Housing Polices Department
The Jordanian National Report
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The Jordanian National Report

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Introduction

This report has been prepared as a national preparation for the participation in Istanbul +5 conference which will be held by the United Nations General Assembly at its June 2001 special session in New York city. Its aim is to follow-up the implementation of the Agenda of Habitat II.

The United Nations Center for Human Settlements has developed a general unified structure for the National Report of the countries participating in the conference, consisting of six main chapters in order to facilitate the following-up process of the Agenda, which aims at providing an appropriate shelter for all, and realizing the sustainable development of the human settlements.

In this respect, the general unified frame, specified by the United Nations was taken into account when this report was prepared.

The report contains six main subjects namely:
(Shelter, social development, eradication of poverty, management of environment, economic development, governance, and international cooperation).

The report dealt with the state of the human settlements in Jordan after 1996 from five aspects; the existing situation, its problems, objectives, policies, actions and achievements.

Chapter One: Shelter

1. Provide Security of Tenure
The percentage of households who own their homes is 65% of the total number of households, while 31% of households live in rented houses.

**The problems of the existing situation:**

- **0** 2% of households live in marginal residences (camps, barracks, huts… etc), which is the equivalent of 10 thousand marginal residences, in addition to 5.5 thousand marginal residences in the camps.
- **ㄱ** The presence of residences erected on treasury-owned land and other peoples’ lands.

**Objectives:**

- **0** Abolish all the lived-in marginal residences within 10 years.
- **ㄱ** Correct ownership in the areas where transgression has occurred.

**Policies and Actions**

- **0** Establish a system to housing subsidy including subsidy of housing rent;
- **ㄱ** Legalize transgression areas and provide enough areas for services and ownership.

**Achievements**

- **0** The Land Survey Department is allowing ownership of transgression areas according to modified market prices. More than 65% of transgression areas were delegated.

2. **Promote the Right to Adequate Housing.**

**The Problems of the existing Situation**

- **0** The presence of 43 thousand residential units in squatter areas with very limited services that lack general safety and/or infrastructure and/or services;

- **ㄱ** A large number of houses that have been rented a long time ago need maintenance. This is due to Owners and Rentals Law that stipulates that the amount of the rent remains the same regardless of the duration of the rent period and regardless of the form of the contract.

- **ㄴ** The presence of a large number of empty residences with large areas, because their owners refrain from renting them, or because the primary rent is too high for the mid-income and low-income class to
pay, this is due to the Owners and Rentals Law that does not allow owners to increase the rent;

• □ The high cost of residential units especially for the mid and low-income class, since the median cost of the residential unit is about 6.3 times the median annual income of a family;

• □ The fact that the organized private sector refrains from producing houses for low-income people, due to the unfair competition between the private and public sectors in terms of Income Tax, organization with special provisions, and the right to obtain Treasury-owned land at costs less than the current market prices;

• □ Investments for rent purposes is low.

Objectives:

• □ Improve the financial and social infrastructure in poor areas in order to provide general safety and the minimum level of infrastructure and services;

• □ Motivate the organized Private Sector towards the production of residences especially for the low-income class;

• □ Realize equal competitiveness between the unorganized private & public sectors that are not involved in investing in the Housing Sector;

• □ Improve investment for renting purposes.

Polices and Actions

• □ Determine the minimum standards for acceptable housing, in order to identify the aspects and volume of support;

• □ Implement the Cabinet of Ministers’ decision to grant the Private sector the right to utilize the models and standards developed by HUDC by issueing a by-law for this purpose;

• □ Amending the Owners and Rentals Law so that the written Contract would be the legal basis to which the parties to the contract will refer.

Achievements

• □ Commencement of implementing the Infrastructure Development Project in poor areas.

- □ The first stage (28) locations at a cost of (100) million Dinars (140) million Dollars.

- □ The second stage (15) locations within (9) years as of the year 2001.

• □ Establish the Partnership Unit with the Private Sector within the Administrative Structure of the Public Housing and Urban Development Corporation (HUDC) in order to enable the Private
Sector to produce the Housing that is appropriate for the low-income class;

• The Owners and Rentals Law was amended in the year 2000. The amendment stipulated that the contract is the legal basis to which the parties to the contract shall refer. This amendment shall immediately apply for new contracts. As for the houses rented prior to 31/8/2000 the amended law stipulates that the lessee can rent the house until the year 2010 with no amendment to the amount of the rent, as for those homes rented prior to 1990 an annual increase of (3-5%) to the rent shall be made starting 1975.


The Problems of the Existing Situation

• The high cost of residential organized land, and the inability of the low-income sector of the society to purchase this land;
• An excess in serviced large plots of lands, and a lack in small, serviced plots of land;
• Squatting on treasury-owned land;
• An expansion in Zoning that exceeds the population growth, which resulted in a waste in expenditure on the infra-structure.

Objectives:

• Increase the number of small plots of land category (d) and (e), and public residences substantially to meet the demand for this kind of land plots;
• Grant ownership of the treasury-owned lands that have been squatted upon against a reasonable price,
• The optimum use of the available public services.

Policies and Actions

• Determine the targeted rates of the organizational categories of small land plots for every city in light of the financial capability of the people, and establishing a time-plan to execute this by re-zoning, or new zoning if needed;
• Zone squatter transgression areas and make available sufficient areas for services by taking into consideration humane cases;
• Grant ownership to the people who have squatted on treasury-owned land against a suitable price.
• Establish a clear policy for disposing of the treasury lands and selling them in the current prices.
• Establish plans for the construction growth that will be executed in stages;
• □ Involve the Private Sector in the infra-structure investment.

**Achievements**

• Zoning of new areas was halted to a large extent;
• Regarding the granting of ownership to the people who have squatted on treasury-owned land, see “achievements” item (1).
4. **Promote Equal Access to Credit**

**The Problems of the Existing Situation**

- Unfair competition in the field of financing for Housing purposes, since funds are provided by one Bank only which made other Banks refrain from financing the low-income categories;
- The lack of long-term financing for housing due to the lack of the appropriate mechanisms;
- The difficulty for the low-income class to obtain loans because they are unable to provide an additional guarantor other than the mortgage of the real-estate;
- The Housing subsidy is not going to the most needy; and
- The Financial regulations of Housing Funds are defective.

**Objectives:**

- Ensure fair competition in the field of Housing Finance;
- Provide mechanisms allowing long-term financing for housing;
- Establish Financial Systems for Housing Funds that are sustainable, effective and just;
- Rationalize the financial subsidy for housing.

**Policies & Actions:**

- Abolish the Housing Bank Law whereby it becomes a private commercial Bank;
- Cancel the Ottoman law for ‘Murabaha’ so that it is possible to extend the duration of the loan. The Ottoman law of ‘Murabaha” does not allow the total amount of interest to exceed the amount of the Capital.
- Establish a secondary real-estate mortgage market to provide long-term housing finance;
- Establish a transparent by-Laws to the Housing finance subsidy targeted to the needy beneficiaries, and cancel the forms of subsidy, that are not competitive, and are ineffective and unjust.
- Review the Financial Regulations for Housing Funds and amend them in order to make them effective, equitable and efficient.

**Achievements**

- In 1997 the Housing Bank Law was abolished, and the bank became a private commercial Bank operating by virtue of the Companies’ Law;
- “The Jordanian Mortgage Refinance Company” was established. This company provides long-term loans to the Banking Sector;
The Programs for Housing Finance Subsidy were implemented. It enable the low-income and middle-income class of the Public Sector employees to obtain housing finance from Banks, to provide housing to them within their financial ability. These programs provide loans over a period of 20 years at an interest rate that is less than the prevalent interest rate by 5%. The maximum amount of these loans is (10) thousand Jordanian dinars (14 thousand dollars). These loans are made at transparent conditions to guarantee that these loans are made to the needy categories.

5. Promote Access to Basic Services

More than 97% of all residences are connected to the water network, 98% are connected to the electricity network, and 50% are connected to the sewage system.

The Problems of the Existing Situation

• 43 thousand residences in the slum residential areas and poor areas lack general safety, infrastructure, and services.
• The price of water and sewage services is much less than their actual cost, and is not enough to cover the cost of maintenance and operation.

Objectives

• Provide general safety, infrastructure, and services to poor areas and slum residential areas;
• Rationalize the cost of water and sewage services.

Policies and Actions

• Gradually increase the tariff and fees to recover at least a part of the capital cost, at the same time keeping the cost of water & sewage services within the ability of the low-income class.

Achievements

• A project to improve the infrastructure in poor and random residential areas is currently under-way;
• The rates of water and sewage services were increased.

Chapter Two: Social Development and Eradication of Poverty

6. Provide equal Opportunities for a Healthy and Safe Life

This subject shall be tackled throughout the three following axes:
Infant mortality: The rate of infant morality reached 2.9% of births.

Crime: The crime rate has remained relatively stable, and it is low. Jordan is considered a safe country, and the rate of murder crimes for the years (1993 and 1998) was (0.028 and 0.024) respectively for each 1000 individuals. Whereas the rate of rape crimes for (1993 and 1998) were (0.0083 and 0.017 respectively) for every 1000 individuals;

Violence: Regarding the number of thefts, the number decreased from (2.28) thefts for every 1000 individuals in 1993, to (1.88) for every 1000 individuals in 1998.

The Problems of the Existing Situation

The rate of infant mortality is still quite high in comparison with other neighboring countries.

Objectives

- Decrease the rate of infant mortality from 2.9% to 2% in the year 2005.
- Develop the public health services offered to women at all stages of their lives, improve the quality of the services and expand them to cover all the areas of the kingdom;
- Raise the coverage rate of preventive services provided by the Ministry of Health to 100%.
- Include all individuals in both the Private and Public Sectors in Health Insurance;
- Raise the effectiveness of the Public Health Institutions, and ensure the flexibility and decentralization of their work;
- Link the Educational policies of the Health Sector with the actual needs of the market;
- Make Social Interaction and public participation a priority of Social work;
- Preserve the concept that the family is the main nucleus of the Society.

Policies and Actions

- Establish a national, central Database comprising information related to the disease and mortality of mothers and children;
- Support and development of motherhood care services by establish pre-natal and post-natal clinics for women;
- Expand childcare services in the Health Clinics and Centers, and Hospitals, and provide them with incubators to cover all areas of the Kingdom;
• Support and develop continued Health Education for the Health Staff in the field of child and mother care services;
• Increase the financial resources for the researches and studies concerned with pediatric medicine, and conduct researches regarding the reasons for infant mortality;

Achievements
• A pioneer project entitled “The Health care of Family & Society Project” was initiated. This project is implemented by the Ministry of Health with the Japanese Development Agency and the Hashemite Fund. This project is made up of two parts: The first part includes training Health workers in the field of Health care, and providing Healthcare centers with the required technical equipment. As for the second part, this project includes the education and spreading of awareness among families and women and spreading this via all media channels.

• Services Programs aimed at solving social problems were implemented. It included the following:
  1. Monitoring the behavior of juvenile delinquents and vocational rehabilitation;
  2. The Social Services in the Reform and Rehabilitation centers.
  3. The Services of Begging and Homelessness Projects.
  4. The care of the Elderly.
  5. Abolishing drug-use and follow-up care.

Continue the Services, Programs directed at solving families and children problems. Six programs were implemented:
  1. The sheltering care of orphaned children.
  2. Sponsoring orphaned children.
  3. Caring for and protecting children who come from broken homes.
  4. Caring for and protecting children of unknown parenthood as well as homeless children and beggars.
  5. Caring for the children in nurseries and kindergardens.
  6. Caring for and protecting children from abuse.
These programs are prepared and executed with the complete participation of the NGOs and the National Organizations.

• Setting a national strategy for family welfare in order to strengthen its integrity and stability.
• Encourage, support and spread preventive and educational programs;
• Caring for the families and individuals who are unable to work;
• Amend legislations in order to prevent children and women abuse.
7. **Promote Social Integration and Support the Disadvantaged groups.**

The Problems of the Existing Situation

- An increase in the number of families who live in abject poverty; this percentage has reached 8.6%. Surveys indicated that the average size of these families surpasses the average size of families that are not poor. This means that the proportion of poor individuals in relation to the population number surpasses this percentage; it is estimated that it is as high as 11.4% of population.

- The number of families living below the line of absolute poverty is about 21% of the total number of families. Since the size of poor families exceeds that of families who are not poor, this means that the percentage of individuals who are poor in comparison to the size of the population number exceeds this rate. And it is estimated at 28%.

Objectives

- Facing the problem of poverty and confronting it;
- Establishing a pioneer project to handle poverty and its causes;
- Including the population and environmental elements that can reduce poverty, in the context of sustainable development and its plans and programs.

Achievements

- Implement the Social Security Programs. These shall be implemented through two tracks:
  1. The first track: This shall aim at alleviating poverty. The implementation of this program began in 1999 and will continue for 3 years. The four programs implemented in this track are:
     1. A program to restructure the National welfare Fund and expand its base. This includes monetary and in kind aid, food coupons, health insurance and bread subsidy;
     2. A program to train the unemployed poor people, rehabilitate and employ them;
     3. A program to finance and develop small projects for poor families particularly women. This is directed at establishing small projects, and develop on-going projects by providing financial subsidy and supportive technical services.
     4. Improve the financial and social infrastructure in poor areas where services are lacking.
The second track Dimension involves confronting the causes of poverty by concentrating on the health, education, technology and information and maintaining of infrastructure in order to prevent poverty taking roots.

8. Promote Gender Equality in Human Settlements

The percentage of female enrollment in primary schools reached (81.7% and 91.2%) in 1993 and 1998 respectively. While the male enrollment rate for the same two years, 1993 and 1998, reached (83.1% and 90.8%) respectively. Whereas, female enrollment in Secondary Schools in 1993 and 1998 reached (41.5% and 61%) respectively, compared to (39.1% and 60%) for the same period, for male enrollment.

As for the illiteracy rate, this is (17.3%) among females, and (6%) among males. It is noted that illiteracy is predominant mainly among individuals who are over 45 years of age. As for the life expectancy at birth, it is (71.4) for females and (70.3) for males.

The problems of the Existing situation

- The illiteracy rate among women is still very high (17.3%) as compared to (6%) among men;
- The rate of unemployment among women is double that among men;
- The percentage of female participation in the public life and decision-making is still very weak. It is no more than 2% in municipal councils, and these posts were obtained through assignment and not election. This is due to cultural reasons and because of the novelty of women’s experience in politics.
- The rate of women participation in the economic sector is low, it is only about 14.3%, whereas the total economic participation is 26.3%. This is due to several reasons, the most important of which is the customs and traditions that prevent the females from working in some jobs, and an increase in the size of the family which places additional burdens on women. Additionally, business owners and employers prefer to employ men.

Objectives

- Narrow the gap between the sexes in all the social, economic and political fields; enable the women in these sectors, utilize their capabilities; and prevent all forms of discrimination and violence against them.
Policies and Actions

• Implement the National Strategy for Women by establishing action plans in collaboration with the Public Sector, Volunteers, and Women’s Organizations, and work on achieving these plans prior to the end of 2001. It is worth noting here that the National Strategy for Women aims to educate the Jordanian Society about the legal and Islamic (Sharia) rights of women, increasing the participation of women in the economic activities advancing, and enhancing the positive image of women and their role in development;

• Providing non-traditional training for women;

• Providing and strengthening support services for women by establishing nurseries and kindergartens in work places;

• Activate and amending legislation related to women, and removing any forms of discrimination against them.

Achievements

• Success in eliminating the gap between the two sexes in the field of education, and the life expectancy rate at birth;

• Narrowing the gap in the field of elimination of illiteracy and its being confined to the older generation;

• The Jordanian Labour Law was amended in 1996. These amendments included granting working women the right to retain her position at work during her pregnancy.

Chapter Three: Environmental Management

9. Promote Geographically-Balanced Settlement Structures

The problems of the Existing Situation

• High rate of the population growth (4.4%) during the years 1979 to 1994;

• The concentration of the population in Urban areas, where the rate reached 80% of the total population;

• The concentration of 86% of the total population in an area of land that does not exceed 5% of the total area of the kingdom;

• The rate of the population that are less than 15 years old is high, constituting about 40.1% of the population;

• Limitation of the area of agricultural lands which constituted only 7% of the total area of land, and this area is decreasing.
Objectives
• Decrease the natural growth rate of the population to 2% by the end of the year 2003 in order to achieve a balance between the population and the resources;
• Treat the imbalance in the distribution of the population by narrowing the gap between the regions in the social and economic aspects;
• Spread awareness among the people regarding demogaphic issues with all their dimensions, and portray their correlation and impact on the advancement and welfare of the citizens; and on achieving a comprehensive and sustainable development of the Jordanian Society.

Policies and Actions
• Increase the rate of the use of family planning methods;
• Ensure that family Planning Services cover all the over-populated areas in the rural and remote regions;
• Expand the use of mobile Health clinics and activate the role of social workers in addition to employing certified midwives in the centers;
• Establish model Training Centers in all the regions;
• Introduce Health Education in the university curriculum and that of Secondary Schools;
• Increase the national, voluntary and international participation in the provision and enhancement of family planning services;
• Improve the efficiency and level of family-planning services, and provide them with all the requirements in terms of equipment, medical supplies and technical staff, and encourage providers of these services to use the most efficient methods;
• Expand the technical and administrative training of the Staff; and
• Provide as much of the physical and social infrastructure services to the areas and regions that are not attractive to the population, as possible.

Achievements
• The National Population Committee/ the General Secretariat, which is the official entity commissioned to implement the National Population Strategy, implemented a large number of programs that aimed at decreasing the fertility rate during the period from (1990 to 2000). These programs and campaigns included:
  1. The “Birth Spacing” Program;
  2. “The participation of Men in Family Planning” Program (1995-1999). This program was implemented through:
     - A widespread public campaign using all the available media channels;
     - Provision of the guidance family planning services;
- Spreading awareness among the youth and couples who are soon-to-be married;
- Intensifying awareness and health education about the use of the most effective family planning methods; and
- Conducting a great number of conferences and workshops.

The accomplishment of a number of studies and researches, such as population and Health Services, population and the mothers’ Health, and Population and the Child’s Health.

10. Manage Supply and Demand for Water in an effective manner

The Problems of the Existing situation
- A decrease in the consume of water per person from 110 liters/day in 1993 to 84 liters/day in 1998 (in Amman).
- Limited water resources due to the scarcity in surface and underground water, and the fact that treated water is fit for restricted agricultural purposes;
- An increasing demand for water due to:
  - An increase in the natural population growth rate and immigration;
  - An increase in the economic growth and the change in the life-style of the people;
- The insufficiency of water systems because of:
  - The deterioration of the water networks;
  - The water extraction systems are old;
  - The weak legislation regarding water;
  - The weak administrative performance
  - The low efficiency of irrigation systems.

Objectives
- The comprehensive administration of water resources;
- Search for new water resources;
- Preserve the quality of water;
- Decrease the amount of loss of water; and
- Increase the efficiency of irrigation and use of modern methods.

Policies and Actions
- Establish a data bank about water;
- Continue to privatize the water sector;
- Complete the water extraction works;
- Expand the sewage disposal networks and increase the number of water treatment plants;
- Monitor the quality of water;
- Monitor industrial waste water;
• Replace the deteriorated networks;
• Re-design the networks;
• Expand and sustain the distribution and transportation networks;
• Replace exposed irrigation channels with pipes; and
• Increase the use of drip-irrigation networks,

Achievements
• Transfer of the Amman- water management administration from the Public Sector to the Private Sector (LEMA company) by virtue of the Administration Contract signed between the Government & the company in 1999;
• Implement a policy that gradually raise the price of water to ensure cost recovery.
II. Reduce Urban Pollution

- Air Pollution: Measurements are showing an increase in pollution level of Sulfur Dioxide (SO2), as opposed to a decrease in pollution level of Carbon Oxide (CO) in years (1993 and 1998) respectively;
- Treatment of waste water: The percentage of residences connected to the Sewage networks in Amman is 79%, whereas water treatment level is 54%.
- Treatment of solid waste: Most of the solid waste is disposed of by collecting it and burying it in underground disposal areas.

The Problems of the Existing Situation
- An increase in the pollution levels due to some gases as a result of the increase in the number of cars, and the industrial and mining organizations that violate environmental specifications;
- A lack in the equipments necessary to monitor environmental pollutants;
- The connection to the sewage system is not enough;
- The low absorption capacity of the existing purification plants;
- The garbage disposals are inappropriate, inefficient and not up to standard due to the fact that the methods used are very old;
- Lack of finances and capabilities;
- The percentage of solid waste from houses, that is recycled is very low;
- An increase in the areas of land that is subject to desertification;
- Lack of legislation regarding the environment, and scarcity of staff qualified technically and administratively.

Objectives
- Enable the existing and new industries to follow the standards necessary for the prevention of pollution and the control of;
- Increase the number of houses connected to the sewage system to 60% by the year 2003; and treat the emitted waste water according to the Jordanian standards;
- Increase the design energy of the treatment plants;
- Increase the amount of solid waste that is recycled;
- Decrease the area of desertified land;
- Build up capabilities that deal with the environment.
Policies and Actions

- Give economic incentives to the Sectors that use less natural resources and produce less waste;
- Increase the financial allocations to the public organization concerned with environmental protection; try to find ways for self-finance, and continue to collaborate with the donor parties;
- Collaboration between the Private Sector, Public Sector, NGO's and Banks in Environmental investments;
- Use the appropriate technology to treat waste water for use in agriculture;
- Expand the establishment of treatment plants especially to serve the slum and poor areas;
- Provide the necessary training for Staff.

Achievements

- The paper recycling project. This project was implemented by the Jordanian Environment Society and other Societies.
- The water Awareness Project with (USAID);
- Joining the International Agreements concerned with Environmental Protection More than 23 Agreements so far was approved.
- A national Environmental action Plan was prepared in 1996;
- Work is underway to implement three treatment plants in slum and poor areas;
- A project to recycle solid waste from the Greater Amman Area and re-use it in manufacturing; this project is being implemented by the Greater Amman Municipality in the collaboration with World Bank. The study phase is over, and the next stage is soon to be executed.

12. Prevent Disasters and Rebuild Settlements

The construction process in Jordan is taking place according to comprehensive technical specifications. These include the various stages of construction from soil examination to design, and then execution in accordance to the National Construction and based on a number of national codes.

There is also an established method of determining and monitoring danger zones by means of a number of plans and maps that cover areas of natural or man-made danger.

Emergency cases are managed by the Disaster management unit which is part of the Civil Defense Directorate.

Studies indicate that Jordan could experience earthquakes. And due to the occurrence of a number of earthquakes in neighboring
countries, this factor is being taken into consideration in the construction sector and the design of building especially large ones. There is an increase in the use of this factor when designing buildings; but it is still below the required level, and is non-mandatory.

The Problems of the Existing Situation

A lack in plans that deal with environmental disasters.

Policies and Actions

Prepare plans that deal with environmental disasters in collaboration with the local societies.

13. Promote Effective and Environmentally Sound Transportation System

Passengers are transported in small and large vehicles, and private & public small cars. In Jordan, there is no means of River transport or Railroad transport. 60% of passengers are transported via small public vehicles while 50% of the people use their own cars to travel to work.

The Problems of the Existing Situation

- A decrease in the productive efficiency and services of the transportation vehicles due to their age, lack of maintenance, and mismanagement;
- The public transportation sector is incapable of meeting the increasing demand, in addition to the randomness of transportation lines, and the lack of information and estimations;
- The high operating cost because the vehicles are old, and the increased air pollution;
- The legislation are numerous, and contradicting each other at times, and they do not fulfill the needs of this Sector.

The Objectives

- To reduce energy consumption in the sector and to control the environmental pollution.
- To develop and improve the services of the means of transportation.
- To improve the maintenance standard.
To develop and improve the standard of services in the mass transportation sector and to encourage citizens to use them instead of the private cars.

Policies and Actions

- To review the legislation related to the transportation section, update them, unify the competent parties and simplify the executive procedures.

- To develop the technical staffs of the institutions working in the transportation sector, support them with expertise and efficient process, through continuous training and grant them encouraging incentives.

- To adopt a quick and modern system for public transportation in and between the cities, promote its services standard, re-plan the network, and grant preferential franchises to the means of mass transportation.

- To substitutionally modernize the transportation fleet through granting the appropriate custom exemption.

- To complete the restructure of the program of the Public Transportation Corporation.

Achievements

- A Transport Organization Body was established
- Part of the public transportation lines was operated by the Private Sector.

14 Support mechanisms to prepare and implement local environmental plan and local Agenda 21 initiatives

Jordan was committed to Agenda 21, and undertook to create the necessary circumstances to achieve the sustainable development. Accordingly, a committee composed of 60 experts was formed and commissioned to perform the implementation of the National Plan of Agenda 21. The action plan consisted of three main parts:

- The First Part: To review the main challenges of the sustainable Development faced by Jordan, and the Strategy to be set to cope with these challenges.

- The Second Part: To study and consider the means available to confront these challenges in the coming years.

- The Third Part: To study the various aspects of implementation and follow-up.

After a thorough study for four years, the committee set the following recommendations:
• To set a national program which would promote the rules and laws that support the sustainable Development;
• ㄱ To establish an information system, which includes collecting data and documents related to the laws and regulations which support the sustainable development;
• ㄴ To collaborate with the international organizations for the training of those working on drafting of laws and regulations which support the sustainable development;
• ㄷ To review the financial laws that support the sustainable development at the national level.
• ㄹ To request the government institutions to take into account the sustainable development and its impacts during the drafting process of plans, policies, and the projects approval;
• ㅁ To enact the laws that promote a cleaner product and cleaner sources of energy;
• ㅂ To integrate and merge the principles of sustainable development when drafting the economical laws;
• ㅅ To draft and activate the regulations and laws that prohibit and restrict desertification.
• ㅈ To draft and activates regulations and laws that prevent environment pollution resulting from solid residuals;
• ㅊ To draft and activate regulations and laws related to the utilization of natural resources and the management of natural reserves;
• ㅋ To guarantee the existence of legislation which activate the international conventions to which Jordan adhered, such as the Universal Convention for the limitation of materials that harm the Ozone layer, to enable Jordan fulfil its national obligations in the field of sustainable Development at the International level; and
• ㅌ Finally, the implementation of the general objectives of Agenda 21 requires and calls for national and wide participation. All the Sectors shall be under a social, economic and political obligation to insure the conversion and shifting to sustainable development.

Chapter Four: The Economic Development

15 To Strengthen the Small and Micro enterprises, particularly those Developed by Women
The labor force in 1998 was about 1.250 million laborers, and the unemployment rate was 13.4%. The percentage of the unofficial labor in the same year was 23% of the total labor force most of which are from the expatriate laborers.

**The Problems of the Existing Situation**

- A high number of non-Jordanians laborers, and most of them work unofficially.
- Documented data regarding the unofficial laborers is unavailable.
- A number of young boys under 15 years, enter early the labor market as result of the difficult economic circumstances.
- A number of women join the unofficial labor market against trivial daily wage for long working hours, due to the bad economic circumstances, and the low education level of these women.

**The Objectives**

- To gradually reduce the rate of the non-Jordanian laborers;
- To increase the opportunities of specialized training and distribute it so that training covers all the productive and services vocations;
- To raise the rate of the women’s working force, who work for their own;
- To intensify the control on children labor in order to prevent it;
- To provide documented information related to the labor market.

**Policies and Actions**

- To restrict and control the entry of non-Jordanians workers, and limit them to vocations which have no Jordanian substitutes.
- To stipulate that a guarantee and work contract for the expatriate laborer should be made.
- To set up a national campaign for raising awareness and orientation to highlight the value of manual work and to curb the shame culture.
- To activate the credit program offered by the financing institutions such as Industrial Development Bank, agricultural lending Corporation, Development and Operating Fund.
- To establish an Information Bank for the Labor Sector.
- To activate the laws and legislation related to children labor and compulsory basic education.

**Achievements**

The National Task Force for Children was formed in 1995 to monitor the situation of childhood in Jordan, and implement the principles of the International Convention on children rights.
Implementation of Funding program and Development of small enterprises.

Establishment of Development and Operation Fund to grant concessional loans and to finance small enterprises.

16 Encourage public – private sector partnerships and stimulate productive employment opportunities

- The nineties decade (1990-2000) witnessed a strong trend towards the liberalization of economy and market, the supporting of the private sector, the redistribution of roles so that the government shall undertake to set the policies, organize and issue the legislation, control and concentrate on the activities which are the core of its work such as security, health, social care the preservation of environment, education, and prevention of monopolization. The private sector shall carry out investment, management of productive and services utilities. To proceed in this direction, a national strategy for privatization was approved, and a privatization unit in the Prime Ministry was established to initiate the privatization process and to promote the institutional and technical capacity of the government to implement the privatization program.

The Problems of the Existing Situation

- Failure of the present legislation to cover all the requirements of the labor market and the conditions of those working.
- Non-availability of job security and stability for those working in the institutions of the private sector.
- The slowdown of the economic growth in the productive sectors.
- The capital owners refrain from establishing investment projects due to insufficient investment incentives offered by the state, in particular the economic legislations.
- The decrease of the general average of wages, as the result of the existence of expatriate labor, working for low wages.
- The population growth rate exceeds the economic rate.
- The increase of the actual and economic sustenance, as the rate of population under (15) years is around (40%);
- The high rate of unemployment;
- The quick impact on economic of Jordan caused by the surrounding economic circumstances; and
- The low level of education among the labor forces.

Objectives

- To enhance the role of the private sector in the production activity;
• To take into consideration the interests of those working in the sectors to be privatized;

• To increase specialized training opportunities and diversify them to include all the productive and servicing vocations;

• To reconsider the legislation related to labor market, investment, education, and training to cope with the new situations;

• To achieve actual sustainable growth rate in the gross national product that exceeds the growth rate of the population to reach 4.5% during the period (1999-2003); Also, to raise the general average of wages;

• To reduce the unemployment rate to less than 10% by the end of 2003; and

• To establish a system for quality control of education, vocational and technical training through the accreditation of basic academic subjects for all skills, and specialized technical skills.

Policies and Actions

• To hasten the implementation of the privatization program;

• To deal with the subject of the staff of the corporations and companies which are privatized through the payment of due indemnities and to re-train and qualify the staff, and find jobs for them;

• To generalize the training centers affiliated to the Vocational Training Corporation to all the regions to serve those working in the work sites;

• To diversify the specialized training programs, and to facilitate the requirements for joining these programs in collaboration with the employers in the governorates;

• To oblige the large institutions to conduct specialized training programs for those working in them especially in the production sites;

• To study the similar legislation in the other countries in order to benefit from them within what is appropriate for the environment and wages;

• To oblige the employers to link the levels of salaries and wages paid with the living expense basket, so that the salaries automatically increase with the increase of the living expenses;

• To improve the investment terms and conditions, and offer the exemptions and facilities required for the great and medium economic enterprises to encourage the owners of the capitals to invest locally; and

• To adopt the computer as a main educational means in education and vocational training.
Achievements
• 0 The following sectors are currently in the privatization processes:
  1. Telecommunication Corporation: An owned government company with the entry of a strategic partner.
  2. General Transportation Corp.: The Private sector operates 23 lines.
  3. Amman Water Dept.: LEMA company (French) is undertaking its management.
  4. Electricity Authority: Transferred into 3 general companies.
• 0 The Training Employing Program for the unemployed poor people is being implemented.

Chapter Five

17 Promote Decentralization and Strengthen local Authorities
• 0 In Jordan there are municipal councils and rural councils. The members of the municipal councils are elected except for the greatest Amman Municipality in which half of the members as well as the mayor are appointed and the other half are elected.

The Problems of the Existing Situation
• 0 Accumulated financial deficit arising from:
  - □ Slackening in using the authority to impose certain charges and their collection;
  - □ The high indebtedness of the municipalities to the Cities and Villages Development Bank, as it is the party authorized to lend the municipalities;
  - □ The small number of population (less than five thousand persons in three quarters of the councils).
  - □ Financial misadministration;
  - □ Weak supervision, overlapping of authorities (powers) and the freezing of these powers; and
  - □ Lack of administrative and technical qualifications in the Councils’ staff.

Objectives
• 0 To restructure the municipal councils at the financial level;
• □ To update legislation; and
• □ To develop their administrative and technical systems.

The Policies Actions
• 0 To update and modernize the legislation in force;
• □ To define the priorities of the councils according to plans which are annually reviewed;
• □ To merge the small municipalities;
To establish budgets reflecting the real position of the councils;

to provide the technical, financial and administrative expertise for the councils and those working in them.

To involve the Private Sector in the administration of the projects financed by the bank; and

The policy of the government in this effect is to upgrade the efficiency of the local councils, develop their performance and free them from the debts as a first step towards decentralization.
The Achievements

- Establishment of public committees, consisting of members of the local community which offer advice and suggestions to the administration of the municipalities;
- To empower the governors with a number of the Ministers’ authorities; and
- The urban consultation of Zarqa city as upgrading the financial efficiency of the administration of the municipal council is one of the central points.

18 Encourage and support participation and civil engagement

19 Ensure transparent, accountable and efficient governance of towns, cities and metropolitan areas

Problems of the Existing Situation

- The high indebtedness of most local councils, (except great Amman Municipality).
- The expenditures exceed revenues by a large amount.
- As to the great Amman Municipality, there is a balance between the revenues and expenses and most of its revenues are self made.

Chapter Six: The International Cooperation

20 Enhance International Cooperation and Partnership

The total amount of loans and grants given to Jordan though the Ministry of Planning in 1998 was 707 million Dollar, of which 419.4 million Dollar were grants and the remaining 287.6 million dollar were loans. When comparing between the donations and loans, in 1994 it is noticed that there is a change in priorities as shown in the table below:

<table>
<thead>
<tr>
<th>Sector</th>
<th>1994</th>
<th>1998</th>
</tr>
</thead>
<tbody>
<tr>
<td>Energy &amp; infrastructure</td>
<td>32% 1</td>
<td>-</td>
</tr>
<tr>
<td>Water</td>
<td>17% 2</td>
<td>54% 1</td>
</tr>
<tr>
<td>Human Development</td>
<td>12% 3</td>
<td>-</td>
</tr>
<tr>
<td>Health</td>
<td>8% 4</td>
<td>16% 2</td>
</tr>
<tr>
<td>Economic Opportunities</td>
<td>-</td>
<td>9% 3</td>
</tr>
<tr>
<td>Alleviation of Poverty</td>
<td>-</td>
<td>8% 4</td>
</tr>
<tr>
<td>Others</td>
<td>13%</td>
<td>13%</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

From this table above, it appears that in 1994, the energy and infrastructure were the first priority, followed by water, then by the human development. Whereas in 1998, water became the first priority and health was the second.
Jordan received loans in 1998 from 8 parties, the most important ones being: the Arab Fund, the Islamic Bank, and Germany; and received grants from at least (14) parties, the most important are USAID, Japan, Germany and the World Bank.

As for the year 2000, the amount of grants up to 30/6/2000 was 282 million Dollars, the largest part of which is allocated to the restructuring and administrative updating programs of both the Industry and Water sectors.
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