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# A Mixed Methods Analysis of Social Capital of Liberian Refugee Women in Ghana

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*This article reports on a mixed methods study of Liberian refugee women at the Buduburam refugee camp in Ghana. The study examined the role and impact of social capital on the women's well-being. Three types of social capital - bonding, bridging, and linking - were examined. The study's findings revealed that although the women had some bonding social capital, they possessed very little bridging social capital, and linking social capital was non-existent. These findings suggest that the refugee women may benefit from national and international policies and programs that seek to both strengthen existing and create new sources of social capital for refugee women.*

Key words: *Liberian refugee women; women refugees; refugee camp; social capital; bonding, bridging, linking social capital; international social work; refugee policy*

Refugee women are a vulnerable population, and, as such, they are greatly in need of support. As the following first-hand testimonies reveal, the best advocates for refugee women may be the refugee women themselves:

> I am speaking as an individual and as a single parent. Here [in] Camp Buduburam, I can't afford rent. I have to live and pay rent. I feel the UN should give me house allowance because, if you look at our cases, most of the women here are either widows, single parents, or some

> other things. So women here are facing harder times. (Dede) [All names are pseudonyms.]
>
> The issue here is survival, especially food. [In] the early years when we were here, every now and then they used to bring us food. Now I'm not getting any [food] for me and my children, and we have to rely on friends. I am entitled to food, once I am a refugee and have registered under the UNHCR. (Effie)
>
> I think help should be now, and so we count on you to carry our cries, our concerns to the outside world—America, wherever—so that we here will be remembered and helped to get out of Buduburam. [We want to go] to a place [where] we can build a life for ourselves and our children. (Mona)

Although refugees have existed in all ages, the 20th century has been termed the century of the uprooted. This is because over 50 million refugees and displaced persons are currently found in many parts of the world (Drumtra, 2003; Ogata, 2005). By the end of 2005, the total population of concern to the United Nations High Commissioner for Refugees (UNHCR)—including refugees, asylum seekers, internally displaced persons —had reached 20.8 million (UNHCR, 2006). The number of refugees and asylum-seekers recorded by the end of 2005 was 12,000,000 (U.S. Committee for Refugees and Immigrants [USCRI], 2006). The sharp increase in the world's refugee numbers has generated a vigorous debate about the root causes of their flight. Among these causes are violation of human rights and fundamental freedoms; the denial of political, economic, civic, social and cultural rights; and ethnic intolerance. Significantly, many of these forces have affected large scale refugee movements in Africa in particular (Ager, 1999; Myers, 2005).

The purpose of the study presented in this paper was to explore forms of social capital used by Liberian refugee women at the Buduburam refugee camp in Ghana as they responded to the losses and challenges posed by their exile. In addition to financial and physical capital, the current social science literature identifies three other forms of capital—cultural, human

and social (Light, 2004). Cultural capital is defined as cultural knowledge that confers economic and social advantage; human capital refers to the training that increases productivity on the job; and social capital reflects the relationships of trust embedded in social networks (Light, 2004). Each can be understood independently of the other, but they are best understood in their interconnection.

The origin of social capital is traced through the works of Gary Becker, an economist. Becker considers social capital to be a particular type of human capital. According to him, human capital usually looks at a person, her knowledge, or her skills. In contrast, social capital looks at a person's link to other individuals. Social capital is a form of human capital because it is part of a person but it involves linkages among individuals. That is why it is "social." It is capital because it has some durability and its depreciation rate may be endogenous (Becker, 1996).

The literature on social capital reflects a multiplicity of perspectives concerning its definition and important properties. One school of thought emphasizes social networks or social connections that individuals have with one another. A leading proponent of this perspective is sociologist James Coleman, who argues that the complementarity between human and social capital implies an asset of value and, thereby, shares with other forms of capital the fact that it

> is productive, making possible the achievement of certain ends that in its absence would not be possible. Like physical capital and human capital, social capital is not completely fundable but may be specific to certain activities... Unlike other forms of capital, social capital inheres in the structures of relationships between actors and among actors. (Coleman 1988, p. 598)

Political scientists also have used the concept of social capital. For Robert Putnam (2000), the focal point of social capital is trust and reciprocity arising from intra-group obligations. Fukuyama (2001) views social capital as depending on the norms and values shared within a community, and the willingness to subordinate individual interests to wider collective concerns. Shared values allow people to trust one another

and trust, in turn, is "the expectation that arises within a community of regular, honest and cooperative behavior..." (p. 26). Woolcock and Narayan (2000) of the World Bank analyzed social capital from the perspective of community development and income generation. By pointing out that social capital comprises the norms and attitudes that enable people to work collectively and is often directed at increasing economic resources, they merged economics and sociology. They used a four-fold model which includes Communitarian, Networks, Institutional, and Synergy perspectives to make distinctions between levels of social capital in society (p. 228-232). This brief literature review suggests the following conceptual definition of social capital: Social relations of mutual benefit characterized by norms of trust and reciprocity (Coleman, 1988; Putnam, 2000; Fukuyama, 2001). In this definition, reciprocity relates to the assumptions underlying the obligations individuals/groups/institutions have to one another.

Social capital is of significant importance to groups like immigrants and refugees because it can contribute to economic survival and success even though they may lack economic resources, such as skills, education, and financial capital (Woolcock & Narayan, 2000; Maimbo, 2003). In view of this, the study examined three forms of social capital—bonding, bridging, and linking—of Camp Bududuram women refugees.

## Review of the Literature

The statistical data collected by major refugee organizations indicate that the problem of human displacement in Africa is widespread, and has become highly complex in nature (Crisp, 2000; Drumtra, 2003; Church World Service, 2006). For instance, according to the 2006 Church World Service report, there were 3,176,100 refugees and asylum seekers in Africa at the end of 2005. The principal sources of refugees in Africa are Sudan–670,900; Congo Kinshasa–450,800; Burundi–438,500; Somalia–328,000; Liberia–219,800; Eritrea–215,300; and Angola–213,500 (Church World Service Report, 2006). Of the 20 top refugee producing countries in the world, nine are in Africa. In West Africa alone, millions of people have been displaced because of civil wars in Liberia, Sierra Leone, Guinea, and the Ivory Coast (Drumtra, 2003).

The majority of existing studies on African refugees have primarily addressed practical questions such as allocation of resources within refugee communities and administration of emergency and rural government policies. Literature on African refugees has been generally limited to Eastern and Central African regions, where refugees have until recently been given a lot of attention by the international community. In contrast, literature on refugee communities in the West African sub region is rare.

The majority of the world's refugee population is women and children (Martin, 1995, 2004). About 51% of refugees in refugee camps worldwide are women (United Nations Economic Commission for Europe [UNECE], 2005). Despite steps taken to improve women's human rights, such as those by the International Women's Decade of 1976-85 and the U.N. World Conference on Women, refugee women's plight remains deplorable. For example, human rights violations against women and girls in all stages of their displacement include sexual exploitation, forced marriage, torture, trafficking, lack of education/jobs, and lack of meaningful participation in decisions affecting their own lives (UNHCR, 2006).

Governments have responded by ratifying international conventions and other legal instruments to protect women's rights. Unfortunately, they have not always been enacted into national law nor enforced (Beyani, 1995). The marginalization of refugee women in Africa is worse than in other places. This is because in Africa women are particularly vulnerable to gender-specific war violence, including rape, assault, and trauma, and beyond these physical abuses, a general powerlessness (Martin, 2004). Furthermore, outside intervention in refugee situations in Africa has invariably focused on material losses, whereas non-material losses, such as social relationships with informal and formal institutions (i.e., social capital) are ignored (Kibreab, 2003, 2004).

Most social capital research focuses on men's networks only, in spite of the fact that women are known to be more reliant on inter-personal ties (Maimbo, 2003). Policy research focused on refugee issues has also ignored gender. These shortcomings in existing scholarship indicate the need for the current study.

The Liberian refugee women in Ghana are among the

survivors of Liberia's 15-year bloody civil war. In 2004, the estimated number of Liberian refugees in the Bududuram camp located in Accra, Ghana's capital, was 52,000, 65% of whom were women and children (N'Tow, 2004). Very little has been published on this population as compared to refugee populations in other parts of Africa. The problems of women refugees in Ghana, as noted by Kreitzer (1997) and Dick (2002), include the women's lack of participation in camp planning and implementation; trauma; dependency; inadequate resources to meet basic needs; limited educational opportunities; and poor health. Positive issues have also been identified, including the women's resilient spirit, freedom of movement, and the fact that the camp offers a lively and democratic environment with an internal democracy run by an elected Liberian Welfare Council (Kreitzer, 1997; Dick, 2002). Given the recent drastic restrictions of refugees into developed countries, the plight of these refugees has become a critical and pressing issue.

The study site was the Liberian refugee camp in Gomoa Bududuram in the Central Region of Ghana, popularly known as Camp Bududuram. The camp was established in 1990 to host Liberian refugees who sought asylum in Ghana during the Liberian civil war. Because refugee statistics are often inexact (USCRI, 2006), the number of refugees at the camp (52,000 in 2004) may be greater than that officially recorded by UNHCR (N'Tow, 2004).

Liberian refugees face a number of obstacles given Ghana's economic conditions. Wage labor is not readily available, even for Ghanaians, and so it is difficult for the refugees to get jobs. To survive, the refugees have turned the camp into an informal business industry, with small shops distributed throughout. The camp is not walled; people move freely in and out. Refugees are allowed complete freedom of movement in Ghana. The population in the camp is considerably stratified, with various standards of living, ranging from abject poverty to comparative comfort. While some cannot provide food; others have created successful informal businesses.

The Bududuram site was selected for the study because it was described by the UNHCR in 2003 as a "hot bed of crime," including armed robberies and assaults (UNHCR, 2003). Consequently, conducting research at Bududuram was a way

to learn about the most intractable problems facing camp refugees in general.

## Methods

Both quantitative and qualitative methods were used. The quantitative section of the study adopted the 27 core questions of the Social Capital Integrated Questionnaire (Grootaert, Narayan, Jones, & Woolcock, 2003). This questionnaire attempts to measure various dimensions of social capital using three metaphors: (1) bonding social capital (ties with people who are similar in terms of their demographic characteristics, such as family members, close friends, neighbors); (2) bridging social capital (ties with people who do not share many of the characteristics above); and (3) linking social capital (ties to people in positions of authority, such as between clients and providers). The study adopted these three forms of social capital and defined them as follows: (1) bonding social capital (relations with immediate family members and close friends in the camp); (2) bridging social capital (relations with the host community of Ghana); and (3) linking social capital (relations with other organizations and people outside Ghana). The qualitative section of the study employed one-on-one interviews, a focus group and photographs of the camp setting.

The study adopted a mixed methods approach (Creswell, 2003) to answer four research questions:

1) What are the social capital resources and strategies that the refugee women use in securing and enhancing their livelihood?
2) What legal, socio-economic conditions, and collective identity constructs inform the livelihood of the Liberian refugee women?
3) What current Ghana government, UNHCR, and Governmental/Non-Governmental Organizations' practices empower versus oppress women in the camp and thus affect their ability and opportunity to develop social capital?
4) How can the social capital needs of the Liberian refugee women be better addressed by the Ghana government, the UNHCR, Non-Governmental organizations, and the participants themselves?

This paper concentrates on questions 1 and 4. The study's mixed methods approach included the collection and analysis of quantitative and qualitative data obtained from the refugee women by means of a survey, in-depth individual interviews, and a focus group; the collection and analysis of qualitative data obtained from key informants; and the analysis of photographs taken at Camp Buduburam during the study. This article focuses on results from the survey, interviews, and focus group.

The study's survey sample was made up of 100 participants randomly selected from a list of Liberian refugee women at the Buduburam camp organized according to representative subgroups. This resulted in a representative sample of the overall refugee women population and, at the same time, allowed the researcher to identify special interest subgroups for participation. These subgroups included teenaged, widowed, disabled, single, and elderly women. Eight women, each representing one of these subgroups, were selected to participate in in-depth interviews and the focus group.

Survey data were collected using the Integrated Questionnaire for the Measurement of Social Capital (SC-IQ) [Grootaert et al., 2003]. This questionnaire's six modules reflect different forms of social capital or conditions that promote it: (1) groups and networks; (2) trust and solidarity; (3) collective action and cooperation; (4) information and communication; (5) social cohesion and inclusion; and (6) empowerment and political action. The final module (Empowerment and Political Action) takes a broad view that goes beyond social capital but is related to it because it may lead to its enhancement. Empowerment, in this context, is defined as the ability to make decisions that affect one's everyday activities and may change the course of one's life. Political Action is concrete political activities, such as voting and community organizing, that can lead to empowerment (Grootaert et al., 2003). All 27 core questions contained within these 6 modules were used in the study. They were developed from previous survey work on social capital (Woolcock & Narayan, 2000).

Social capital, being multi-dimensional in nature, is most frequently defined in terms of the groups, networks, norms, and trust that people have available to them for productive

purposes. The survey is designed to capture this multi-dimensionality, exploring the types of groups and networks that poor people can call upon, and the nature and extent of their contributions to other members of those groups and networks. The survey also explores participants' subjective perceptions of the trustworthiness of other people and key institutions that shape their lives, as well as norms of cooperation and reciprocity. These different forms of social capital are either bonding, bridging or linking depending on whether they are close (within camp), intermediate (in the host community), or external (outside the host community).

As mentioned, qualitative data described in this paper were obtained from eight refugee women in one-on-one interviews and a focus group. The forty-five minutes to one hour interviews included questions about the women's past and present lives, their current needs and challenges, their refugee camp activities, and their experience with the host community and with the UNHCR, the main refugee agency. The same eight women participated in a focus group. Its purpose was to identify shared issues. Lasting five hours, it focused on the women's major camp groups/activities, camp-related needs/challenges, and their views on host country (Ghana) integration, repatriation to their home country (Liberia), and resettlement into a developed country. The survey, interviews, and focus group were all administered in English because, although the women's first language was their tribal dialect, they all had a rudimentary understanding of English.

Both interview and focus group sessions took place in the camp manager's conference room and were audiotaped with the women's permission. Audiotapes were transcribed and coded for primary themes. Identification and refinement of the themes within and across transcripts were achieved through constant comparative analysis (Creswell, 2003). The emerging themes were then analyzed and interpreted in relationship to the research questions guiding the study.

*Limitations*

Methodological limitations include: (1) The SC-IQ's 27 core questions were adapted to better meet the research objectives. However, changes were minor and reflected the context of the

study; (2) Some participants had difficulty reading the questions or understanding the Likert scale format of the questionnaire. To help mitigate these issues, a refugee woman with a strong formal education and a command of the English language was hired as research assistant and helped administer the survey; (3) The women participating in the semi-structured interviews and focus group were not randomly selected. However, as noted earlier, they represented the major subgroups of the camp population; and (4) The study was limited to women refugees only, and specifically Liberian refugees at Camp Bududuram.

Table 1: Sample demographics (N=100)

| Characteristics | Percent |
|---|---|
| *Age* | |
| 29.0 | 18-30 |
| 24.0 | 31-40 |
| 33.0 | 41-50 |
| 9.0 | 51-60 |
| 5.0 | 61-82 |
| *Groups* | |
| Disabled Mothers | 30.0 |
| Single Mothers | 33.0 |
| Teenage Mothers | 30.0 |
| Elderly | 7.0 |
| Unregistered | 10.0 |
| *Camp Years* | |
| 2-5 | 26.0 |
| 6-10 | 45.0 |
| 11-16 | 29.0 |

## Results

*SC-IQ/Survey*

Table 1 shows the demographics of the survey sample. Table 2 presents the results from the quantitative analysis of

the six modules of the SC-IQ/Survey. Bonding, bridging, and linking social capital are reflected in the different modules.

*Bonding Social Capital: Modules 1&2*

The participants joined groups within the Buduburam settlement. A majority (71%) had one or two close friends in the camp. While 82% would contribute time to help others, 84% demonstrated a willingness to take part in camp communal activities. This suggests that the participants possessed bonding social capital, in the form of groups, networks, solidarity, collective action and cooperation in the camp. However, trust of the camp community was low, with 84% indicating that people should be very careful when dealing with the camp community.

*Bridging Social Capital: Modules 3 & 4*

The women did not possess strong bridging social capital. Ninety two percent had no close friends among Ghanaians, 55% were not sure they could get help from the host community, and 45% occasionally interacted with Ghanaians. One form of bridging social capital these women possess is their ability to trade with Ghanaians both at the camp and Ghanaian markets and stores. It is interesting to note that 50% of the participants trusted Ghanaians compared to the 84% reported above who indicated caution in trusting the camp community.

*Linking & Other Dimensions of Social Capital: Modules 5 & 6*

Participants' low level of linking social capital is indicated by low interaction with the outside world. Only 9% had frequent interactions with people outside Ghana. The majority (65%) had no outside interaction. It is noteworthy that the participants' degree of trust for UNCHR was higher (72%) than their trust of Ghanaians and of the camp community. Responses to the SC-IQ's final section assessing empowerment and political action indicate that the power to make decisions that affected one's own life—an example of empowerment—was non-existent for 53% of the respondents. Political action—the opportunity to petition leaders and to participate in elections and public meetings, for example—was lacking. Seventy two percent indicated that they had never collectively petitioned

the authorities in charge, and all the hundred participants surveyed indicated that they never voted in any of the general elections in Ghana, though the majority had lived in the camp for more than nine years.

Table 2. Findings of SC-IQ Survey by variable (in percents) (N=100)

| Bonding Social Capital: *Modules 1 & 2* | Percent |
|---|---|
| *Variable 1: Most important camp groups* | |
| Disabled Group | 27.0 |
| Church Group | 15.0 |
| LIREWO = Liberian Refugee Women's Association | 12.0 |
| WOLPNET = Women of Liberia Progressive Network | 10.0 |
| Teenage Mothers | 10.0 |
| Missing | 26.0 |
| *Variable 2: Close friends in camp* | |
| None | 5.0 |
| One | 37.0 |
| Two | 34.0 |
| Three | 16.0 |
| Between 5 & 50 | 3.0 |
| Missing | 5.0 |
| *Variable 3: Trust of camp community* | |
| People can be trusted | 16.0 |
| Can't be too careful | 84.0 |
| *Variable 4: Camp Solidarity* | |
| Definitely contribute money | 18.0 |
| Definitely contribute time | 82.0 |
| *Variable 5: Camp Communal Activities* | |
| Participation—Yes | 84.0 |
| Participation—No | 15.0 |
| Missing | 1.0 |
| *Variable 6: Group Interaction in Camp* | |
| None | 26.0 |
| Yes, occasionally | 30.0 |
| Yes, frequently | 44.0 |

(continued next page)

Table 2. Findings of SC-IQ Survey by variable (in percents) (N=100) (continued from previous page)

| Bridging Social Capital: *Modules 3 & 4* | Percent |
|---|---|
| *Variable 7a: Help from host community* | |
| Definitely | 8.0 |
| Not sure | 55.0 |
| No such help | 37.0 |
| *Variable 7b: Close friends in host community* | |
| None | 92.0 |
| One or Two | 7.0 |
| Three | 1.0 |
| *Variable 8: Host community interaction* | 5.0 |
| None | 19.0 |
| Yes, occasionally | 45.0 |
| Yes, frequently | 36.0 |
| *Variable 9: Trust of Ghanaians* | |
| Little trust | 23.0 |
| Not sure | 27.0 |
| Great trust | 50.0 |
| **Linking & Other Dimensions of Social Capital: *Modules 5 & 6*** | **Percent** |
| *Variable 10: Interactions outside Ghana* | |
| None | 65.0 |
| Yes, occasionally | 21.0 |
| Yes, frequently | 9.0 |
| *Variable 11: Trust for UNHCR* | |
| Little | 11.0 |
| Not sure | 17.0 |
| Great trust | 72.0 |
| *Variable 12: Participants' general safety* | 5.0 |
| Unsafe | 2.0 |
| Very Unsafe | 42.0 |
| Moderately safe | 43.0 |
| Missing | 13.0 |
| *Variable 13: General happiness* | 1.0 |
| Very happy | 27.0 |
| Moderately happy | 41.0 |
| Neither | 22.0 |
| Moderately unhappy | 7.0 |
| Very unhappy | |
| *Variable 14: Power to make decisions* | |
| No power | 53.0 |
| Not sure | 17.0 |
| Mostly | 16.0 |
| Totally able | 14.0 |
| *Variable 15: Voting in Ghana's elections* | |
| Never | 100.0 |

## Qualitative Data Analysis

*Interview Findings*

Four major themes emerged from one-on-one interviews: Life before the war, surviving camp life, interaction with host community, and integration with the host community.

*Life before the war:* All eight participants indicated that they worked and had good lives at home in Liberia before the war. Following are responses from two women:

> My life before the war was a good one.... I had my own business. I was able to travel on vacation, and even with one or two of the children every year. (Dede)

> I worked with the Liberian government, at the hospital, as an X-ray technician.... In our home in Liberia, we had enough of everything we needed. (Effie)

These responses show these women's human capital resources and are best understood, according to Becker (1996), in relationship to their social capital resources.

*Surviving camp life:* A majority of the women reported having some form of assistance from UNHCR and its implementing partners but not enough to meet their needs. Consequently, some women engaged in petty trading and others depended on remittances from relatives in developed countries. Esi, a war widow with five children, summed it up with this comment:

> Well, for Liberians here who are into businesses, [it is] just for survival, because they [have to] turn to relatives to help monthly, or every now and then. So it's not really something that we could rely on [or] say we are working. (Esi)

Some of the women indicated that they keep to their homes due to riots and lack of security in the camp. This kind of situation may well prevent the women from developing bonding and bridging social capital.

*Interaction with the host community:* Responses indicated very little interaction with the host community due to language barriers and lack of opportunities to integrate:

> I have never had any problems with Ghanaians .... But, like traveling on a public bus, I have problems with those boys who are called mates on the bus. I don't speak Twi. Maybe [the mate] is collecting the money, and he speaks that dialect to me. Sometimes, I don't even know that he's talking to me. (Mona)

> I only have interaction with the Ghanaian woman I know in the camp, the social worker. But outside the camp, I don't have people to interact with. Since we cannot understand Twi, we cannot be close to the Ghanaians. (Sisi)

Mirroring survey results, this lack of relationship with the external community contributes to the women's low level of bridging and linking social capital.

*Host community integration:* None of the participants preferred integration into the Ghanaian community. In the women's own words:

> I wouldn't like to be resettled in Ghana too. ...I want to resettle overseas in America or somewhere there, where I can get better treatment, work, and make life for myself and my children. (Akos)

> I won't like to resettle here in Ghana, because Africa is just Africa. The government agencies here, the money they pay is not able to feed and pay the children's school fees and other things. But if you go to Europe and America, you get what you want, and can pay your children's fees, and your money will come on time. (Vero)

> But with us, we want to go abroad, because everything is America, America, America (laughs). America things; because America is supposed to be the land of milk and honey. (Nat)

It must be added that the women's idealization of life in industrialized countries may have been a contributing factor to their lack of integration into the Ghanaian community. Additionally, the women had the notion that they would one day leave Ghana and therefore may have had little interest to embrace anything Ghanaian.

## Discussion

Survey results indicated that the majority of participants belong to one or two special interest groups within the camp community. Thus, bonding social capital was an asset of camp residents. In addition, members in these groups or networks are made up of people of different genders, ethnicity, and educational backgrounds, reflecting the internal diversity of the camp community. The majority of study participants belonged to the disabled group. These findings are consistent with previous studies that found that a large proportion of refugee women are disabled as a result of war torture, thus, they bear a double burden (Martin, 2004).

It is important to note that the study's 100 participants are from 12 of the 16 tribes that exist in Liberia. This reflects both the extent of internal diversity within the Bududuram camp and the breadth of displacement caused by the Liberian civil war. It may also reflect the relative lack of trust in other camp residents. Other studies have also found refugee populations to be considerably diverse (Dick, 2002; Crisp, 2005). Information and communication as forms of social capital were very low among the study's population, adding to their social isolation.

An explanation for lack of bridging/linking social capital reflected in the qualitative findings was cultural and language barriers in the host community. This, however, is contrary to previous studies of Eritrean refugees in Sudan who responded to their losses and challenges by developing transreligious and transethnic forms of social networks (Kibreab, 2003, 2004).

Qualitative interviews and focus group findings indicated remittances as an important source of bonding social capital. Evidence suggests that refugees in protracted situations increasingly rely upon remittances sent to them by family members who have succeeded in resettling in other parts of

the world (Dick, 2002; Kibreab, 2003, 2004; Crisp, 2005).

Additionally, qualitative findings indicated the refugee women's' trust in the UNHCR through their expressions of appreciation of the provision of identity cards, a clinic, food for persons with disabilities, and workshops for women in the camp. This mirrored quantitative findings (Table 2, variable 11). However, the women also expressed concern about inadequate and unequal distribution of services to the camp population.

Both quantitative and qualitative findings indicated that the participants possessed networks within the camp but few beyond the camp. Hence, participants lacked strong bridging and linking social capital, both of which enhance the capacity to discover new productive opportunities and relationships.

Results indicated that a sense of empowerment and the opportunity to engage in political action seem to be the lowest form of social capital among the sample population. A majority also indicated feelings of unhappiness. It is equally important to note that the study consistently revealed no significant relationship between number of years spent in the camp and participants' sense of happiness or safety. This suggests that camp living is not a good solution to the refugee problem. There was also no association between years of education and participants' social capital, which is contrary to the Ibanez, Lindert & Woolcock (2002) research results. This could possibly be explained by the involuntary idleness and lack of sustainability that characterized the sample population most at risk; none could claim a good life, even with humanitarian assistance and protection.

Finally, the preference for industrialized country resettlement, which was fully endorsed by all participants, is compatible with other African refugee studies (Drumtra, 2003; Crisp, 2005). In summary, it is evident that the social capital-related needs of Liberian refugee women have taken a back seat to basic survival needs, such as food and medical care, reflecting more traditional humanitarian assistance.

## Conclusion

The study's qualitative results strengthen its quantitative results. Study participants possessed some bonding social capital, not much bridging social capital, and very low level linking social capital. Bonding social capital is an important asset for refugees because strong ties within the camp can result in economic support in times of need and is a form of social insurance. On the other hand, bridging and linking social capital, critical for attracting external assistance, may promote economic advancement and reduce poverty. The study population lacked these two forms of social capital, and this is reflected in their inability to get ahead (Putnam, 2000).

As indicated in the study, some of these women were educated and held responsible jobs in Liberia before fleeing. However, many of them suffered disabilities from the physical and psychological abuses resulting from the Liberian civil war. Many had untreated medical issues; five of the eight women in the qualitative study had been raped. These disabilities have prevented the women from effectively using their human capital resources to increase their social capital in Ghana.

It should be noted, however, that study participants regarded their meager social capital as a central element in being able to successfully manage their lives. In view of this, the UNHCR and its implementing partners should aim not only to strengthen sources of refugees' bonding social capital, but also to encourage the creation of bridging and linking social capital by ensuring that existing policies and programs constructively complement and supplement the social capital strategies that these women already employ. Overcoming the social and economic isolation of long-term refugees, particularly women refugees at the Bududuram camp/settlement in Ghana, is crucial.

## Implications of the Refugees' Social Capital

*How the Refugees' Bonding Social Capital Can be Enhanced*

It is obvious from the findings of this study that the Liberian refugee women possessed limited bonding social capital and lacked bridging and linking social capital. This is not

surprising considering the vulnerability of the population. Many of the study's participants were persons with disabilities. Many had lost families, friends, and a sense of belonging. One of the participants interviewed stated that she never went outside her home in the camp because she had been so traumatized by her experiences during the Liberian civil war. She said she didn't dare to and, as a result, felt increasingly isolated and unhappy. It must be stated that occasionally riots would break out in the camp as a result of refugee frustration, and perhaps also the fact that almost all the Liberian tribes involved in the 15-year civil war were represented in the camp's population. This could explain the women's reluctance to reach out beyond their family and their tribe. Social workers and refugee advocates can help camp refugee communities develop local organizations where they can come together in making decisions, advocating on their own behalf and even forming refugee NGO's to sustain assistance to promote self-reliance pending return.

*How the Refugees' Bridging Social Capital Can be Enhanced*

Although the Liberian civil war has ended, reports indicate that voluntary repatriations of Liberians in Ghana to their home country have occurred in surprisingly small numbers (Ghana General News, May 24, 2007.) There is no place like home, yet if these women are not well-equipped with human and social capital, it becomes hard for them to return to Liberia. In view of this, bridging social capital should be supported by the Ghana government and international bodies, such as the U.N., by implementing long-term vocational/educational projects within the camp and providing capital for small scale investment. This would go a long way in preparing Liberians for jobs in Ghana which, in turn, would contribute to their self-sufficiency. The refugee community should also be encouraged to take advantage of programs and services in the host country. Camp schools at the Buduburam refugee camp were run by Liberians and fashioned according to the school system in Liberia. Camp programs connected to those in the host community might be an effective way of bridging cultural differences. There needs to be a way forward for Liberian refugees who may opt not to return to their home country.

The UNHCR, the government of Ghana, and refugee-focused NGO's assisting Liberian refugees in Ghana could also learn from the ambitious program being carried out in Eastern Sudan to settle Eritrean refugees, with the aim of enabling them to become self-sufficient. According to Kibreab, a refugee advocate, the transfer of Eritrean refugees in Ethiopia to agricultural settlements has not only given them the opportunity to become self-supporting, but has prevented a generation of dependency and reduced the burden imposed on the host community (Kibreab, 2004). As a result, it has become easier for the refugees to develop bridging social capital, since self-support tends to enhance self-esteem, the ability to move ahead, and breaks the cycle of social isolation.

Another of this study's findings was that the refugee population was against local integration. If the Liberian refugees themselves would promote local integration, it appears the government and people of Ghana would support it. However, local integration is something all study participants stated they did not want. This was their attitude in spite of the fact that resettlement in an industrialized country since the 2001 September 11th World Trade Center episode has become increasingly unlikely. In view of rapidly changing global conditions post 9/11, the Liberian refugees must be willing to be open to the norms, values and culture of Ghanaians to ensure the development of bridging social capital.

*How the Refugees' Linking Social Capital Can be Enhanced*

Based on the findings of this study, the 1951 United Nations Convention, its 1967 Protocol, and the Organization of African Union Convention that seek to govern the status, treatment and protection of the official refugees, do not seem to be effective in the present world situation. Social, economic, and legal rights enshrined in these refugee treaties were mostly denied the study's women, as indicated by its findings.

The UNHCR Ghana and its host government should work closely with the U.N., other international bodies, and the new Liberian government in implementing policies and services that address post-civil war refugee issues such as local integration and repatriation. Building social programs in post-war Liberia, including schools and resource centers, will help link the Liberian refugees in Ghana to their home country. For

instance, as returnees in Liberia acquire skills and jobs, they will become a resource to the Liberians in the camp. Having such a resource will make it easier for the refugees to return to their home country where they can join with others in rebuilding Liberia.

## Implications for Social Workers

The social work profession has much to offer the refugee community: At the micro level, social workers can provide counseling services to refugees who have experienced emotional and social trauma. Social workers can also train refugee volunteers in communication and listening skills so that refugees can help one another in a therapeutic community. At the mezzo level, social workers can assist those in refugee camps to form support groups for women who have been through trauma and loss, as well as offering the provision of child care. Others may form self-help groups to engage in neighborhood and community development projects with the host community, thus contributing to its economic development and promoting the social capital of the women.

At the policy level, social workers can propose policies to improve the lives of post-war refugees such as the Liberians studied. They could advocate and lobby the U.N. and its member states to revisit the refugee treaties and modify them to address current refugee needs. Grassroots policy advocacy by means of the internet could make an impact. Human rights and social justice aims would be advanced by these efforts and the social capital of refugees would be enhanced.

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