in cultural economics shows that trust is a key ingredient for good economic performance” (Gould and Hijzen, 2017).

“Trust is important for the success of a wide range of public policies that depend on behavioral responses from the public” (OECD).

“Trust in institutions is important for the success of many government policies, programs and regulations that depend on cooperation and compliance of citizens” (OECD).

This analytical paper by the JSF examines the issue of **SOCIAL CAPITAL** in Jordan. The analysis is composed of two parts. In the first part, and based on the 2014 survey results, reported by the World Values Index, we report the general trust levels of Jordanians in the armed forces, policy, government, civil service, courts, parliament, political parties, press, and in banks. In addition, and to put the Jordanian responses in their regional and international perspectives, this part compares the trust levels in these institutions with a number of Arab and foreign countries. In the second part, we examine how individual characteristics (like age, gender, education, employment, and others) affect trust. Finally, we summarize the main findings and provide some policy implications in the last and third part.

3. Social Capital in Jordan: What is the Level of Trust?

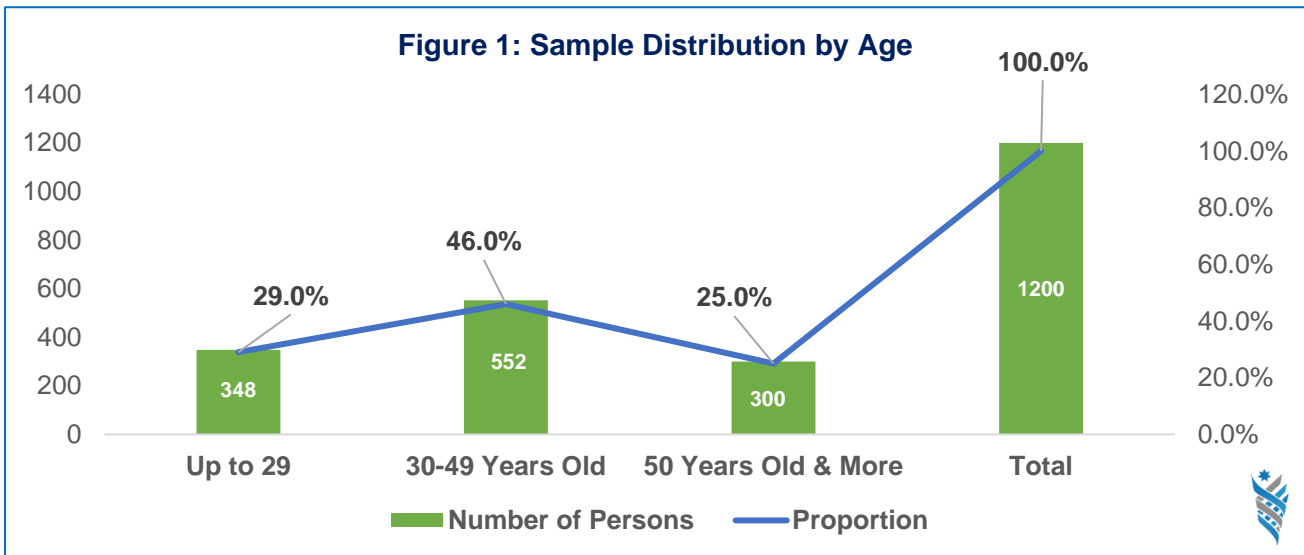
3.1. World Values Index Survey: Demographic Characteristics of Respondents

As stated in the introduction, the World Values Index publishes the survey results for more than 60 countries. **The survey asks a representative sample of 1200 individuals in each country about, among others, their trust in various institutions.**

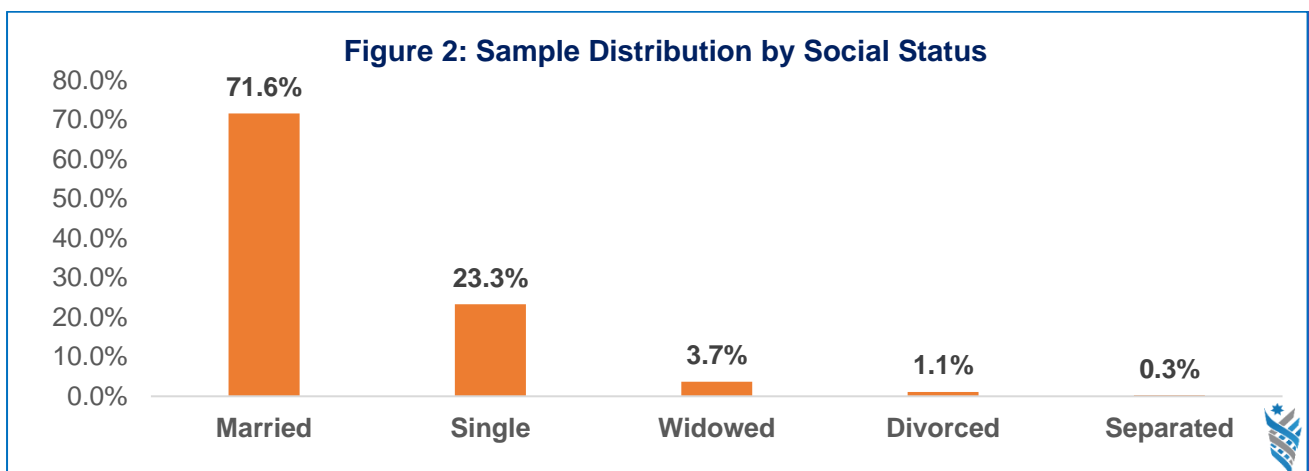
The basic demographic characteristics of the sample of Jordanians are as follows.

First, the 1200 interviewed Jordanians are equally divided between males and females.

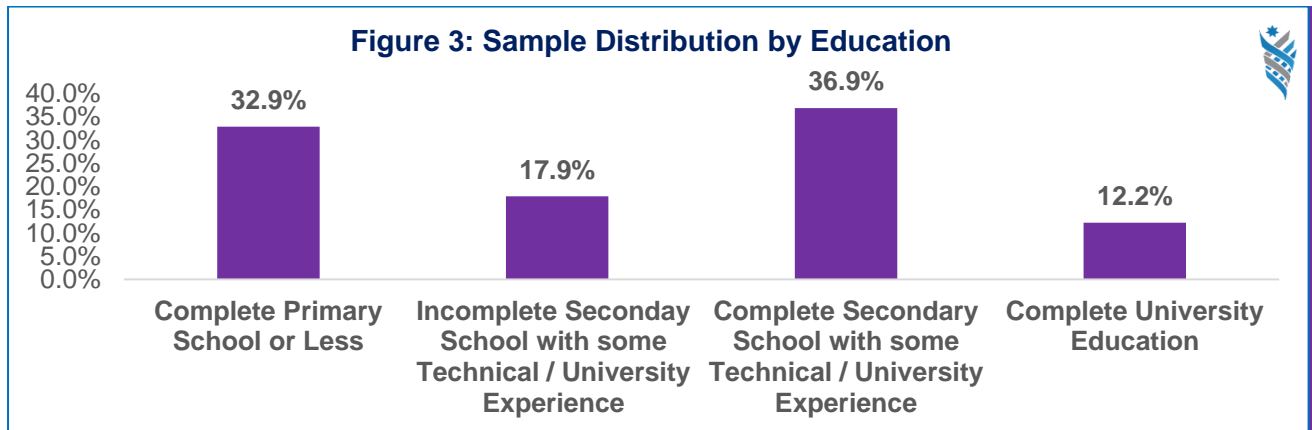
Second, the mean age of the sample is **39.78 years**. As for the age distribution, 29% of the sample are up to 29 years old, 46% are between 30 to 49 years old, and 25% are 50 years old or more (Figure 1).



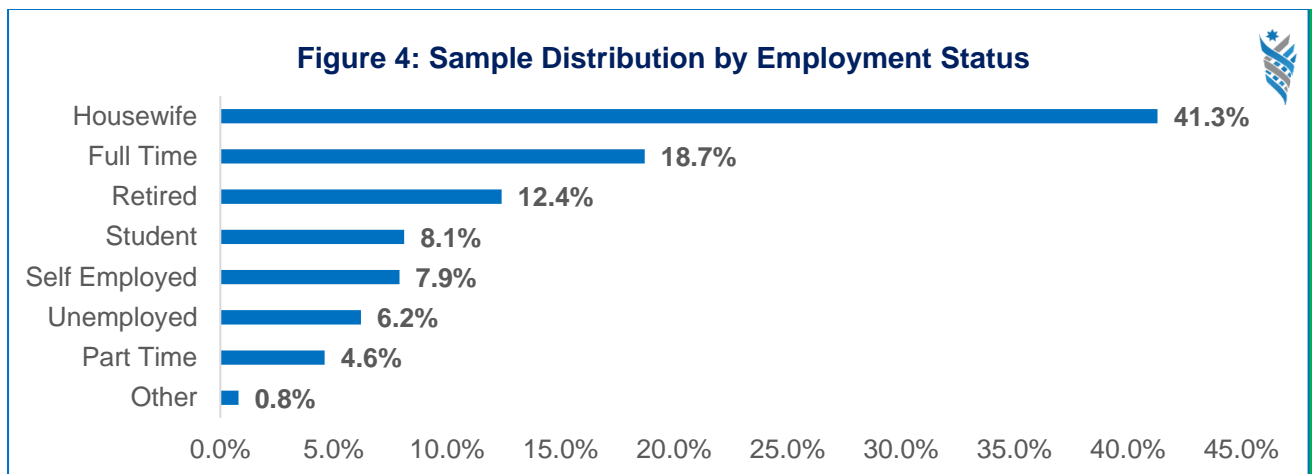
Third, according to social status, 71.9% of the 1200 interviewed Jordanians are married. Those who are single, widowed, divorced, and separated compose 23.3%, 3.7%, 1.1%, and 0.3% of the sample (Figure 2).



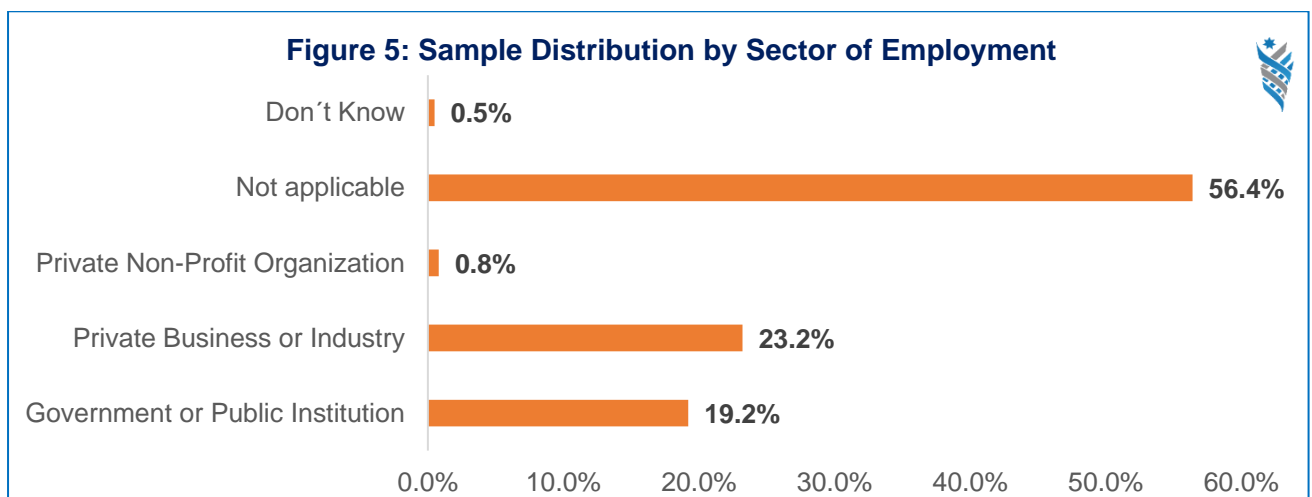
Fourth, 12.2% of the sample have a university degree. Those who have and have not completed primary school constitute 32.9% of the sample (Figure 3).



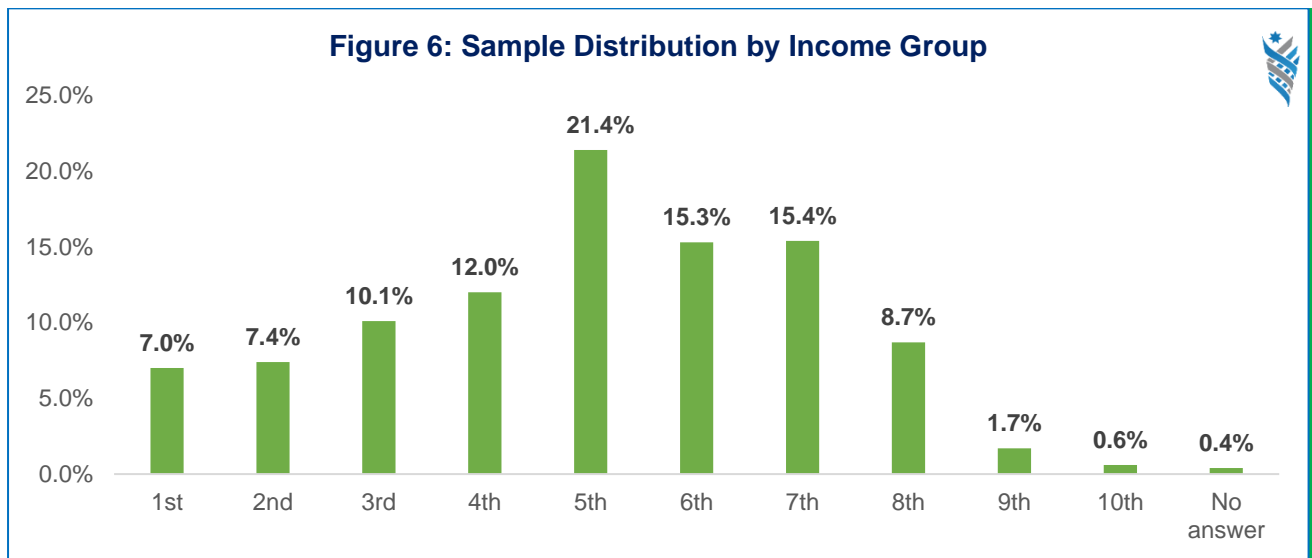
Fifth, according to employment status (Figure 4), housewives constitute the largest proportion of the 1200 Jordanians (41.3%).



Sixth, 19.2% of the respondents work for the government or other public institutions, while 23.2% work in the private sector. Naturally, the 56.4% of those who stated “not applicable” are mostly students and housewives (Figure 5).



Finally, as far as the sample distribution according to income levels, the survey divides the respondents into 10 income groups. The 1st is the poorest and the 10th is the richest. Clearly, most of the respondents belong to the 4th, 5th, 6th, and 7th income groups (Figure 6).

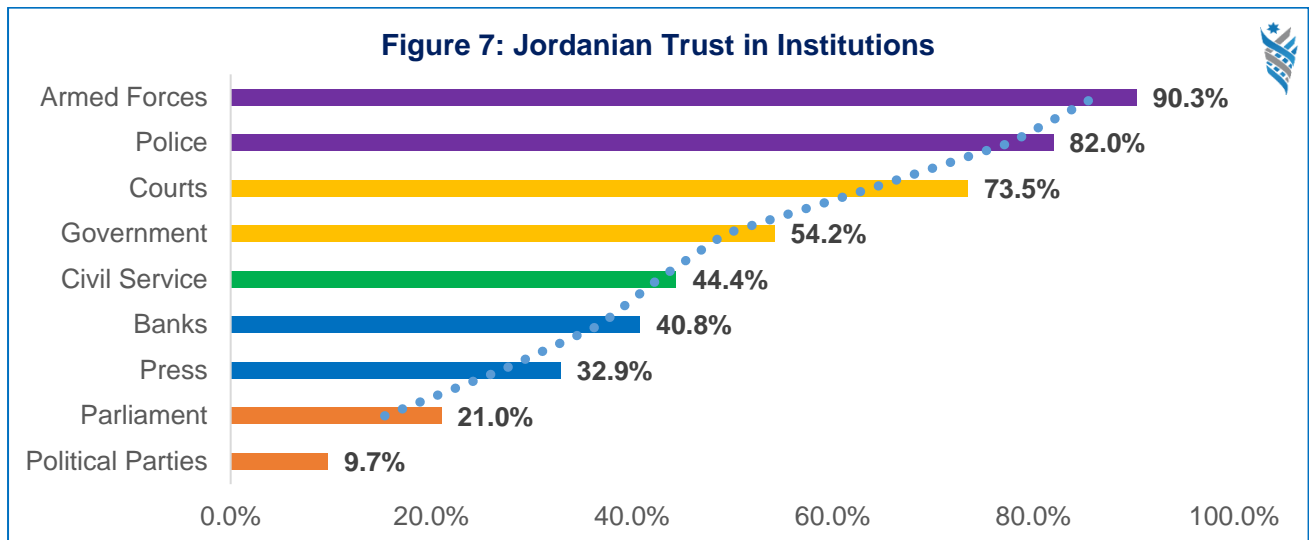


3.2. Jordanian Trust in Institutions

Having outlined the basic demographic characteristics of the sample of Jordanians, this section reports the proportions of those who trust the “institutions” a great deal and quite a lot.

Figure 7, reports the trusting proportions of the respondents in **NINE** different institutions.

Clearly, the armed forces and the police top this group. 90.3% of the respondents stated that they trust the armed forces a great deal. This observation is very encouraging given the fact that the region has been “unstable” to say the least. Interestingly, only 9.7% of the respondents trust political parties in Jordan! Moreover, trust in parliament (21%) and the press (32.9%) are not really much better.



To put the Jordanian responses in their regional and international perspectives, we report (Figures 7A & 7B - 13A & 13B) the trusting levels for a number of Arab and other countries. Based on these figures, we make the following observations.

3.2.1. Trust in the Army & Police:

The Qatari and Jordanian armed forces and police enjoy the highest trust levels among our group of countries. Interestingly, trust in the armed forces in Jordan is higher than even in China. In addition, trust in the police in Jordan tops all the reported

non-Arab countries. One can argue that Jordan has a well-trained military and police force. Indeed, based on the World Economic Forum’s Global Competitiveness Report, Jordan ranks 21st in terms of reliability of police forces out of 137 countries.

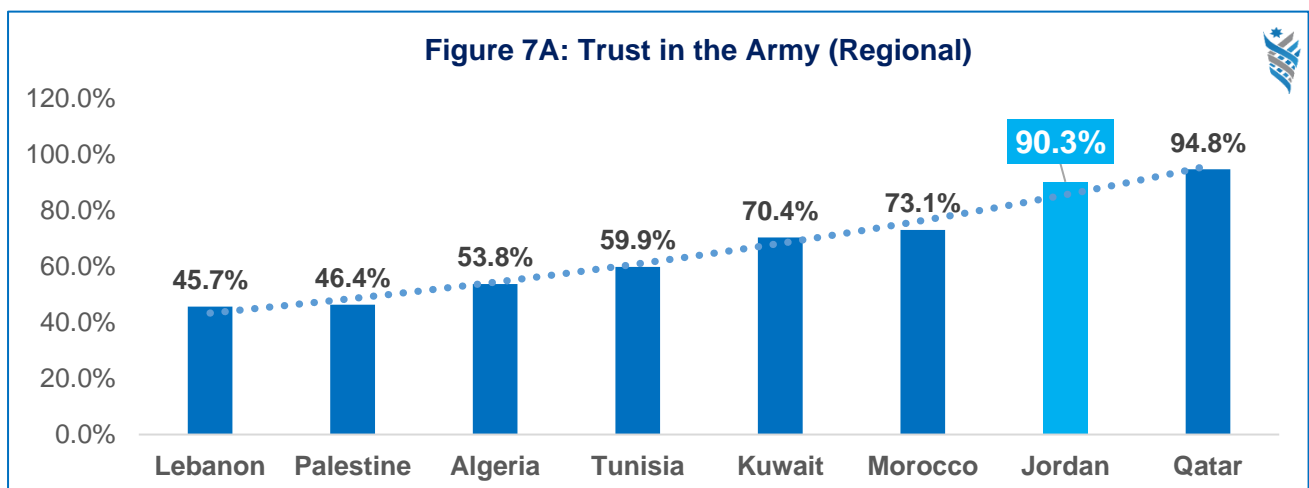


Figure 7B: Trust in the Army (International)

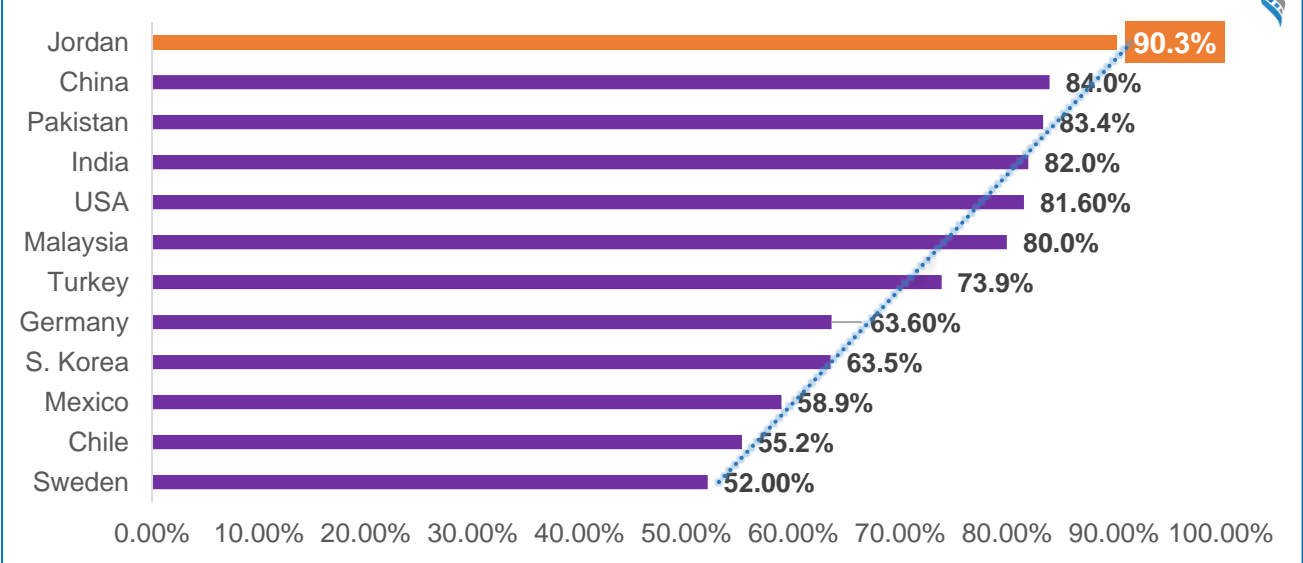


Figure 8A: Trust in the Police (Regional)

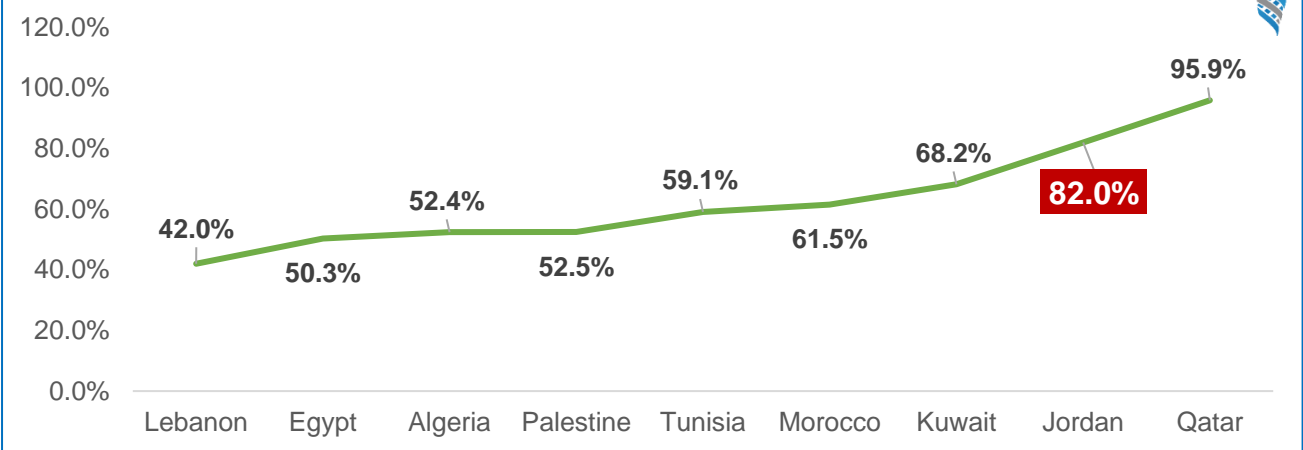
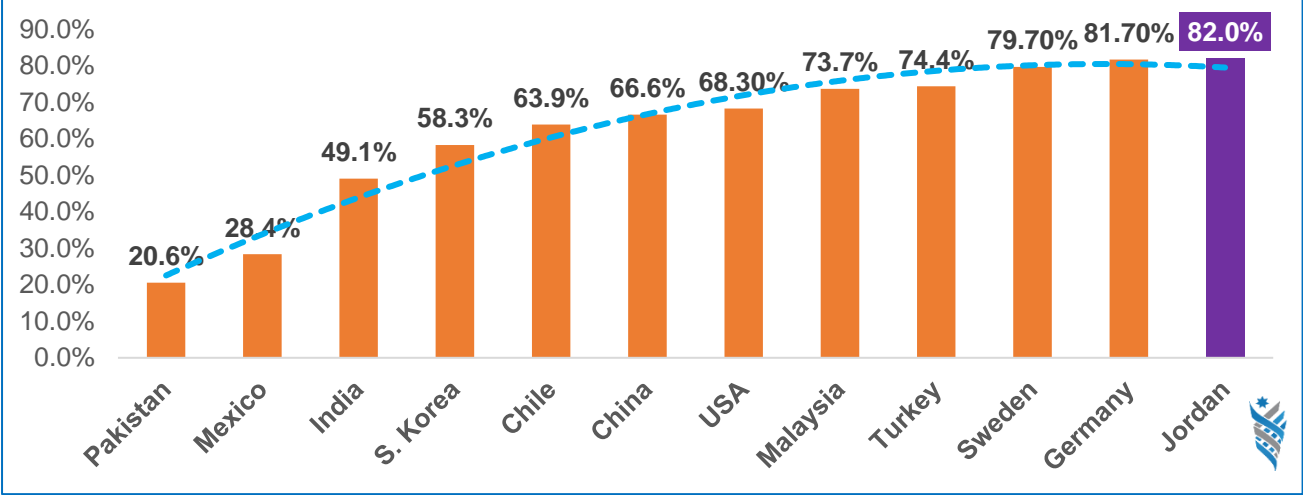
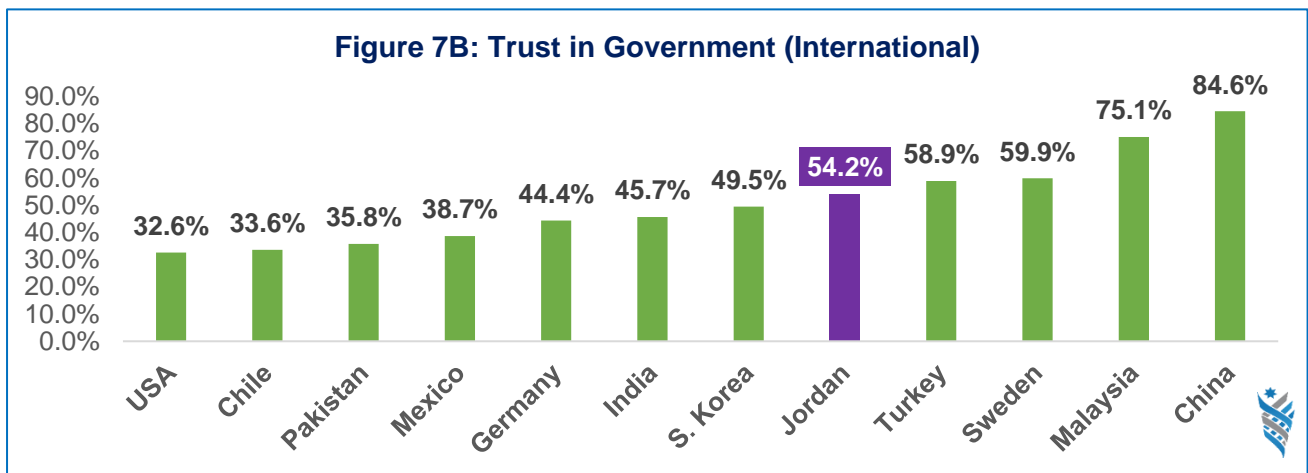
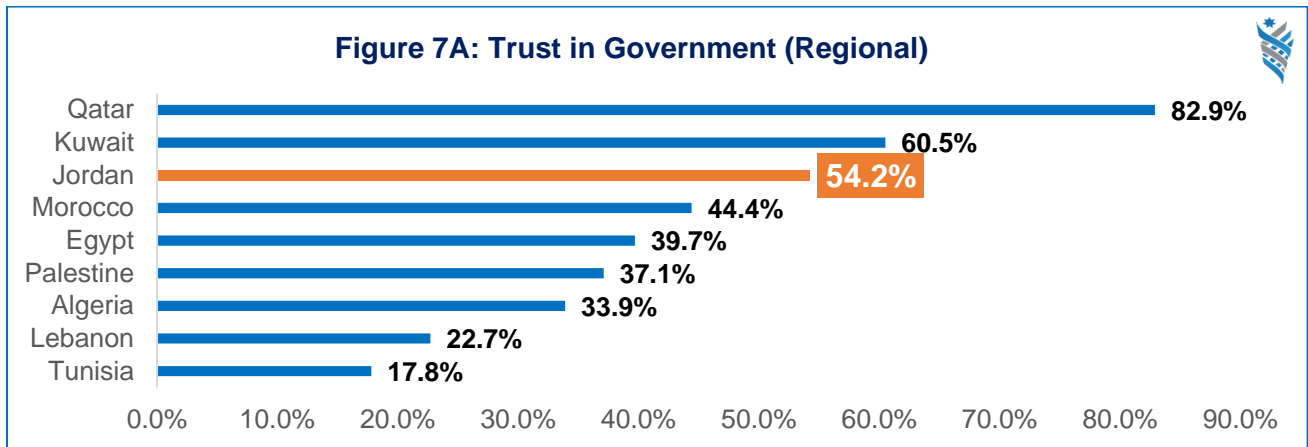


Figure 8B: Trust in the Police (International)



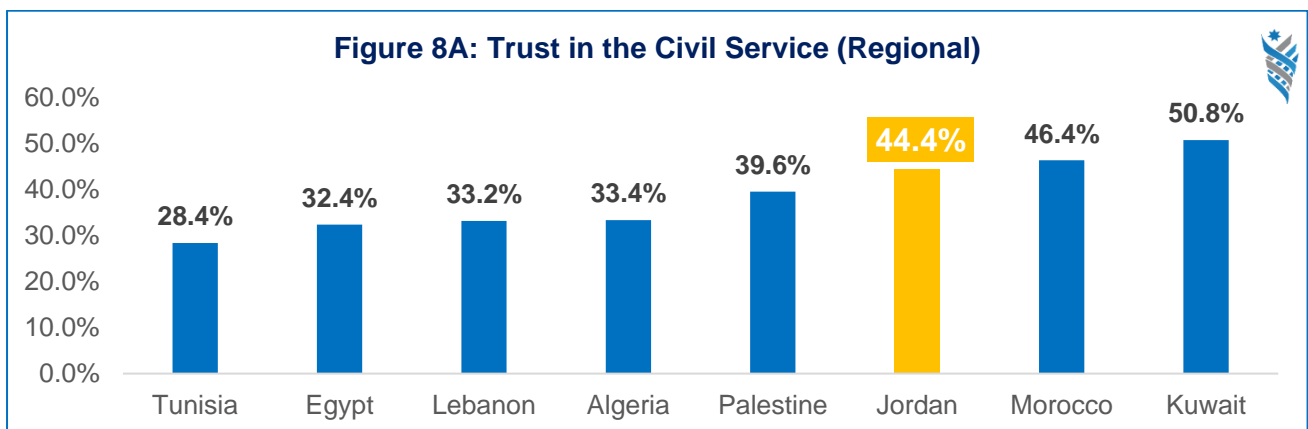
3.2.2. Trust in Government:

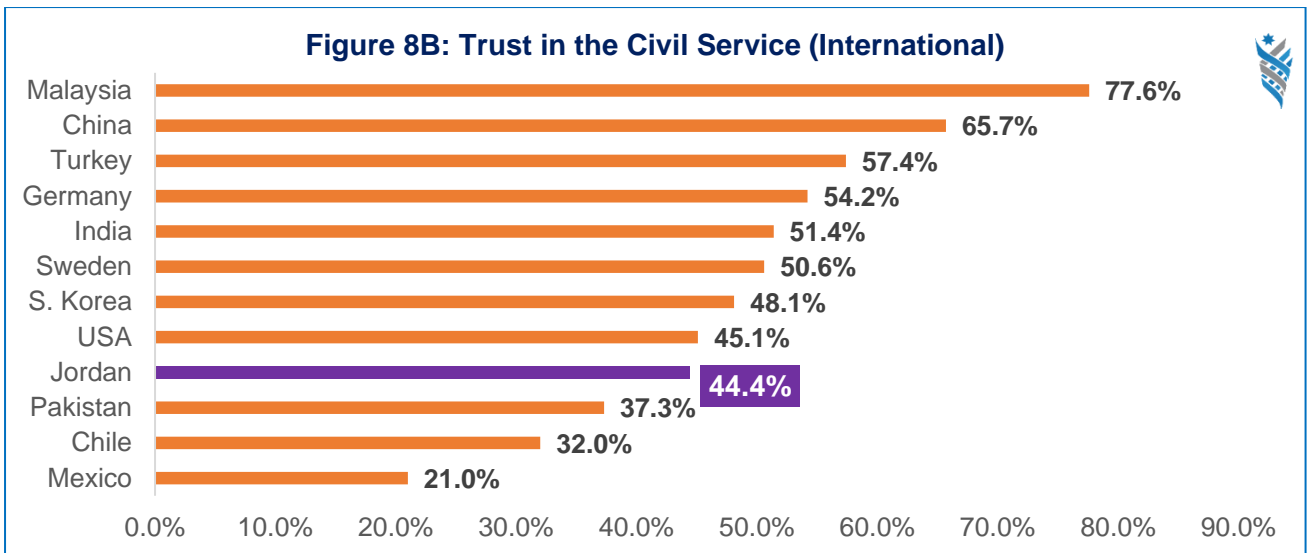
54.2% of the respondents reflect a good confidence in the government (at the national level). While this proportion is not as high as that for the armed forces, it is encouraging relative to other regional and international countries.



3.2.3. Trust in Civil Service:

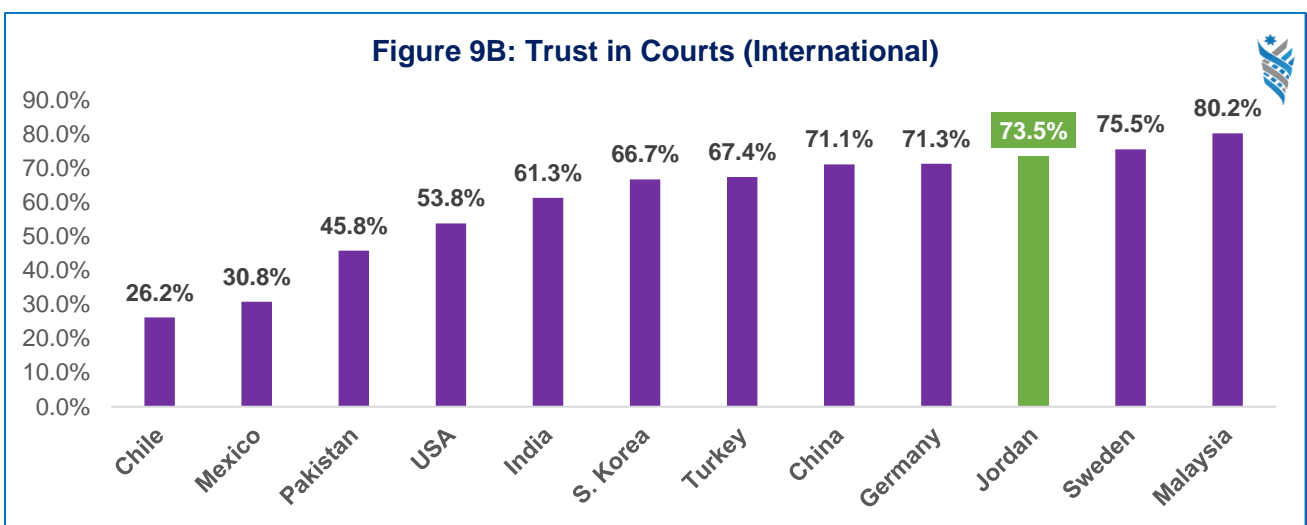
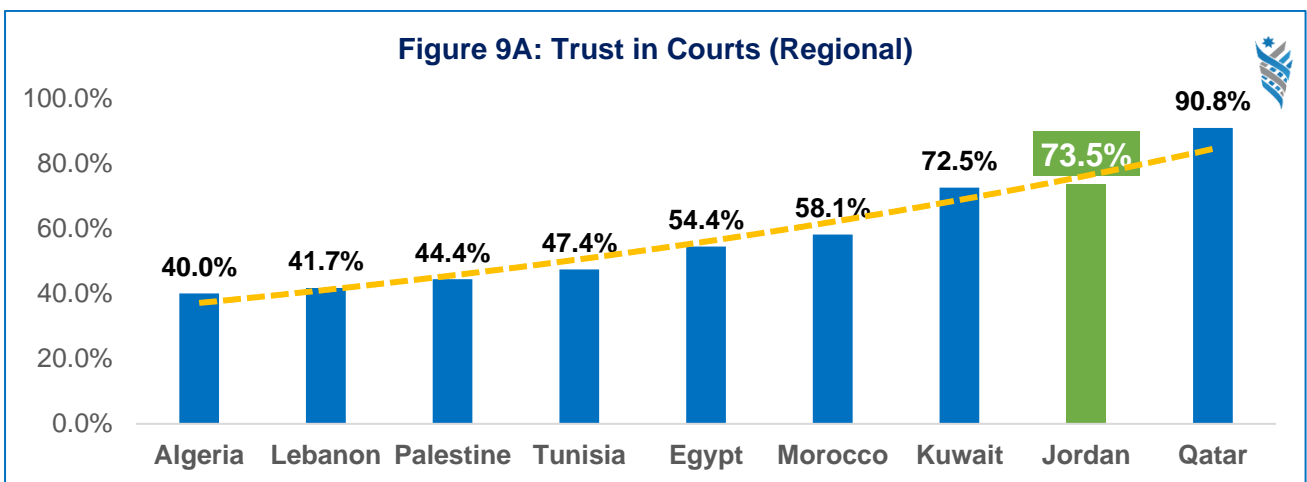
The trusting level in the civil service in Jordan is lower than in the government. However, and again, the 44.4% does not look “as bad” as one might think relative to other regional and international countries, it is comparable to USA and Sweden (though a bit less)





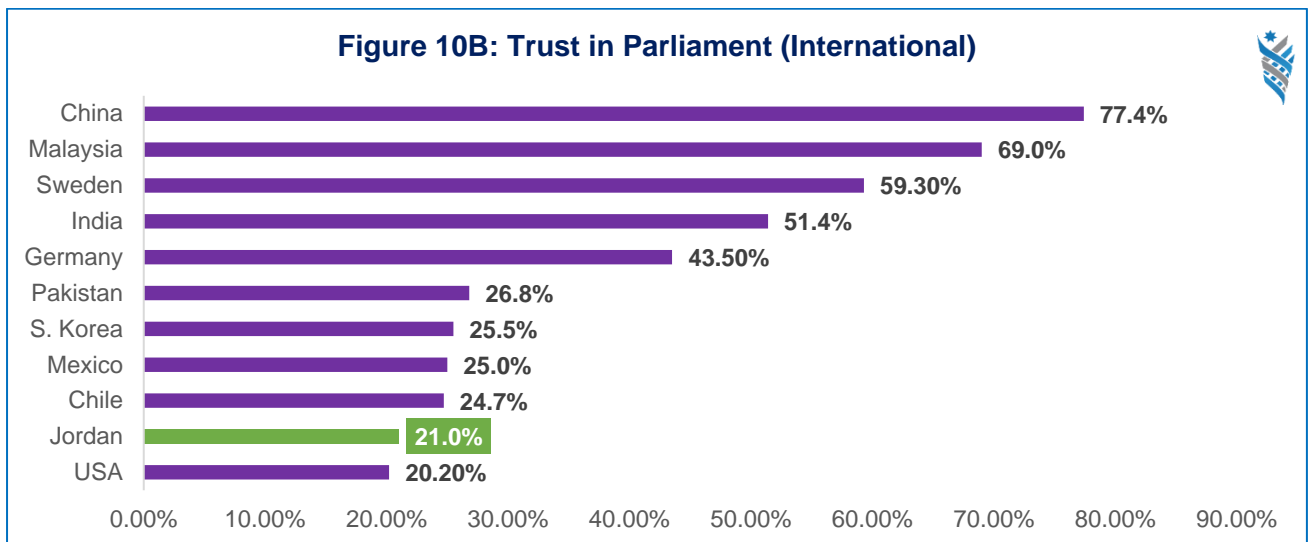
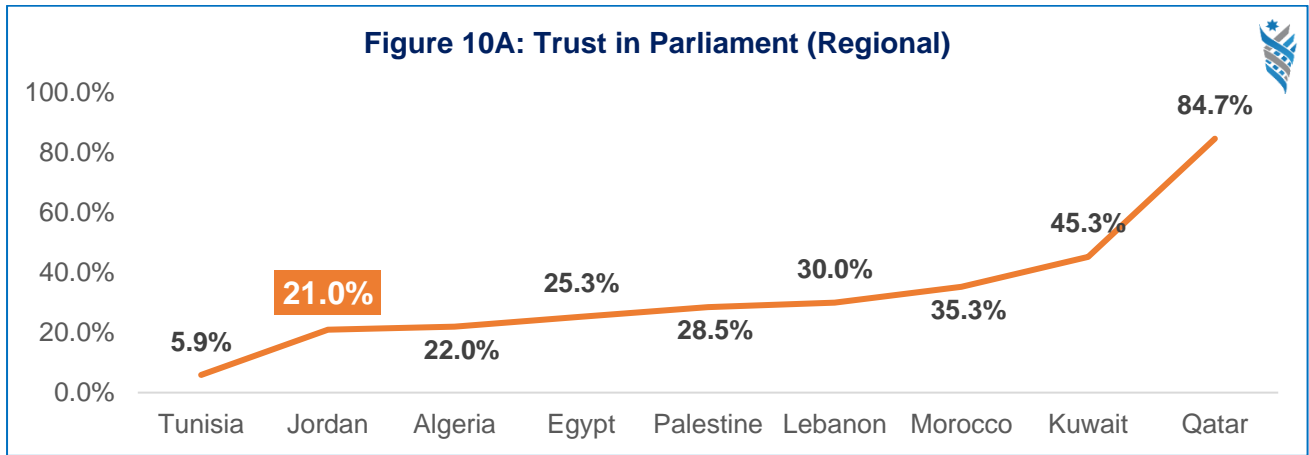
3.2.4. Trust in Courts:

Jordanians' confidence in the courts is also relatively high (Figures 9A & 9B). Indeed, it is higher than in Chile, Lebanon, Nigeria, Egypt, and Turkey. Actually, the Jordanian proportion is comparable to that in Sweden and Germany.



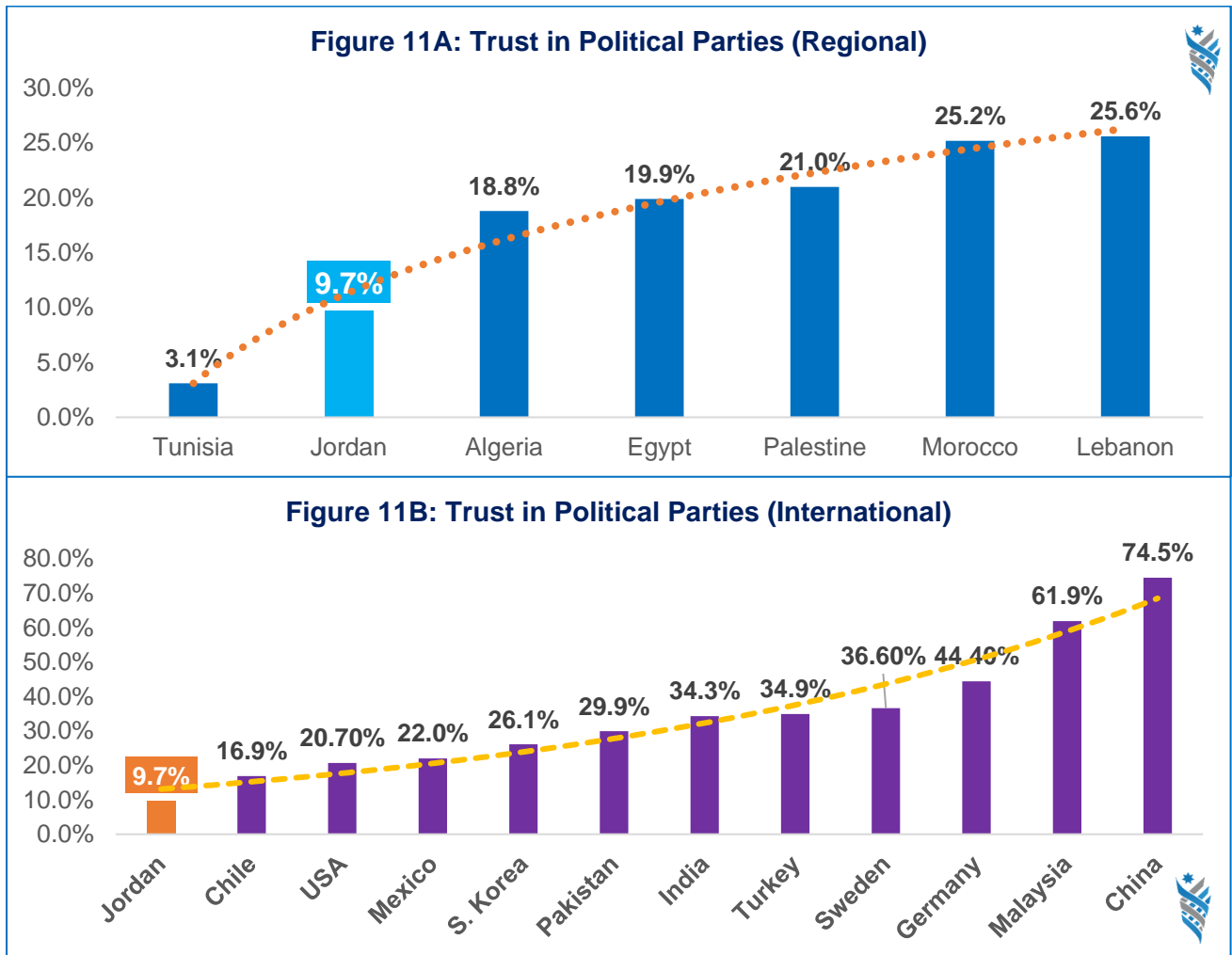
3.2.5. Trust in Parliament:

It is unfortunate to note that confidence in parliament is low. Only in Tunis and the USA, the trusting level in parliament is lower.



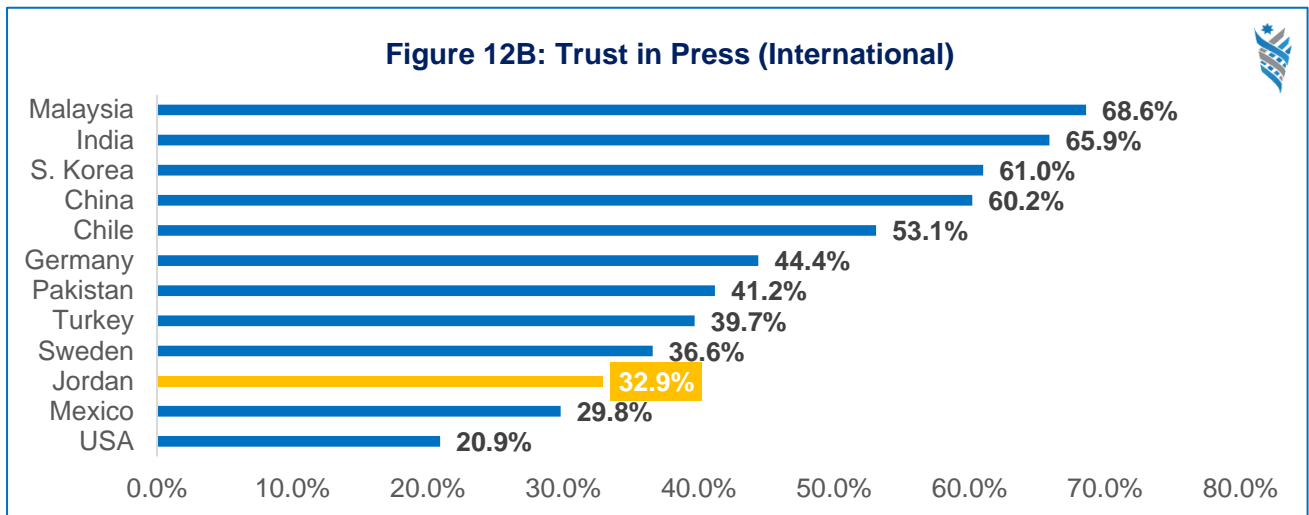
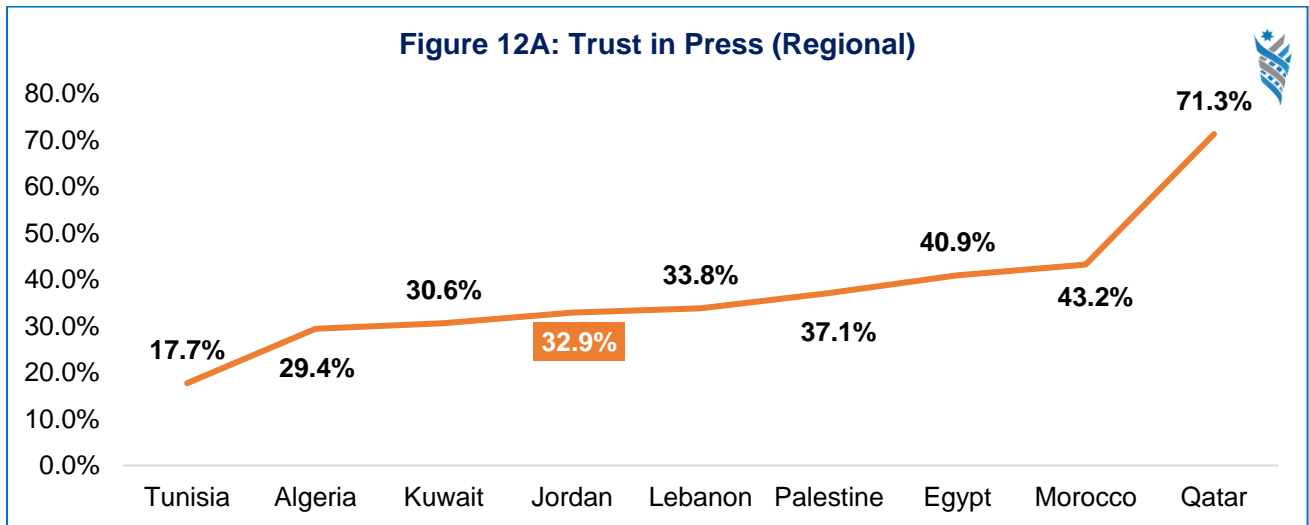
3.2.6. Trust in Political Parties:

Confidence in political parties in Jordan is very discouraging. Again, only Tunisia has a lower trust level. Also, the 9.7% that prevails in Jordan is much lower than in Malaysia (61.9%), China (74.5%), and even Lebanon (25.6%).



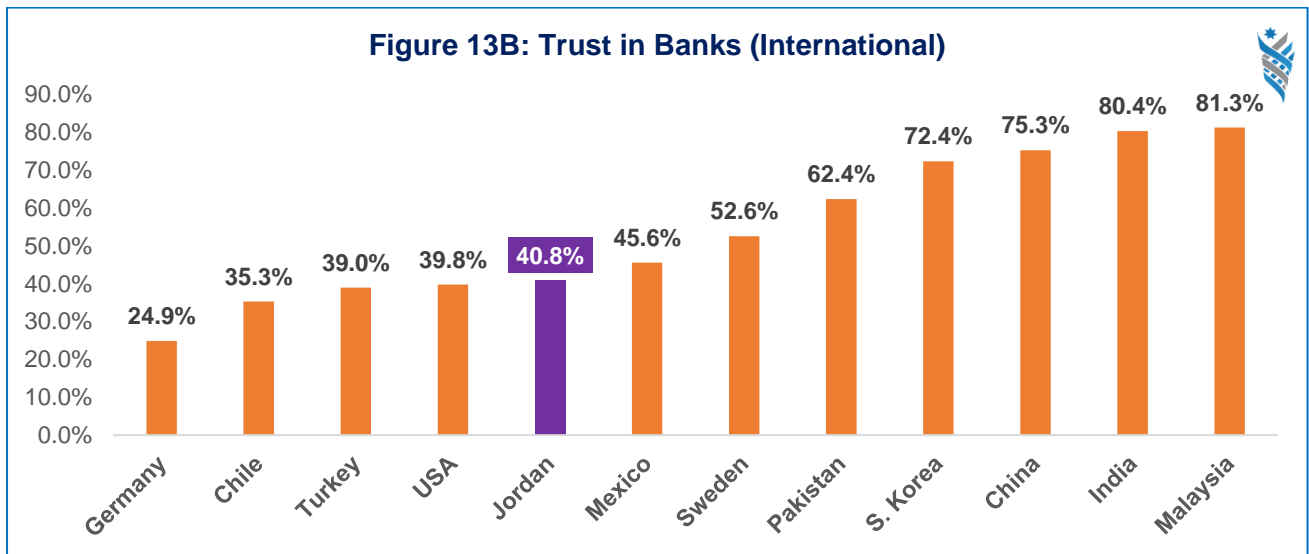
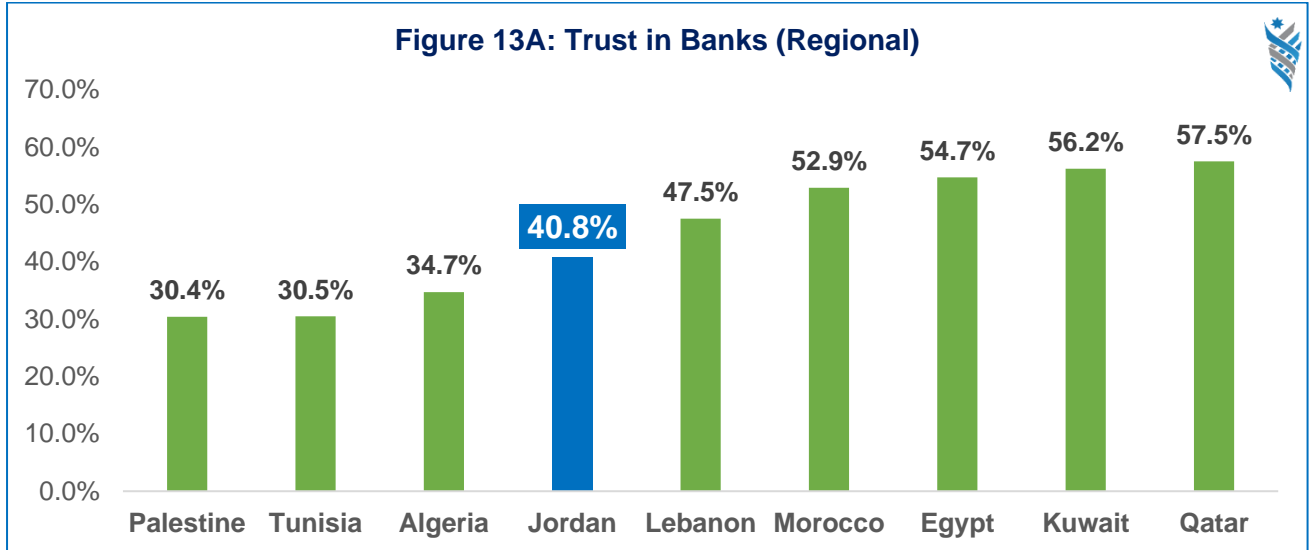
3.2.7. Trust in Press:

Trust in the press is also low. The 32.9% is lower than in Morocco (43.2%), Qatar (71.3%), and Malaysia (68.6%). However, other countries like USA, Sweden, and Turkey have also low trusting levels in the press. However, many countries in the world have higher confidence in the press.



3.2.8. Trust in Banks:

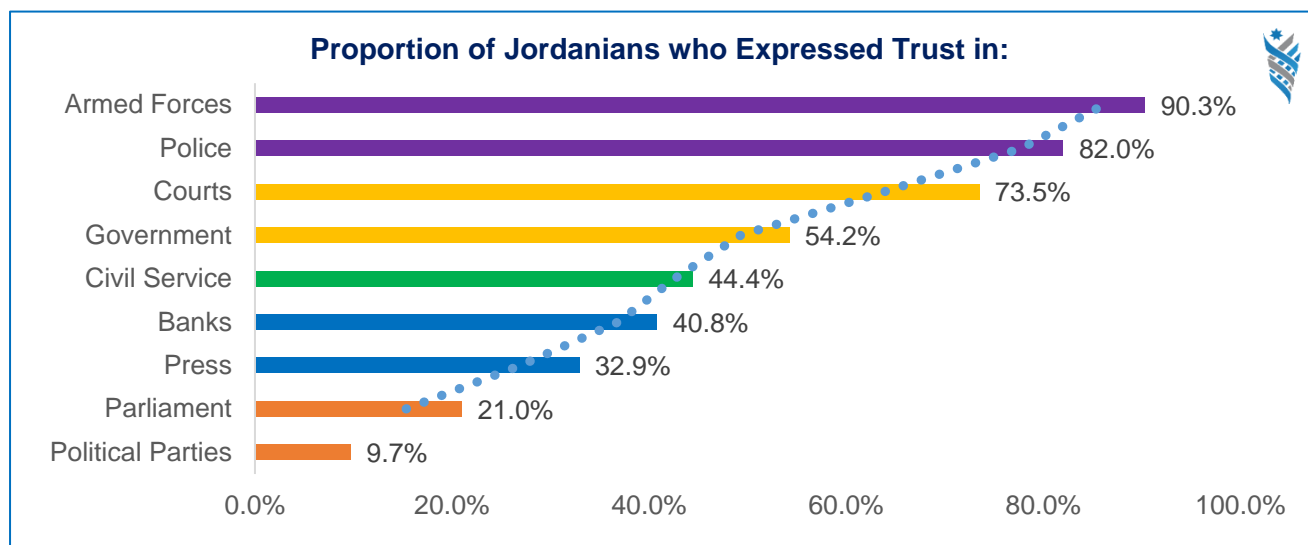
Trust in banks is interesting. First, all the reported Arab countries reflect relatively low trust levels. On the other hand, the reported non-Arab countries reflect much higher levels of trust in banks. The 81.3% and 80.4% of the Malaysian and Indian respondents reflect trust in banks!



4. Analysis: Factors Affecting Trust in Jordanian Institution

This section, examines how individual socio-economic characteristics (like age, gender, education & income, satisfaction with schools, and others) affect trust. However, it is important to note that trust in the armed forces, police, and political parties will not be examined. The reason is

simple. The proportions of those who trust these institutions are either very high (military and police) or very low (political parties). In other words, the data does not provide us with sufficient variability to examine.



Based on JSF statistical analysis, the main results are outlined below.

- Age does not increase or decrease the probability of trusting the government, parliament, civil service, courts, press, or banks. **Trust in all institutions has nothing to do with age.**
- Gender does not increase or decrease the probability of trusting the government, parliament, civil service, courts, press, or banks. **Trust in all institutions has nothing to do with gender.**
- Education level decreases the probability of trusting the government, courts and press. More education, especially university-level, results in more distrust in the government. However, education does not increase or decrease the probability of trusting parliament, civil service or banks.
- Income level does not increase or decrease the probability of trusting the government, parliament, civil service, or press. However, income level increases the probability of trust in banks.
- Being married has no impact on trust in the government, parliament, civil service, courts, press, and banks.**
- Being satisfied with schools increases the probability of trust in the government.
- Being satisfied with health services increases the probability of trust in the government and in the civil services. However, this factor (satisfaction with schools and health services) has no impact on trust in parliament.

5. Implications of Trust in Jordanian Institutions

The relatively high trusting levels in the Jordanian armed forces, police and in courts are heartening for several reasons, including the fact that Jordan remains in a geographically unstable region. It is only right to expect the high trusting level of Jordanians in these institutions. In addition, while trust in the government, civil services and banks are relatively fine, trust in parliament, political parties, and the press need a lot of attention. As an important component of the Jordanian social capital, trust in these institutions must improve to enable them to contribute towards the economic and political development in Jordan.

Education is really a center issue in our analysis. **The results indicate that Jordanians with more education tend to distrust not only the government, but also the press.** Education, on the other hand, does not seem to affect trust in other institutions. In addition, it is extremely interesting to note that **satisfied Jordanians with the available quality of health services and schools tend to express more trust in the government than less satisfied Jordanians do.** Finally, income is relevant in only trusting banks. **People with more income seem to trust banks more than people with less income do.**

Based on the above-mentioned conclusions, JSF put forward the following arguments for the importance of trust in all institutions, and policy implications.

First, trust is important for the success of a wide range of public policies that depend on the resultant responses from the public.

Second, we should not underestimate the importance of trust in the confidence of investors and consumers.

Third, trust is essential for a number of economic activities, and most notably for finance. Understanding what shapes trust in banks is crucial to designing effective policies to promote financial inclusion.

Fourth, trust in institutions is important for the success of many government policies, programs and regulations that depend on cooperation and compliance of citizens. Within this context, the international evidence shows that trust in the government promotes “willingness” to pay taxes.

“Trust in government can depend on citizens’ experiences when receiving public services. The interaction between citizens and the state is a crucial factor of trust in government. Under tight fiscal constraints and growing expectations, governments are increasingly engaging with citizens to ensure quality, responsiveness and ultimately trust in public services” (OECD).

“For citizens: It is important for justice, fairness and the rule of law as well in delivering public services. For businesses: It is important to have reliability and confidence in regulatory governance for investment and growth. For public administrations: It is important to have the confidence of stakeholders to act and trust in the efficiency and appropriate use of public resources for equal benefit for all citizen’s well-being and environmental protection” (OECD).

Fifth, the international evidence shows that trust in the government enhances trust in other and related institutions such as parliament. Based on our analysis, **the government must find the ways and means that ensure the provision of sufficient and efficient public services, especially in schools and health.** Where the figures and analysis ensure its importance for increasing trust in the government.

Sixth, the fact that the unemployment rate among Jordanian males and females who hold an undergraduate degree or more has been consistently high, this must have reflected in lower confidence levels in the government as the results show that the more educated distrust the government more. **This issue needs dealing with in terms of greater levels of public dialogue about the challenges of finding sufficient job opportunities for this aspect of the labor force.**

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APPENDIX A

To evaluate the determinants of trust, we perform logit estimations of the following equation:

$$\text{Trust}_i = \alpha_0 + \beta_1 \text{Age}_i + \beta_2 \text{Gender}_i + \beta_3 \text{Education}_i + \beta_4 \text{Income}_i + \beta_5 \text{SocialStatus}_i + \beta_6 \text{Schools}_i + \beta_7 \text{HealthServices}_i + \varepsilon_i$$

where Trust is the ordinal variable and i represents one given individual. As expected in such exercises, trust is equal to 1 if the answer of the individual is he/she trust the institution, and zero otherwise. Age is age in years of the individual. Gender is a binary number equal 0 if male and 1 if female. Education is equal to 1 if the individual has secondary education or less and 0 otherwise. Income is a binary number equals to 0 if the individual belongs to the first half of the income scale group, and 1 otherwise. Social status is either married (0) or 1 otherwise. Schools (Health Services) refers to the satisfaction of the respondents in the quality of schools (health services) and equals 0 if not satisfied, and 1 if satisfied.

The results are as follows:

Table 1: Determinants of Trust in the Government

Variable	Coefficient	Coefficient
Age	0.002	0.002
Gender	0.138	0.200
Education	-0.487*	-0.413*
Income	-0.132	-0.207
Social Status	-0.116	-0.067
Schools	---	0.390*
Health Services	---	0.471*

* implies significance at the 99% Level.

Table 2: Determinants of Trust in the Civil Service

Variable	Coefficient	Coefficient
Age	0.001	-0.001
Gender	-0.067	-0.015
Education	-0.156	-0.085
Income	-0.169	-0.236
Social Status	-0.255	-0.213
Satisfaction with Schools	---	0.306**
Satisfaction with Health Services	---	0.355**

* and ** imply significance at the 99% and 95% confidence levels respectively.

Table 3: Determinants of Trust in Courts

Variable	Coefficient	Coefficient
Age	-0.007	-0.007
Gender	-0.122	-0.028
Education	-0.361*	-0.269**
Income	-0.242***	-0.307**
Social Status	-0.090	-0.050
Satisfaction with Schools	---	0.094
Satisfaction with Health Services	---	0.021

*, **, *** implies significance at the 99%, 95% and 90% confidence levels respectively.

Table 4: Determinants of Trust in Parliament

Variable	Coefficient	Coefficient
Age	0.005	0.005
Gender	0.159	0.181
Education	-0.184	-0.144
Income	-0.007	-0.042
Social Status	-0.134	-0.130
Satisfaction with Schools	---	0.023
Satisfaction with Health Services	---	0.297
* implies significance at the 99% level.		

Table 5: Determinants of Trust in the Press

Variable	Coefficient
Age	-0.003
Gender	0.118
Education	-0.283**
Income	-0.107
Social Status	-0.126
** implies significance at the 95% level.	

Table 6: Determinants of Trust in Banks

Variable	Coefficient
Age	-0.002
Gender	0.001
Education	-0.048
Income	0.220**
Social Status	-0.094
** implies significance at the 99% level.	



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