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# At the Intersection of Economic and Family Networks

Female Syrian Refugees from Homs in Mafraq, Jordan

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#### Introduction

A large number of Syrian refugees in Mafraq, Jordan, hail from Homs, Syria, which is 300 km away. Homs is much closer geographically to Lebanon (38 km) and Turkey (175 km). These Syrian refugees from Homs have economic connections to Mafraq that derive from seasonal migrant labour in the agricultural fields outside the city, which predate the Syrian crisis and facilitated migration the longer distance to Mafraq.

Despite these long-standing and proven economic connections, Syrians in Mafraq are often economically marginalized, especially women, who are even more economically vulnerable within their own families. These Syrian women rely upon other Syrians in their networks in Mafraq to source information about available humanitarian aid, which is often low level and insufficient to meet their needs. Lacking the limited employment options of their husbands and the ability to source sufficient humanitarian aid, Syrian women turn frequently to remittances from their translocal and transnational networks of Syrian family members located outside Mafraq and outside Jordan. This demonstrates that Syrian women have cultivated a 'nested' networking system for economic viability in an otherwise economically debilitating environment.

Utilizing data from the TRAFIG project and the URBAN3DP survey, this chapter examines the case of Syrian women in Mafraq, demonstrating that their own and their families' local, translocal and transnational economic connections are diverse in their support and outcomes. While employmentbased, transnational connections have provided mobility and labour opportunities into and within Jordan (especially for and through male heads of households), local family connections provide humanitarian aid information, and translocal and transnational family connections provide necessary remittances. The case demonstrates that Syrian women in Mafraq are embedded in diverse and dynamic connections that shift in geographic reach, utility and outcomes, as they are crosscut by gender, impacted by scarcity and change over time. The chapter concludes with a discussion of the challenges in maintaining these diverse and dynamic connections in conditions of protracted displacement and future uncertainties.

#### Transnational Networks, Mobility and Economic Support

As I have discussed elsewhere, family and kinship dynamics in mobility considerations and decisions in the Middle East are complex and have been a long-standing subject in Middle Eastern scholarship (Tobin et al. 2020). Though dense, overlapping social networks also typified pre-conflict Syrian life (Stevens 2017), often through categories of shared religion or sect and ethnicity and nationality (Batatu 1999; Leenders 2012; Lesch 2012; Phillips 2012; Rabinovich 2008; Salamandra 2004; Wedeen 1999, 2013), many scholars of the region agree that the Arab family (often constituted through tribal affiliations and shared family genealogy) 'constitutes the dominant social institution through which persons and groups inherit their religious, class, and cultural affiliations. It also provides security and support in times of individual and societal stress' (Barakat 1993: 98). Suad Joseph, for example, has written extensively about the ways that people in the Middle East access and share resources through kinship ties. Connectivity through family networks (Joseph 1993: 452–53) is a durable and key cornerstone for psychosocial dynamics in the Middle East, including in conditions of displacement where Arab family structures stand in for the state and adapt to larger structural and political change (Joseph 1997: 80; King 2005: 347-49).

More recent scholarship on displaced Syrians in Jordan has expanded this line of inquiry in the context of Syrian refugees, emphasizing the long history of migration between Syria and Jordan and its relationship to family and kinship connections (Tobin et al. 2022). Many Syrian families have a long history of circular migration between Syria and Jordan. As Lokot (2018), Wagner (2019) and Sidhva et al. (2021) discuss, many men in Syrian households obtained seasonal, migratory labour in the Middle East – in-

cluding Jordan – and the Gulf countries, which regularly left Syrian women back home as the de facto heads of households, managing daily household and economic affairs, raising children and calling in support as needed. Thus, Lokot (2018: 34) is correct to point out that displacement and mobility do not necessarily mean that Syrian refugees in Jordan are experiencing 'seismic shifts' in duties and roles.

Once the Syrian crisis began, those economic ties strongly influenced family decisions to migrate (Zuntz 2021). As Lagarde (2019: 11) discusses in the case of Syrian migration to Amman, Jordan, the men who moved into street vending from 2012 tended to join up with cousins, brothers and those friends from the village to whom they felt closest. By joining a collective to which they were linked by village or family affiliations (or both), in groups with a strong spirit of solidarity and possessing their own resources, they were able to settle much more easily into the urban fabric of the cities in which they arrived. Indeed, in addition to finding shelter with relatives who already had accommodation in Jordan, they also benefited from their advice when it came to choosing their sales areas and obtaining supplies of goods in Jordan itself.

The ability to be mobile in critical moments of displacement has become a key feature in recent literature in the field of transnational migration (Black and King 2004). This ability warrants attention not only concerning return migration, but also other forms of secondary migration, including onward migration within and outside of the first country of refuge (Jeffery and Murison 2011). Further, the ability to call in favours and support from family networks is based upon social capital as 'features of social organization such as networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit' (Putnam 2000: 2). Mobility plays a key role in the experiences of displaced persons, the policies and laws that govern them, and the organization and delivery of humanitarian aid and development assistance. Frequently, the loss of mobility is a key cornerstone to defining, containing, and even controlling and securitizing refugees and displaced persons. However, refugees and displaced persons are not limited to one place when it comes to their networks and relations, which spread across multiple places and country borders. In other words, family and kinship connections in displacement constitute social practices and lifeworlds that are grounded in multi-nodal relations through translocal networks (Dahinden 2017; Faist et al. 2013; Greiner and Sakdapolrak 2013).

Furthermore, family and kin networks play a key role in sourcing aid information, and they often do so in gendered ways. As Stevens (2016, 2017) and Zuntz (2021) discuss, social and family networks provide key access to NGOs and to sources of aid from the humanitarian sector, especially for women (Turner 2019). As Turner rightly points out, humanitarian aid is often targeted at women, as objects in need of help and empowerment. Thus,

women's networks for information are key to bridging the gap between the offerings of aid actors and women's needs and demands. As my previous research has demonstrated (Tobin et al. 2021: 13), the most important source of information about aid is one's own family, relatives and friends. I also found (Tobin et al. 2021) that needing help and support may be considered embarrassing or shameful – even straining marriages – and therefore might not be disclosed outside of the immediate family.

Family and kin networks also play a key role in remittances for displaced persons. As Lindley (2009, 2010) discusses, ongoing conflict in home countries of displaced persons serves as a motivation for sending remittances, especially for women. A study by Carling et al. (2012) found that Somalis in Norway remit payments monthly at six times the rate of Pakistanis, and they do so at even higher rates than other migrant groups. The main factor explaining this difference in remittance rates between Somalis and other migrant groups is that there is a much more severe collapse of state security, protracted conditions of armed conflict, and exceptionally difficult conditions of insecurity and precarity in Somalia. The authors find that ongoing or recent conflict in the country of origin stimulates remittances because it exacerbates the financial needs for those in such conditions, whether through price inflation or emergency needs like healthcare, or even to support onward migration for those who are internally displaced or refugees. Remittances have also been found to play a role in development of the home country, particularly in terms of poverty alleviation (de Haas 2005), consumption and investment (Horst et al. 2014). The assumption that migrants feel a sense of loyalty to the wider community back home, and not just individuals, drives the idea that remittances contribute to both emergency support and national development.

The Levant saw remittances used regularly prior to the Syrian crisis, and especially among the displaced (Al-Khalidi et al. 2007). Al-Khalidi et al. detail the usage of remittances among Iraqi refugees in Syria between 2003 and 2007. About 40 per cent of Iraqi refugees in Syria received aid of some kind from Iraq (Doocy et al. 2012). The Iraqis would remit funds from Syria to those family and friends who were worse off in Iraq during that time. They also received cash from Iraq that was due to them from their pensions, savings, food rations or other business income, such as from rental properties (ibid.: 2). Due to the financial exclusion of Iraqis from Syrian banks at that time, most Iraqis relied upon remittances transferred through middlemen or family and friends. Though the stereotype was that displaced Iraqis were quite well off, in fact a large number of them still relied upon their financial arrangements and incomes from Iraq, and they were loath to carry large amounts of cash with them across the border for fear of robbers. They also relied on their food rations in Iraq. In fact, food transfers were also established so that displaced Iraqis could still get their food rations

while in Syria from middlemen, even without actually transporting the food (ibid.: 2).

Stevens (2016) has argued that Syrian refugees in Jordan no longer actively turn to family and kinship networks for support or information-sourcing because the financial and emotional strain of exile has led to a 'collapse' of social capital among Syrian refugees in Jordan. He argues that this is due to the failure of international aid agencies to maintain pre-existing social connections and to support the development of new ones. Many have argued against this hypothesis, including myself (Tobin et al. 2020). Similarly to other authors such as Van Raemdonck (2021), Zbeidy (2020) and Zuntz et al. (2021), I find that social networks have not 'collapsed'. They certainly have been strained, while social capital is challenged and new figurations are required - and built, often in 'nested' formations of local, translocal and transnational - in order to obtain mobility and security, source aid information and obtain remittances to meet economic needs amid the Syrians' protracted displacement. Furthermore, processes of rebuilding social capital and fostering these sourcing networks are crosscut by class, gender and generations, and are not always predictable or straightforward (Lokot 2020).

#### Methods

This chapter presents data collected from two projects in 2019–20, URBAN-3DP and the 'Transnational Figurations of Displacement' (TRAFIG) project,<sup>1</sup> combining the findings into a more conclusive whole. The URBAN3DP survey in Jordan comprised 151 Syrian refugee respondents. The dataset used for this chapter includes a quantitative survey of twenty-eight women living in Mafraq who hail from Homs.

In the TRAFIG project, for Jordan, six Jordanian and Syrian researchers employed snowball sampling to collect data from over 530 people in qualitative interviews and a quantitative survey during 2019–20. The overall objective of TRAFIG is 'to contribute to the development of alternative solutions to protracted displacement that are better tailored to the needs and capacities of persons affected by displacement' (Etzold et al. 2019). It is grounded theoretically on the concept of 'transnational figurations', which stresses the processes of networks in time and space and the interdependencies of displaced people at distinct places.<sup>2</sup> This chapter echoes some of the larger findings of the project's study in Jordan, which we published in a working paper (Tobin et al. 2020), that demonstrate that out-of-camp refugees have distinctive vulnerabilities when it comes to their economic status and income, as well as their connections to other Syrians and their Jordanian hosts. While all Syrians are vulnerable, those who reside outside camps have felt the repercussions most acutely. The dataset from the TRAFIG

project used in this chapter includes a quantitative survey (N = 39), as well as six semi-structured interviews and one life history of Syrian women from Homs who live in Mafraq.

#### Mafraq - a 'Little Syria' in Jordan

The city of Mafraq is located approximately 15 km from the Syrian border. Pre-Syrian crisis, Mafraq was a small border town of ninety thousand people that one could stop in while en route to the Syrian border and further on to Damascus or beyond. Mafraq was one of the earliest sites for Syrian refugees to congregate in Jordan, given its proximity to southern Syria, where the anti-Assad regime demonstrations were quickly and violently repressed. The greater Mafraq area is now home to over two hundred thousand people, many or most of whom are Syrians, and the area is known for high population density (Tiltnes et al. 2019). Mafraq now hosts a large number of refugees that has surpassed its local population. One Mercy Corps (2013) report indicates that the number of Syrian refugees in Mafraq city outnumbers the Jordanian population there by 150 per cent.

As discussed above, many Syrians in these studies came to Jordan, and specifically Mafraq, because of their pre-existing economic and social networks, bringing along their family networks. This study's interviewees also reported the same pattern. For example, in one interview, a woman said that her husband chose Jordan for them as a country of refuge because he had previously driven commodity trucks between Jordan, Syria and Saudi Arabia. Although the female interviewee did not know anyone in Jordan, her husband had employment connections there and thus took his family to Jordan. She said that it was hard to stay in Jordan initially, but that she then grew closer with her husband's family and their friends there, and now relies on those social networks and the capital they provide.

In fact, 66 per cent of the sample for this chapter said they came from Homs to Mafraq because of pre-existing economic networks that had promised that 'economic conditions here are better [e.g. more jobs] than in other places'. In addition, 82 per cent indicated that an important reason for leaving home was 'economic reasons, such as to find employment'. Thus, the need for employment (a 'push factor'), coupled with the promise of employment (a 'pull factor'), made Mafraq a location preference. Other push factors included 'insecurity, war and violence' (87 per cent) and 'land conflicts' (71 per cent). Further, 71 per cent said they came to Mafraq because it was easier to get to than Turkey or Lebanon, which indicates that their passage to Mafraq was less troubled, at least potentially, because of prior knowledge of the passage and location. However, pre-existing economic connections were not always sufficient to facilitate such movement. Family ties also played a crucial role in selecting Mafraq as a place of refuge, with 58 per cent moving to Mafraq be-

cause they had family already living there, out of which 63 per cent indicated having received help to come to Mafraq from those family members.

While geographic proximity and cultural similarities were the most important structural aspects considered, fleeing to Jordan also required family safety and, in many instances, socio-economic help. At the beginning of the conflict, utilizing such networks was expected, as social capital facilitated this confluence of factors. However, in migrations within Jordan, we begin to see that such figurations are not without limits and require social capital inputs to sustain them or even remake them, which is often challenging in protracted displacement (Tobin et al. 2022).

Despite being the demographic majority and relatively well connected locally through employment and family networks, Syrians in Mafraq are economically worse off than both their Syrian peers in other, nearby towns and their local Jordanian neighbours. For example, the average annual income for Syrians in Mafraq is approximately 30 per cent lower than for those in Irbid (Tiltnes et al. 2019). Two-thirds of the Syrian refugees in Mafraq are living below the national poverty line (UNHCR 2015). In addition, one-sixth of Syrian refugee households are in abject poverty, with less than USD 40 per person per month to meet their needs. Thus, there are approximately ten thousand households that have been identified as being financially vulnerable and are on a waiting list to receive monthly financial assistance (Anabtawi and Al Amad 2019: 645).

The quantitative survey results shed much light on the lives and livelihoods of Syrian women from Homs in Mafraq (N = 67). The women ranged in age from 16 to 59, with most (68 per cent) between ages 30 and 49. Most were married (79 per cent) with a primary school-level education (68 per cent), and had received some aid in the previous month (83 per cent). A majority (61 per cent) came to Jordan in 2013. On average, the women reported five to seven persons in their household, nearly all of whom were part of their nuclear families. All of them were living with children, and most were living with spouses (64 per cent). Beyond the nuclear family, a spouse's parent was the next individual in the home (five families) or other relatives such as cousins, uncles, aunts or grandparents (three families). Overall, the nuclear family arrangement was the typical case. These results point to an intensification of family networks that are present within one's place of living or nearby, and they demonstrate the challenge of supporting more distant family networks.

#### Work and Women in Mafraq

In 2016, the Government of Jordan and the international community signed the Jordan Compact, an agreement combining labour market access for refugees with favourable terms of trade with the EU (Tobin and Alahmed

2019; Tobin et al. 2021). The agreement is financed by the World Bank and the European Union, and aid disbursement (USD 300 million) is measured against implementing two hundred thousand work permits for Syrian refugees and enhancing job opportunities for host-country Jordanians. In June 2020, the programme received a two-year extension and additional financing of USD 100 million. The investment in and enthusiasm for the agreement reflects an increased emphasis at the international level on supporting development opportunities in refugee host-country states as a 'winwin' solution in protracted crises (Betts and Collier 2017).

The agreement legalizes Syrian refugees' access to formal work to enhance self-reliance, reduce onward migration and protect refugees from exploitation. Syrians can work legally in open sectors, including agriculture, construction, textiles and garment manufacturing and food service. The Ministry of Labour exempted the Syrians from the work permit fees: they only pay a symbolic administrative fee of JOD 10 (USD 14) (Tobin et al. 2021). Of the almost 160,000 work permits issued, only one fourth are in active use (Durable Solutions Platform 2020). Syrian refugees are highly reliant upon paid labour because, although they have access to basic public services such as housing, schooling and medical care, they experience difficulties in accessing and utilizing these services and in affording better ones (Tobin et al. 2021).

The issuance of work permits and gaining of meaningful employment among Syrian refugee women, in particular, have been a tremendous challenge. As of 2018, only 4 per cent of the work permits issued went to women (Buffoni 2018), and by 2020 the percentage had only increased to 5 per cent (Ministry of Labour 2021). Jordanian women report very low labour force participation rates of only 15 per cent (Ali Slimane et al. 2020). Thus, the same kinds of employment opportunities are generally limited for both Jordanian and Syrian women alike: according to the UN, the vast majority of women in Jordan self-reported being stay-at-home mothers, working on the family farm or doing some work from home (such as self-employment or small businesses entrepreneurship) within a general category denoted as 'housewife'; the only profession where women worked in significant numbers was teaching (Buffoni 2018). Low labour force participation for both Jordanian and Syrian refugee women in Jordan can be explained by several factors, including the lack of decent job opportunities and transportation, lack of childcare services, and social norms that do not prioritize women working outside the home in paid labour (Ali Slimane et al. 2020). The unemployment rate of Syrian women before they became refugees in Jordan was about 28 per cent, and the unemployment rate of Syrian women living outside the camps in Jordan and in areas such as Mafraq is 88 per cent. Since there is a low participation rate of Syrian women in the workforce, very few Syrian women are actually being paid to work in Jordan (Stave and Hillesund 2015).

The survey for this chapter reveals that employment among femaleheaded households is even lower. Nineteen per cent of female-headed households have a work permit, as compared to 25 per cent in the larger survey. Furthermore, 18 per cent of the women from Homs in Mafraq in this study had worked in the previous thirty days, which is much lower than the studies' larger amount of nearly half (47 per cent). The most common economic arrangement was to rely upon work-based income primarily (50 per cent) and then humanitarian aid next (66 per cent). It is thus clear that female-headed households are accessing work permits and are regularly employed (with a permit) less frequently than the larger sample of respondents. Work, for Syrian women in Mafraq in our study, is not a viable means of supporting the family economy.

#### Gendered Family Connections for Aid Information in Mafraq

In Mafraq, Syrians' interactions are highly gendered (Wagner 2019: 185– 86). This plays out in key ways that affect Syrian household economy: as discussed above, economic connections that brought Syrian refugees to Mafraq were primarily (though not exclusively; see Zuntz 2021) derived from the men's connections to Mafraq and were then sustained this way. Women, meanwhile, in the absence of labour market possibilities, have to rely upon the aid economy to support their families, which is supplied by informationsourcing from local and translocal family networks. In this study, it was mainly women who ventured out of the house to register for humanitarian aid with NGOs. Women are considered, at least by some NGOs, to be 'better' and more reliable aid recipients (Turner 2019; Wagner 2019: 185). Thus, we find that local and translocal family ties become a key avenue to information about economic support for women.

On average, Syrian women from Homs indicated that they spent time with seven other people outside their home during the previous week. Eighty-four per cent said that they were persons from their family, and the same number said that they were persons who were also from Homs (family or otherwise). Socializing, thus, is happening primarily with family from Homs or other Syrians from Homs. Only 14 per cent said that they socialize with the host population. Despite the low level of engagement with local Jordanians, 68 per cent said that their interactions with Jordanians are 'respectful', with 96 per cent reporting that there are no problems between hosts and refugees and that they feel safe in Mafraq.

In the survey, when asked, 'In the last 12 months, have you received support by the government or state agencies, international organizations, local non-governmental organizations or religious groups?', most of the female

respondents in Mafraq said yes (91 per cent). Meanwhile, only 50 per cent of the greater sample in these studies indicated that they had received the same. This indicates that female respondents felt more reliant upon and able to access the aid regime in Jordan to meet their financial needs. Despite the greater receipt of aid by women, 80 per cent reported that their current economic situation in Jordan was 'worse' or 'much worse' than it was in Syria. The larger sample reported the same occurrence by 82 per cent.

Nevertheless, the combination of high need and local and translocal connections do not result in improved economic status. Most said that their economic situation was worse or much worse than it was in Syria. This is despite the fact that all respondents were registered with the UNHCR and had reported receiving aid of some kind during the last year. Ninety-six per cent indicated that they are food secure, but this is insufficient to meet the rest of the family needs. Most respondents indicated that they are in debt (95 per cent). The average amount of debt reported totalled 338 Jordanian dinars (JOD), which exceeds the average monthly income of JOD 290. The largest expense is the monthly rent, at JOD 109, which is 37.5 per cent of the average monthly income. Thus, most are in-debt to shopkeepers (42 per cent) and family members (33 per cent).

Aid information comes from family and fellow Syrians, especially those from Homs. As one Syrian said: 'I get some information from my relatives and family members. I do not get information from friends or acquaintances because I do not mix much with people.' Aid agencies use digital and social media such as WhatsApp and SMS messages to disseminate information and contact refugees directly. They also post information in user groups for Syrian refugees (Tobin and Alahmed 2019). Facebook and social media have become important sources of information for refugees but are still not universally used or accessed: 'I had no idea that there are WhatsApp groups and Facebook posts that provide information about aid', one interviewee reported. Another said that while she is able to obtain information from neighbours and relatives, she relies most heavily on WhatsApp groups with others from Homs: 'Relatives and family members are the ones who bring information about the services I can benefit from, but I can find better information myself on Facebook.' At least one found that information was shared, but too late, which indicates that even family members may be reluctant to provide information for fear of losing out themselves; in fact, she said, 'There are some job opportunities. Some of my neighbours attended a workshop and got paid. I myself could not join because I only knew about it at the end. This is the problem, because people do not tell each other about such things.'

Without local or translocal family connections, some had trouble sourcing any aid information. One discussed the challenges of sourcing information from non-family connections saying, 'I know about possible aid from

the neighbours and acquaintances that live in the same building. However, by the time I know about the aid, it is all gone.' Umm-Khaled said,

I had access to free health services in public hospitals. I also had received health services from local health centres for small payments of JOD 2. I didn't consult other organizations that provided free health services because I did not know any of them because I don't mix much with people. I am not used to going out because I felt I was a bit nervous, sensitive, and I had a lot of psychological pressure on my own. I think it's the same with employment. There are many opportunities to access employment but I didn't go out to look for work. But I do not go anywhere outside the building because I have no relatives in the neighbourhood.

Most interviewees socialize primarily or exclusively with fellow Syrians, especially those from Homs. But socializing requires leaving the house for a social visit, which those who are most impoverished struggle to do. For example, Miriam said,

I do not get information from my family because we don't leave the house. This is because if I left the house and my children asked me to buy them a packet of chips, I would not be able to. Imagine how I should behave (or look like) in such an embarrassing situation. I get my information from my friends and acquaintances who are in a Quranic recitation class with me, which I go out for. We don't socialize, but I receive a lot of information from them; they tell me the new things they learn about aid.

### The Possibilities and Promises of Remittances

The study found that, in the absence of viable work opportunities and sufficient aid sourced from family network information, women turn to remittances from translocal and transnational connections to try to fill the gap. It is quite difficult to assess the rates and types of remittances by Syrians in Jordan in general. This is partly because such activity conducted outside of Western Union or other sanctioned means is considered illegal. In late 2014, the Jordanian government officially ruled that the informal cash transfer system of hawala (the transfer system for remittances through middlemen) was illegal. At that time, approximately forty-five Syrians who were engaged in *hawala* in both camps and urban areas, along with their families, were transferred to the highly securitized 'open-air jail' of 'Village 5' in the Azraq Syrian refugee camp (Associated Press 2016, 2018; Staton 2017). Syrian refugees suspected of breaking Jordanian law have been, and continue to be, rounded up and sent to the isolated part of the Azraq camp. In this case, they were ultimately deported along with their families back to Syria without a formal, legal or transparent investigation, and without a judge's

ruling or having gone through the justice system. The forty-five Syrians who were deported for engaging in *hawala* and their families all came from Dara`a in southern Syria, which is the area where the Syrian uprising and crisis began in 2012.

Rates and types of remittances are also difficult to assess because cash transfers, even those conducted through sanctioned avenues, are often considered part of the private sphere, even an individual action, and are a sensitive aspect of transnational relationships (Zuntz 2021), such that families may not know about the transfers between and among themselves (Carling 2008; Horst et al. 2014; Krawatzek and Müller-Funk 2020). Furthermore, development policies and practices are penetrating into the private spheres of economic life and livelihoods (Carroll and Jarvis 2015), through methods such as retinal scans for cash withdrawals of aid in which refugees must grant 'ownership' of their biometric data to the UNHCR and other governance regimes as a condition of their receipt (Jacobsen 2017; Madianou 2019). Refugee actors struggle to hang onto a private economic sphere, it seems, in the face of the impinging demands of poverty, intrusive governance formations and economic policies.

Quantitative methods appear to have better results with their research into the topic. One study found that around 30 per cent of Syrian households receive informal transfers, both domestically and internationally (Tiltnes et al. 2019). Gulf countries are the main source for funds coming to Syrians in Jordan (50 per cent), followed by funds coming from Syrians in Syria to Syrians in Jordan (17 per cent) (Chehade et al. 2017).

Among the Syrian refugees in Jordan that send money, 36 per cent reported using an official, formal money transfer company or business (Dean 2015). Twenty-one per cent used an informal family connection, and 7 per cent used a courier, which might be formal or informal (ibid.). Syrian refugees in Jordan engage in international transfers at a much higher rate than they do in domestic transfers, with 13 per cent involved in international transfers and 1.6 per cent in domestic (Chehade et al. 2017).

Syrians, similarly to other displaced populations around the world, are under keen pressures to send money back home to family and other connections. These pressures are especially acute because those still back home in Syria are particularly vulnerable: they were often unable to leave the country due to physical impediments such as disabilities or age; they face economic pressures due to warfare and conflict interruptions to supply chains for necessary goods, as well as rising inflation and structural breakdowns in water, sanitation or healthcare; and they may be in immediate danger and in need of some cash on hand for quick movements (Vargas-Silva 2017: 1840; Jacobsen 2005). For outward movements of capital, 90 per cent of Syrians send money to Syria. International transfers are mostly formal, and 80 per cent of them are conducted through the exchange houses; 20 per

cent are through *hawala* transfers (Chehade et al. 2017). On average, international transfers amount to USD 259 around three times per year (ibid.).

Domestic transfers – that is, transfers by local and translocal family networks within Jordan – are largely informal (50 per cent), and usually done by handing over cash directly or through *hawala* (Chehade et al. 2017). The domestic transfers average USD 137 at a time and occur around five times per year. Over a quarter of Syrians reported borrowing money (26 per cent), and 97 per cent of them do so informally. Furthermore, the most vulnerable among them appear to borrow most frequently: refugees who live in camps are twice as likely to have an outstanding loan.

The study survey questions asked for first and second choice answers to: 'What are currently the most important sources of living for you and the members of your household?' When it came to first choice, 31 per cent of female respondents said 'Money/aid received from people living abroad (in another country)', which only 9 per cent of the larger survey respondents also indicated. As for the second choice, 33 per cent said 'Aid or welfare benefits from the state or other organizations', which was followed by 12 per cent who indicated 'Money/aid received from people living abroad (in another country)', as compared to 8 per cent in the larger survey. This indicates that for 64 per cent of Syrian female respondents, remittance payments from abroad constitute a first- or second-choice stream of income. By contrast, only 17 per cent of the larger survey said the same.

## The Case of Umm-Alaa

To elaborate on this, the case of Umm-Alaa is indicative. Umm-Alaa is a divorced woman in her forties who lives in Ramtha. She has completed primary education. She divorced from her husband before leaving Syria, and she has five children (four boys and one girl). She indicates that her profession is a 'housewife.' One of her sons had been taken into Syrian government custody, and after five days in prison was returned to his mother, badly beaten and in need of medical treatment. The next day Umm-Alaa brought her children to Jordan without any assistance or anyone to travel with her. She says,

The reason I came to Jordan is that I just didn't know where else to go. I had nobody to help me. My brother was here in Jordan. Initially, we stayed in his house for a week, but you know what life with brothers and sisters is like. . . . You know my sons are grown-ups. My brother's wife was almost the same age as my sons. I looked for a house to live in, but I couldn't find one. So we had to live in an underground shelter for six months until I could move into a house. My brother never helped! He used to bring us some food packages when we first arrived, but that didn't last for long. Then I started working for

 $3 \mbox{ or } 4$  dinars at first. I was in an endless need for financial aid from someone here in Jordan, but I got none and no help . . . I only get the food coupons from the UNHCR.

My ex-husband is not here. We know nothing about where he is now. He sometimes calls us on the phone. I think he is living in the Gulf. We keep asking him to come, but he keeps just giving promises. I can receive about 200 dinars from someone abroad every six or seven months, including him. His mother [is] living here, but always gives excuses for him not sending more. My brother-in-law is also here, but he never helps us despite the fact that he's doing well. When my sister went to Canada, she used to send about 100 dinars per month to help me with my medication. But she is no longer doing that.

I feel exhausted. I cannot keep up unless I find someone to help me out. Years are passing, and I shoulder the responsibility alone.

As the case of Umm-Alaa demonstrates, the work opportunities are minimal and low-paying for women, especially female heads of households (whether through death or divorce or absentee husbands). At the same time, demands to look after children's safety and security are paramount, even for adult children. Expenses are high for basic necessities such as medicine. Thus, women such as Umm-Alaa may mobilize social networks differently, turning to the possibility of remittances to close the economic gaps, including asking for them from her ex-husband and his family.

#### The Case of Umm-Mohammed

Umm-Mohammed is a 41-year-old woman (born 1978) who had a basic level of education and had not worked previously. She had a poor childhood in a village named Binij, lacking many basic needs. She describes her early childhood:

I had a difficult childhood because my mother was the second wife of my father. I and my sister had had bad treatment from our father. We were six sisters and three brothers. There was much discrimination against us. The other wife of my father was very strong and tough. She was able to take everything. We used to take very little. My half-sisters and half-brothers used to take everything. We could not compete. My father used to hit my mother because of his other wife. As for my education, I studied in schools until the Fourth Grade. I did not want to go to school because I was scared that my father would hit my mother while I was away. I wanted to stay next to my mother. My relationship with my half-brothers and sisters was good. I always blame my mother because she accepted to be the second wife. It was her fault from the very beginning.

Umm-Mohammed got married at the age of 17 (in 1995) into a village near Homs. She indicated that she was not happy in her husband's family

because of her father-in-law's treatment of her husband and of her, as he was very authoritative. She and her husband began seasonal labour migration into Jordan, which was a positive turn in her life:

Life with them was very difficult. I used to do farming all the year long. They did not even give me a rest to go and visit my family. I lived with them for six years. Then I moved out to Jordan with my husband. I lived in Jordan for thirteen years. My husband used to have work in construction. I was happy during those years.

Between 1998 and 2001, Umm-Mohammed lived in Jordan. In 2001, she and her husband went back to Syria where they built an independent house in order to be near to her family and cultivate social capital with them. When the events of the crisis erupted in 2011, she brought her family and a number of acquaintances and neighbours to Jordan. They first moved to Rukban camp, where they stayed for two months and fifteen days. After that, they moved to Azraq camp, where they stayed for about eight months. After that, they moved to Mafraq because of her pre-existing ties. She recounts:

Then we moved back to Al-Hussan where we built a house for us. We continued to live there until the events of war started in the country. I used to treat my father-in-law well when he got sick despite his bad treatment to me in early years. Anyways, we moved out to Jordan a second time. We moved out with my acquaintances and friends from the same area in Syria. We used more than one means of transport until we reached [the] Al-Rukban area. Upon arrival in Jordan, I stayed in Al-Azraq for eight months.

When asked why she chose Mafraq as a place to move to, Umm-Mohammed said, 'I chose Mafraq because I used to live here before the events [in Syria]. It was the same neighbourhood I used to live in when my husband was working here. I changed the house twice but remained in the same neighbourhood. I came to the same area where I used to live before the events because I had many friends there. I have been here for about four years now.'

However, simply moving back to Mafraq did not lead to a vibrant and informative social world. She says, 'Nothing has changed since then. But I do not feel as much comfortable [socially] nowadays. I do not have the desire to mix with people as I used to. The new apartment is very comfortable. There's safety and security. I love Jordan. I did not feel safe except here in Jordan. I used to live here and now I am living in the same place.'

Umm-Mohammed describes a feeling of being unsettled in Jordan, despite having lived there before, at least in part because of the pressures to be mobile that her husband experiences. She says, 'My experience was really difficult. When I moved out to Jordan the first time, I felt comfortable

because I moved away from my father-in-law. As for the current situation, there is some difficulty because my husband is longing to migrate to Canada because he has had health problems. As for me, I do not like to migrate. I prefer to stay here. I have no clue about my future. I feel there is no way out. My relatives are doing well. My husband needs to find a job because he is the only breadwinner of the family.'

As the case of Umm-Mohammed demonstrates, long-standing connections due to labour migration may have initially provided for mobility and security, but they alone do not fill the economic gaps that Syrians from Homs experience in Mafraq. In fact, family networks – even within Mafraq – are not sufficient. In the case of Umm-Mohammed, when the remittances from abroad are not available, the result is to consider onward migration, which is an even more difficult possibility for fulfilling economic needs (Tobin et al. 2022).

## Conclusion

The data shows that, overall, family networks have developed important local, translocal and transnational characteristics in the presence of oftenchallenged social capital in protracted displacement. While seasonal migration and long-standing economic connections between Syrians in Homs and Jordanian hosts in Mafraq proved vital for Syrian mobility out of the crisis, they alone have not provided sufficient economic support for longer-term residency. Furthermore, local and translocal family networks are insufficient for sourcing aid, which has largely become a woman's responsibility due to the targeting of humanitarian aid at women. But, again, such aid is insufficient to provide for family needs, and women turn to remittances from translocal and transnational networks. In their absence, few options remain, but those that do include drawing from social networks of all kinds or aspiring for resettlement to a third country where there is greater government support.

The case of Syrians in Mafraq reveals that such trying economic circumstances have required adaptation and change on the part of – especially – refugee women, who have cultivated 'nested' family networks that are dynamic in their possibilities and promises. Transnational networks have provided opportunities for mobility and security, and those of a familial nature can provide assistance in the form of remittances. Local family networks may provide humanitarian aid information, but a generalized dearth of information means that it may be more useful to simply source the information for oneself directly from the provider via social media. Translocal networks may provide for a bit of both – remittances and information – in an overlapping and imperfect manner.

Cultivating these family networks is challenging. Gender and networks collide here in important ways. While the initial connections for mobility into Mafraq and security within Jordan are vital, they are almost exclusively due to the husband's connections, which do not also transfer into secure employment for either the husband or other family members. This leaves women to source information and locate humanitarian aid, which can be a difficult and time-consuming endeavour, especially when it requires building new networks and supporting pre-existing ones with limited offerings.

These networks are also crosscut by general scarcity. When one's capital for trade – financial or informational – is lacking, along with everyone else's, how can one hope to protect against vulnerability? Syrian families are now also far-flung across the globe, making the cultivation of networks physically challenging. In other cases of poverty, we know that social networks help to pool resources and promote general welfare. However, the development of these networks takes time. Given that the Syrian refugee population in Jordan is a protracted case with little hope for resolution in sight, the future survival of Syrians in Jordan will require the same strategies developed in other contexts of impoverishment, including resource pooling, asset sharing, bartering and off-market activities. It is a challenging prospect, to be sure, but one that time and precarity will likely make necessary in the pursuit of financial security for these Syrians into the future.

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## Notes

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- 2. For more information, see TRAFIG (n.d.).

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