JORDAN ECONOMIC GROWTH PLAN
2018 - 2022
The Economic Policy Council
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The Jordan Economic Growth Plan 2018 - 2022 (JEGP) is developed to recapture the growth momentum and realize Jordan’s development potential.

The JEGP is comprised of economic, fiscal and sectoral strategies that outline the vision and policies pertaining to each sector. It further identifies the required policy interventions, public projects and private investments that must be undertaken to realize these sectoral visions. A successful implementation of the IMF Extended Fund Facility Program (EFF) along with the JEGP will put Jordan on a sustainable growth trajectory and ensure its economic resilience in the face of regional turmoil.

A successful implementation by the Government of Jordan of JEGP will double the economic growth of Jordan over the coming five years, at the minimum, in spite of ongoing regional turbulence.
Jordan’s Economic Outlook

Jordan has showcased its ability to remain resilient, maintain internal cohesion, and reinvent itself in the face of adversity. The combination of the global financial crisis of 2009, Arab spring regional turbulence, energy crisis, closure of trade routes resulting in de facto economic siege (Exports to Iraq amounted to 20% of Jordan’s total exports), a decline in remittances, security costs, and increasing food and oil prices has put a significant stain on Jordan’s economic and fiscal drive.

Jordan’s GDP Growth between 2000 and 2009 averaged 6.5%, but from 2010 until 2016, average growth was a mere 2.5%. Furthermore, Jordan’s total public debt has increased at a rate exceeding economic growth. This has resulted in a debt-to-GDP ratio of 95% at the end of 2016, compared to approximately 61% in 2010.

Jordan’s GDP Growth

Figure 1
Source: Central Bank of Jordan.
In August 2016, Jordan and the IMF agreed to a USD 723 million EFF in order to lower Jordan’s debt levels and fiscal imbalance. In 2017, the Government of Jordan has undertaken a number of difficult structural fiscal measures to raise USD 635 million in government revenues as per the EFF program. The 2017 budget aims at putting public debt firmly on a downward path, notably through implementing a new regime for tax expenditures/ exemptions. The government has reflected about 1.5% of GDP in new fiscal measures in its budget. Similar measures are also envisaged in the future. The Government will continue to maintain a prudent expenditure policy through streamlining non-priority current spending, prioritizing social and capital spending, clearing fuel and health arrears, and accommodating continued pressures from Syrian refugees. The Government is also pursuing with measures to further strengthen public financial management and in implementing a Public Investment Management Framework to enhance the efficiency of capital spending, prioritize investments and maximize using PPPs to implement government capital expenditure.

Apart from anemic growth and debt-burden, Jordan is faced with rising unemployment that has worsened with the influx of Syrian refugees. Unemployment in 2016 stood at 15.25%, in comparison to 12.5% in 2010.
while youth unemployment rate is at 25%. Poverty rates have increased from 14.4% in 2010 to an estimated 20% in 2016. Jordan is the largest host of registered refugees in the world (2.8 million refugees registered with UNURWA & UNHCR).

In terms of Syrians alone, Jordan hosts 1.3 million refugees, with almost 90% of them residing outside refugee camps, competing for jobs alongside Jordanians.

Jordan’s top five contributing sectors to GDP are Government services, finance, manufacturing, transport, and tourism & hospitality respectively. Apart from contributing to GDP, some sectors significantly contribute to employment, provide Jordan with hard currency, and are contributors to Jordanian exports. In order to bolster Jordan’s economic growth, growth strategies for these sectors comprising of a combination of policy reforms, government projects, and investment opportunities are presented in this report. These interventions will enable Jordan to realize its growth potential which will in turn ensure the successful fulfillment of the IMF’s EFF program.

As Figure (4) illustrates, the Jordanian economy is currently dominated by Government services and finance. Neither of these can be the engine of growth in the
years ahead as the government remains under pressure for further fiscal tightening. This leads to approximately 50% of the economy that is focused on the productive sectors to drive growth.

A 5% growth rate implies approximately USD 1.8 billion of growth per annum. This will need to be shouldered by a few key sectors, which need to grow at a pace of 10%+ per annum for the next 3-5 years (figure 7). While this pace of growth has been achieved by the Agriculture and Construction sectors in the past 5 years, all other sectors will require a significant jump to achieve the targets that have been set.

Sectoral Contribution to the Jordanian Economy

*ICT & Transport are combined in the GDP calculation after 2014, weightage applied based on 2014 ratios.

22% Govt. Services
20% Finance
18% Manufacturing
1% Non-for-profit
3% Mining
4% ICT
4% Agriculture
5% Construction
10% Tourism & Hospitality
9% Transport

Figure 4
Source: Department of Statistics.
2016
Jordan’s Vision 2025 GDP Growth Targets

Repercussions of regional turmoil subdued Jordan’s growth from the 2017 target of 4.9% set in Jordan Vision 2025. Growth in 2016 was a mere 2%. This “Economic Growth Plan” aims to jumpstart Jordan’s economic growth to align it with the target for 2021 and beyond.

Credit Facilities per Economic Sector (%)

<table>
<thead>
<tr>
<th></th>
<th>% of GDP</th>
<th>% of Credit Facilities</th>
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<tbody>
<tr>
<td>Agriculture</td>
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<td>Mining</td>
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<td>Construction</td>
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<td>Hospitality</td>
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<td>Transport</td>
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<tr>
<td>Finance</td>
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<tr>
<td>Govt. Services</td>
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<tr>
<td>General Trade</td>
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<tr>
<td>Industrial</td>
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</tbody>
</table>

Source: Jordan’s Vision 2025

Source: Central Bank of Jordan 2016
Macro-economic Stability

Jordan has showcased its ability to take hard and committed fiscal measures to bring down its debt-to-GDP ratio from 220% in 1990 to approximately 60% in 2008 on the onset of the global financial crisis. However, the external pressures of the past seven years and the global economic slowdown has increased Jordan’s debt-to-GDP ratio to 95%. Jordan has successfully implemented Stand-by Arrangement program with the IMF during the period 2012-2015. In August 2016, Jordan and the international community agreed to a US$ 723 million EFF with the IMF with the objective of bringing down Jordan’s debt-to-GDP ratio to 77% in 2021. The IMF program which was mutually endorsed by the Kingdom and Jordan’s international partners in 2016 rests on 3 key pillars:

- Elimination of the primary deficit via a programme of subsidy elimination and key structural reforms;
- A declining debt/GDP ratio; and
- The return to a normalized growth path.

Jordan’s debt profile reveals an amortization that is not dissimilar to many of its’ middle-income economy peers with an average life of 5.4 years. The challenge is that the new debt that the country is raising both domestically and internationally is increasingly expensive. Domestic debt rates are rising as inflation has returned to the economy. While there was strong demand for the recent issuance, Kingdom of Jordan $ 1 billion 5.75% Eurobond due 2027, the debt service cost of this instrument is a multiple of the debt costs of the historic multilateral debt that was maturing in 2016 (<2%). These dynamics make it increasingly hard for the Government to pursue a “pro-growth” strategy.

Ensuring a path to success towards fiscal discipline while simultaneously enacting counter-cyclical measures and structural reforms to trigger and sustain growth would require expanding Jordan’s access to concessional debt facilities to enable the rolling over of maturing debt amounting $1-1.5 Billion per year for the next 5 years. Incremental donor budget support to hedge against the ongoing pro-cyclical fiscal and monetary tightening.
Competitiveness and Investment

EASE OF DOING BUSINESS

Jordan recognizes the importance of enhancing its doing business eco-system, cutting the red-tape and bureaucracy, upgrading its economic legislation framework, and streamlining its economic judicial transactions.

The government of Jordan has undertaken important steps in each of the aforementioned dimensions, which will significantly enhance its ability to attract and retain investments. On the ease of doing business front, GoJ has committed to a number of reforms which call for re-engineering, digitizing and outsourcing the key business interactions with the government in addition to allowing virtual office among other measures to that end. To upgrade its legislation framework GoJ has and will present to the parliament a number of new and amended laws and bylaws such as for bankruptcy and insolvency, upholding of shareholders agreements, the movable assets law, the companies law and removal of goodwill tax.

Judicially, Jordan will set up a specialized chamber for economic cases and will adopt electronic notifications to streamline adjudication.
DIGITIZATION

Jordan is moving away from seeing ICT as an isolated sector and towards digitizing the entire Jordanian economy with emphasis on niche markets and global value chains.

This vision is laid out in the national digitization strategy (REACH2025) in which 96 specific action items have been developed and hinge around integrating various technologies into Jordan’s leading economic sectors. The said actions have both public and private sector components divided along various initiatives, policies and academic programs. Furthermore, Jordan aims to capitalize on its competitive advantages of having high quality human capital, favorable project economies, competitive wages and its convenient time-zone by positioning itself as a digital outsourcing hub in the region and internationally through acquiring international best practices from subject matter experts such as Cisco. To that end, the Government has undertaken a series of projects that include: National Broadband Network; aimed at connecting different healthcare, public and educational entities through fiber-optic networks, advancing e-Gov, attracting a consortium of companies to position Jordan as a tech-outsourcing hub and build the required infrastructure for supporting E-transformations. Advancing digitization relies on access to finance and gaining worldwide expertise on best practices.
Infrastructure and Economic Sectors

Required Growth in USD million (%)

As discussed in page 9, a 5% growth in GDP equals USD 1.8 B in increased output. The figure below showed how much each sector must grow by to achieve 5% GDP growth throughout 2018 - 2022.

Total: USD 1.8 billion

<table>
<thead>
<tr>
<th>Sector</th>
<th>Required Growth in USD million (%</th>
<th>Source: EPC Analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOSPITALITY &amp; TOURISM</td>
<td>169</td>
<td></td>
</tr>
<tr>
<td>AGRICULTURE</td>
<td>113</td>
<td></td>
</tr>
<tr>
<td>MANUFACTURING</td>
<td>530</td>
<td></td>
</tr>
<tr>
<td>ELECTRICITY &amp; WATER</td>
<td>128</td>
<td></td>
</tr>
<tr>
<td>TRANSPORT</td>
<td>334</td>
<td>(12% growth)</td>
</tr>
<tr>
<td>ICT</td>
<td>222</td>
<td></td>
</tr>
<tr>
<td>CONSTRUCTION</td>
<td>254</td>
<td></td>
</tr>
</tbody>
</table>

Figure 7

Source: EPC Analysis
CONSTRUCTION

Jordan needs to substantially increase its infrastructure to accommodate the surge in its population. School infrastructure, hospital facilities and increased housing are all required. These projects have the benefit of job creation.

TRANSPORT

This sector offers the quickest potential dividend from a normalization of security in the region. Aqaba port offers a key logistics hub for products entering Iraq and to a lesser extent Syria. Jordan prioritizes identifying the necessary investments needed to maximize its share of such growth in the event of the opening of the border with Iraq. This may include finance for new transport infrastructure at Aqaba, logistics infrastructure, trade finance (a willingness to cover transactions with Iraqi off-takers) and Government services (customs and security). In addition, upgrading public transport to ensure a predictable and affordable network will ensure positive spillover effects on economic activity as well as improve accessibility between governorates and growth areas.

ELECTRICITY & WATER

Investment in both power (electricity) and water are critically needed given the increase of people living in Jordan and therefore the demands on these basic services. However, power and water also underpin the growth potential of other key sectors such as manufacturing and agriculture. Investments in power and water capacity can be financed by long term multilateral loans, but risk being economically unviable if financed with debt alone. Both private public partnerships (PPP) and build-operate-transfer models are also viable. Focus is on investments that can reduce the external vulnerability of the country such as renewable energy and water capture/efficiency programs. This requires further investment into the transmission grid and “smart” electricity usage. Desalination programs are attractive but only if paired with an appropriate sustainable energy source.

MANUFACTURING

The manufacturing sector has been strengthened by the rules of origin for the EU. However, Jordan must invest in preparing its manufacturing sector for compliance with EU quality requirements, identifying and establishing private sector trade linkages and partnerships, credit facilities, and feasible transport solutions. Hence, Hands-on programs that will support
the highest potential companies to benefit from the revised rules of agreement will be a particularly effective intervention. While Jordan’s USFTA has triggered a burst of exports to the US it is important to diversify the products exported to the US to ensure going up the value chain and robust backward linkages to the economy. Manufacturing is not constrained by labor, but relies on access to finance, reliable power and water and will be constrained if these are not available.

**AGRICULTURE**

The growth in population has increased demand for food. As Jordan currently imports the vast majority of its basic food crops, including almost 100% of cereals, this will place an increasing burden on the current account unless Jordan can increase its agriculture productivity. The agriculture sector has been growing and has doubled its share of GDP from 2-4% in the past 5 years in the main driven by domestic demand. However, Jordan is still a substantial importer of food, a situation that is unlikely to reverse. Capitalizing on new agricultural technologies such as hydroponic systems as well as digitizing the input and output of agricultural decision-making would strongly enhance the efficiency of this sector in Jordan. Thus, increasing its contribution to GDP, exports, and labor force participation. A strong agricultural investment plan would improve productivity although such measures will require access to improved water and power.

**TOURISM**

Jordan is blessed with a very attractive climate, natural wonders and historic sites. The tourism sector can blossom again in Jordan. While recent data show an uptake in numbers in tourist arrivals to Jordan, sustaining this trend requires further investments in marketing Jordan to targeted countries and new regions, maintaining and upgrading tourists’ sites and infrastructure, and improved security in the region.
Jordan has long established a legacy of developing high quality human capital which has been the key contributor to its historic economic growth. Nevertheless, Jordan cannot count on its continuing prosperity of human capital capacity because of population increases, fiscal tightening and pressures on Jordan’s education infrastructure which has opened its doors for Syrian refugees. Thus, the Government of Jordan has developed the National Human Resource Development Strategy (NHRD). NHRD identifies key interventions needed in early childhood education, basic and secondary schooling, vocational training, and higher education to ensure Jordan continues to retain its human capital competitive edge. The GoJ has committed to implementing this 10 year strategy and has already undertaken key and bold steps to that end.

In addition, due to accelerated demographic growth resulting from the influx of refugees, Jordan’s education capacity came under strain. The number of individuals attending schools increased from 1.3 million in 2004 to 1.8 million in 2016. At the same time, the number of students obtaining higher education increased from 142 thousand in 2004 to 192 thousand in 2016. Facilities need to be built strategically to ensure quality of service is safeguarded.

Jordan’s health sector has registered numerous pioneering firsts on the regional level. It has developed a professional and high quality cadre of doctors and healthcare practitioners. Jordan has a number of well performing healthcare facilities. However, institutional gaps in quality assurance and ability to develop a strategic clustering of the sector has inhibited its ability to continue to attract regional and international medical tourists. The draft law of medical liability (currently under discussion in the Parliament) and the healthcare accreditation bylaw are key improvements that will address this weakness. An action plan to position Jordan as a competitively priced hub for medical tourism will yield fruitful results.
The influx of Syrian refugees has placed increasing demands on the national health system; findings from the health sector vulnerability assessment (SVA) indicate that services to 22 percent of the population may be inadequate due to the fact that their local comprehensive health centers serve more people than the national standard of one center per 60,000 people. To this end, it is necessary to develop and increase capacities of human resources for health as well as support the provision of high quality and integrated health services.
The Road to Reigniting Growth

This report capitalizes on the significant work that has been undertaken over the past few years to develop various comprehensive and sectorial strategies. These include: His Majesty’s vision as it was laid out in GoJ’s appointment decrees, the National Strategy for Human Resource Development, REACH2025; the ICT sector’s national economic digitization strategy, Vision 2025: A National Vision and Strategy, and the recommendations of the Royal Committee for Developing the Judiciary and Enhancing the Rule of Law.

**JEGP has been developed in full cooperation between the Government of Jordan and the Economic Policy Council (EPC).** The EPC was established in 2016 through a Royal Decree. It is mandated with discussing economic policies, programs and development plans in various sectors as well as identifying the main constraints holding back economic growth and proposing solutions to overcome them. Members of the EPC represent wide strata of the business and economic community, including the Prime Minister of Jordan, representative of the economic committees in the House of Representative and Senate, the Central Bank of Jordan, Social Security Investment Fund, representatives of the Chambers of Commerce and Industry and private sector business leaders. The EPC also actively solicits input and expertise from various working groups.

The JEGP addresses 19 areas and enabling environment by identifying 95 policy actions, 85 government projects that will cost USD 9.7 billion, and 27 private sector investments with a total value of USD 13.3 billion.
THE JEGP ADDRESSES 19 AREAS & ENABLING ENVIRONMENT

BY IDENTIFYING

95 (USD 894 million) POLICY ACTIONS

85 (USD 8.8 billion) GOVERNMENT PROJECTS

27 (USD 13.3 billion) PRIVATE SECTOR INVESTMENTS
Jordan 2025 desired outcome

CITIZEN
Active citizens with a sense of belonging

- HEALTH
  High health level

- EDUCATION
  Jordanians equipped with the skills to succeed

- WORKFORCE PARTICIPATION
  Jordanians actively engaged in the economy

- EMPLOYMENT
  Decent and rewarding jobs for all Jordanians

SOCIETY
Safe and stable society

- RULE OF LAW
  Confidence in and compliance with the law

- ACTIVE CITIZENSHIP
  An effective society based on active citizenship

- FAMILIES AND COMMUNITIES
  Strong families and local communities

- POVERTY & SOCIAL PROTECTION
  Protection & empowerment of those in need

- SAFETY AND SECURITY
  A safe society
Executive Summary

Business
Dynamic and globally competitive private sector

Trade & Competitiveness
A competitive regional hub

Business Environment
An efficient and stable legislative environment

Capital for Growth
Capital to support business & development projects

Small & Medium Enter
Supporting & stimulating environment to establish business

Contribution in Growth
Regionally competitive clusters encouraging exports and jobs for Jordanians

Government
Efficient and effective government

Macroeconomic Stability
Financial services that maintain investors & market confidence

Quality of Public Service
Efficient, ethical and citizen-centric government services

Management & Coordination
Excellent policy making & implementation in gov.

Transparency & Accountability
Transparent gov. institutions accountable to parliament & citizens

Resource Security
Sustainable long-term management of food, energy & water requirements

Infrastructure
World-class infrastructure that support development
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I. PUBLIC POLICY

The Hashemite Kingdom of Jordan undertakes the responsibility of providing a stable and secure society to guarantee a dignified standard of living for its citizens. Based on the principles of freedom, justice, equality, respect for human rights and the provision of equal opportunities Jordan aims to ensure economic growth and social and political prosperity. The state will pursue sustainable and comprehensive development through the integration of clear and transparent legislative framework and prudent institutions under the overarching principles of the Constitution and rule of law. The human being is the ultimate goal of development and its means of achievement. Jordan aspires to furnish basic government services efficiently and effectively, to facilitate citizens’ pursuit towards enhancing their standard of living, and addressing the challenges of poverty and unemployment. The private sector is the main engine for growth and employment, and the Government will pursue true partnership and consultation with it towards achieving its economic development objectives.

Dedicated and committed teamwork is essential for undergoing a reform process to achieve inclusive development that yields widespread benefits. It further necessitates the challenging trade-off between various alternatives towards realizing the vision of His Majesty and the aspirations of Jordan’s citizens. This can only be achieved by creating an enabling ecosystem that stimulates, unleashes, and invests the energy and innovation potential of our citizens to realize their maximum aspirations.
OBJECTIVES OF JORDAN’S ECONOMIC APPROACH

1. Improving the citizen’s standard of living.

2. Achieving developmental balance, reducing disparity and distributing development revenues fairly across the Kingdom (each governorate benefits from development and its outcomes through decentralization, local development programs, and the development of the governorates).

3. Achieving sustainable human development based on empowerment and equal opportunity in education, while ensuring harmony between educational output and labor market needs, and strengthening, developing and empowering the labor force.

4. Increasing the size of the middle class and preserving it.

5. Empowering youth across all fields to develop and enhance their potentials and prospects.

6. Increasing productivity.

7. Providing an effective and sustainable transport system that will position Jordan as a competitive regional hub in maritime, air, rail, land and logistical transport.

8. Empowering women and increasing their contribution to the labor force to activate their economic participation.


10. Maintaining the State budget deficit and public debt within safe levels.

11. Promoting and stimulating the business and investment environment, increasing its competitiveness and maximizing investment opportunities.

12. Raising the efficiency of the public sector and its employees to provide a better level of services.

13. Increasing the flexibility of the labor market.

14. Maximizing Jordan’s exports, enhancing the positioning of Jordanian products in international markets, opening promising and renewable new markets and activating free-trade agreements.
15. Reinforcing the capacities of promising, pioneering economic sectors and stimulating them.

16. Activating the role of the private sector as a major engine in the process of comprehensive and sustainable development to achieve growth and employment opportunities. Continuously evaluating and reviewing economic procedures to promote and roll-out successful ones and modify procedures that have not achieved their objectives.

17. Achieving water and energy supply security.

Achieving the above objectives requires a coherent and integrated implementation of the following economic policies:

1. FISCAL POLICY
2. MONETARY POLICY
3. INVESTMENT POLICY
4. GENERAL POLICIES OF THE ECONOMIC SECTORS
2. MACRO-ECONOMIC STABILITY

FISCAL POLICY

Adopting an effective and flexible fiscal policy stimulates economic growth, improves the investment environment and contributes to building a diverse and stable economic base in the medium and long-term. This includes determining the size of the public sector in accordance with best practices and addressing structural imbalances in the State budget, which will in turn improve the Kingdom’s credit rating in-line with monetary policy as well as insure the compliance of financial legislation and policies.

The fiscal policy is based on the following:

- Directing support more efficiently, promoting the social safety net, and stimulating targeted economic sectors.

- Taking into consideration the macroeconomic situation, the economic cycle, and the external variables, so that the fiscal policy is expansionary in situations of recession and slowdown and contractionary in situations of steady rise in inflation rates, to the extent possible.

- Committing to the target and safe rates of the budget deficit and public debt of the Gross Domestic Product (GDP).

- Committing to ensure that domestic revenues cover current expenditures.

- Adhering to the economic feasibility of capital projects and the economic impact on aspects of public expenditure when preparing the State budget.
Implementation of this policy requires:

First: Public spending

- Rationalizing and reducing current expenditures to reach local revenue levels.
- Increasing capital expenditure efficiency and maximizing private sector participation in partnership projects to promote economic growth.
- Increasing the efficiency and effectiveness of basic government services to maximize the developmental impact of public spending.
- Continuing to apply transparency and accountability in public spending in a more effective way.
- Supporting decentralization and enhancing the participation of local communities in the preparation of the State budget.
- Continuing the development and qualification of human capital to ensure the efficiency of public spending.
- Ending wastage in current and capital spending.

Second: Revenue

- Emphasizing the constitutional principle of not imposing any tax or fee except by law.
- Adopting the principle of linking the increase in tax revenues to economic growth, addressing tax distortions, raising the efficiency of collections, and rationalizing unwarranted tax exclusions and exemptions.
- Enhancing trust between taxpayers and collectors through the transparent and accurate application of the law as well as encouraging voluntary compliance.
- Creating a simplified and transparent tax system that promotes growth in sectors that contribute to increased growth of the economy through introducing clear and easily applicable financial legislation, thus improving the investment climate.
- Increasing tax collection efficiency through the application of the right technology.
- Reducing tax evasion by following up on the enforcement of deterrent legislation and reducing the administrative burden on compliant taxpayers.
- Expanding the use of IT systems in financial procedures.
- Adopting less costly means of financing.
- Activating internal control measures.
- Increasing the participation of the international community in bearing the burden of refugees in Jordan.
MONETARY POLICY

Monetary and fiscal stability are essential to creating a secure and attractive investment environment, provide clarity of vision, enhance trust and reduce risk. In light of this, the Central Bank will continue to achieve its objectives of maintaining monetary stability in the Kingdom, ensuring the convertibility of the Jordanian Dinar, contributing to banking and financial stability, enhancing the resilience of the banking system, alongside promoting the ability of other banking and financial institutions to face risks, as well as contributing to the promotion of sustained economic growth in accordance with the general economic policies of the Kingdom. In order to accomplish the aforementioned, the Central Bank has adopted a flexible monetary policy that is highly responsive to changes and developments in the local, regional and global economies.

Within the framework of this policy, the Central Bank continues to work on the following:

- Utilizing monetary instruments, including interest rates and open market instruments, to increase the appeal of assets denominated in Dinars and to provide the appropriate volume of funds to be lent to banks at a competitive cost.
- Ensuring a comfortable foreign reserves buffer.
- Promoting the strength and resilience of the banking system in accordance with best international practices and standards.
- Expanding the Bank’s regulatory umbrella to include non-banking financial institutions in order to enhance financial stability, inclusiveness, and financial inclusion.
- Contributing to the promotion of inclusive economic growth by ensuring that financing needs are provided with credit costs that encourage growth, without infringing on the Central Bank’s other objectives.
- Promoting and deepening financial inclusion, spreading a culture of financial awareness, and protecting the consumer.
- Supporting, empowering and including microfinance institutions under the Central Bank’s supervisory umbrella.
- Mobilizing more funding sources for Micro, Small and Medium-sized Enterprises (MSMEs) and high added value economic sectors.
- Enhancing the role of the Jordan Loan Guarantee Corporation in guaranteeing credit for exports.
- Facilitating and encouraging commercial and Islamic banks to establish Private Equity and Venture Capital investment funds.
- Implementing the Real-Time Gross Settlement (RTGS) and DEPO/X system to automate public debt operations and sale and purchase of government bonds.
- Increasing the efficiency of electronic payment channels, and cooperating with partners to modernize the infrastructure of payment systems to enhance efficiency and security.
- Building comprehensive electronic payment systems that support various economic and market sectors.
- Benefiting from the Credit Bureau Agency in rationalizing credit decisions and facilitating the access of individuals and institutions to credit on fair terms and prices.
3. COMPETITIVENESS & INVESTMENT

INVESTMENT POLICY

The investment policy in the Hashemite Kingdom of Jordan aims to provide employment opportunities, increase productivity and added value of local products and services, transfer knowledge and modern technology, encourage innovation, increase the export of high quality goods and services, and provide a competitive, encouraging, incubator environment for local, Arab, and foreign investments in order to contribute to economic growth.

The investment policy is based on the following:

1. The private sector is the chief driver of investments in the country. The role of the public sector (in all its divisions) is to stimulate and facilitate investments in light of the best standards of transparency, competition, and fairness for all stakeholders.

2. The public sector’s primary role is to eliminate obstacles standing in the way of existing investments as well as seeking to expand and promote them. In addition, the public sector has a particular role to play in supporting and enabling economic activities with high added value and/or those that employ a high percentage of Jordanians and/or activities that minimize the use of energy and water resources, as well as activities that aim at redistributing developmental benefits among the governorates, in addition to supporting and empowering innovative projects and SMEs.

3. Ensuring the availability of competitive and efficient financing mechanisms, particularly for Micro and Small Enterprises with reduced interest, while ensuring fair distribution of domestic credit.
4. Continuously striving to increase aggregate demand by opening new commodity and service markets and supporting existing ones, as well as increasing investments in the IT and renewable energy sectors.

5. Reducing the financial and administrative burdens of starting a business and providing the necessary legislative stability.

6. Continuously striving to reducing production costs in Jordan through increasing productivity, improving workers' performance, relaxing labor policy, and reducing energy costs.

7. Providing adequate infrastructure in all governorates across the Kingdom by activating private-public partnerships laws.

8. Provide detailed, comprehensive and accurate information databases for all the economic sectors.

9. All entities involved in investment are committed to applying the best international standards in terms of practices that govern the entire investment process and the resulting economic activities arising from it through:

   a. Simplifying and unifying control procedures related to economic activity, raising the efficiency of all personnel working with the investment sectors, and eliminating bureaucracy.

   b. Committing to not imposing new regulatory burdens and to reducing regulatory burdens on economic activities, to maintain their transparency and fairness, and to ensure their harmony with the public interest in the areas of health, environment, public safety, security, consumer protection, and national economy.

   c. Facilitating the registration procedures of economic activities as well as the procedures of license renewals.

   d. Expediting the resolution of commercial cases, simplifying judicial procedures and promoting the principle of commercial arbitration.

   e. Adopting the approach of dialogue and consultation with the different economic sectors with regards to the legislations, regulations, and instructions that govern their activities or affect them.

   f. Committing to the ongoing improvement of legislative, regulatory, and control
structures governing economic activities in order to ensure their harmony with their regulatory and economic objectives as well as to increase their transparency.

g. Adopting a «Legislative Guillotine» to study and reduce negative legislative constraints pertaining to the registration and licensing of establishments, building permits, and renewing licenses in order to remove ineffective and conflicting legislations, regulations, and instructions and simplify a number of them.

h. Expanding the application of e-government to simplify, accelerate, and increase the transparency of government services.

The Investment Commission shall strive to implement the provisions of the above via:

1. Creating promotional programs based on the investment map and the comparative advantage in Jordan and each one of its governates, including related success stories, in order to attract investments that will yield value-added economic activities in Jordan, enhance the quality of Jordanian goods and services, and strengthen connections with existing economic sectors and clusters.

2. Focusing on attracting and promoting investments from Jordanians residing abroad.

3. Conducting periodical studies of Jordan’s economic and investment indicators in international rankings and analyzing them, in addition to creating policies and procedures that ensure improvement of Jordan’s ranking according to these indicators.

4. Assigning the Economic and Social Council the role of monitoring regional and global developments in order to assess possible spillover effects on Jordan’s economy, and to avert and manage any potential crisis resulting from these developments.
<table>
<thead>
<tr>
<th>AXIOMS</th>
<th>INTERVENTIONS</th>
<th>TYPE</th>
<th>COST (JD)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EASE OF DOING BUSINESS AND COMPETITIVENESS</strong></td>
<td></td>
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<tr>
<td><strong>EODB</strong></td>
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<tr>
<td>Ease access to finance</td>
<td>Setup a USD 50 M VC fund with World Bank and Ministry of Planning and International Cooperation in coordination with CBJ, and CBJ to secure additional USD 50 M.</td>
<td>GoJ project</td>
<td>----</td>
</tr>
<tr>
<td>Streamline tax administration</td>
<td>Simplify customs processes</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Limit tax evasion through adopting receipt-based system, automation and linking of services through building an e-database, enforcing imprisonment for tax evasion and Tax Amnesty.</td>
<td>GoJ reform</td>
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<tr>
<td></td>
<td>Create tax clearing house.</td>
<td>GoJ project</td>
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</tr>
<tr>
<td></td>
<td>Lower cost of tax compliance for SMEs through allowing semiannual reporting.</td>
<td>GoJ reform</td>
<td>----</td>
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<tr>
<td></td>
<td>Align with international best practice on compliance vs. auditing (5-10%) resource allocation, as well as creating specializations within tax department.</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td>Ease access to business license applications, and associated processes</td>
<td>Create a unified single application for licensing and registration to be used across all relevant stakeholders (such as GAM, Company Control Department, Income &amp; Sales Tax Department, Chambers of Commerce &amp; Industry, etc…).</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Automate workflow between different concerned departments with regards to license application processing.</td>
<td>GoJ reform</td>
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<tr>
<td></td>
<td>Ensure economic rights of private sector interaction with government are clear and met.</td>
<td>GoJ reform</td>
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<tr>
<td>AXIOMS</td>
<td>INTERVENTIONS</td>
<td>TYPE</td>
<td>COST (JD)</td>
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<tr>
<td><strong>COMPETITIVENESS</strong></td>
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<tr>
<td>Restructure Social Security Investment Fund (SSIF) to enhance its investment capacity</td>
<td>Reinforce SSIF board of directors with investment expertise.</td>
<td>GoJ reform</td>
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<tr>
<td></td>
<td>Streamline decision making structure.</td>
<td>GoJ reform</td>
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<tr>
<td></td>
<td>Allow SSIF to place funds with investment houses to enhance returns with clear accountability as per international best practices.</td>
<td>GoJ reform</td>
<td></td>
</tr>
<tr>
<td>Enhance financial inclusion and ensure adequate financing to SMEs</td>
<td>Allocate 15% of the international and regional financial institutions loans to SMEs startups.</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
</tbody>
</table>

Subtotal- Ease of doing business and competitiveness-investment opportunities

Subtotal- Ease of doing business and competitiveness-Government of Jordan’s projects (2)

Subtotal- Ease of doing business and competitiveness- reform (11)

Grand Total- Ease of doing business and competitiveness
## Competitiveness & Investment

### AXIOMS

<table>
<thead>
<tr>
<th>PROJECTS &amp; PROGRAMS</th>
<th>TYPE</th>
<th>COST (JD)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LEGISLATIVE</strong></td>
<td></td>
<td></td>
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<tr>
<td>Enhance legislative framework for economic growth</td>
<td></td>
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<tr>
<td>Issue a new separate law to enable GP/LP - Investment Limited Partnership (ILP) legal setup (for PE and VCs).</td>
<td>GoJ reform</td>
<td></td>
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<tr>
<td>Amend law to allow «virtual office» registration.</td>
<td>GoJ reform</td>
<td></td>
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<tr>
<td>Amend law to remove Goodwill Tax.</td>
<td>GoJ reform</td>
<td></td>
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<tr>
<td>Amend law to allow tax deductions on individuals’ investments in start-ups &lt; 3 year old.</td>
<td>GoJ reform</td>
<td></td>
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<tr>
<td>Amend Jordan Securities Commission and Companies laws to grant securities commission more discretion in issuing instructions to set policy(at the parliament).</td>
<td>GoJ reform</td>
<td></td>
</tr>
<tr>
<td>Enforce corporate governance stipulated in laws on public shareholding companies.</td>
<td>GoJ reform</td>
<td></td>
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<tr>
<td>Issue bankruptcy and company insolvency law.</td>
<td>GoJ reform</td>
<td></td>
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<tr>
<td>Amend law to allow for annexation and enforceability of Shareholders Agreements –except for PLCs(at the parliament).</td>
<td>GoJ reform</td>
<td></td>
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<tr>
<td>Ratify Moveable Assets Law.</td>
<td>GoJ reform</td>
<td></td>
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<tr>
<td>Issue a medical liability law.</td>
<td>GoJ reform</td>
<td></td>
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<tr>
<td>Approve bylaw amendments to enact Exchange Traded Funds (ETF) and Mutual Fund.</td>
<td>GoJ reform</td>
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<tr>
<td><strong>Subtotal- Legislative- investment opportunities</strong></td>
<td></td>
<td></td>
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<tr>
<td><strong>Subtotal- Legislative-Government of Jordan’s projects</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Subtotal- Legislative-reform (11)</strong></td>
<td></td>
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<tr>
<td><strong>Grand Total- Legislative</strong></td>
<td></td>
<td></td>
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<tr>
<td>AXIOMS</td>
<td>PROJECTS &amp; PROGRAMS</td>
<td>TYPE</td>
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<tr>
<td>JUDICIARY (Select recommendations from the Royal Committee for the Development of the Judiciary, which have a direct impact on economic growth)</td>
<td>Establish an economic chamber in Amman's Court of First Instance, to be specialized in trade and investment disputes.</td>
<td>GoJ reform</td>
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<tr>
<td></td>
<td>Use modern technology to advance both the litigation and notice serving processes, and enhance electronic connections between all necessary institutions.</td>
<td>GoJ reform</td>
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<td></td>
<td>Simplify the litigation processes and speed up the pace of adjudication within a reasonable timeframe.</td>
<td>GoJ reform</td>
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<td></td>
<td>Enforce the concept of judges' specialization, and enhance the capacity of judges and prosecutors.</td>
<td>GoJ reform</td>
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<td></td>
<td>Establish a specialized criminal court to look into certain disputes, particularly those committed using modern electronic means.</td>
<td>GoJ reform</td>
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<td></td>
<td>Remove all obstacles slowing down legal proceedings, without detracting from the guarantees provided to litigants.</td>
<td>GoJ reform</td>
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<td></td>
<td>Encourage the use of alternative means of civil litigation, and facilitate the means of doing so.</td>
<td>GoJ reform</td>
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<td></td>
<td>Update, regulate and facilitate the procedures for communicating judicial papers in order to expedite dispute resolution.</td>
<td>GoJ reform</td>
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<td></td>
<td>Modernize procedures for the liquidation of companies and bankruptcy of traders.</td>
<td>GoJ reform</td>
</tr>
<tr>
<td></td>
<td>Enhance and update judicial police procedures, and improve their performance.</td>
<td>GoJ reform</td>
</tr>
<tr>
<td><strong>Subtotal- Judiciary-investment opportunities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Subtotal- Judiciary-Government of Jordan's projects</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Subtotal- Judiciary-reform (10)</strong></td>
<td></td>
<td></td>
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<tr>
<td><strong>Grand Total- Judiciary</strong></td>
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<td></td>
</tr>
</tbody>
</table>
INFORMATION & COMMUNICATIONS TECHNOLOGY (ICT) SECTOR

The ICT sector aims to provide safe and adequate infrastructure for the robust diffusion of technologies to all sectors with the end goal of digitalizing Jordan’s economy. Thereby, stimulating investments and developing the business environment. This is to be achieved by building institutional capacity as well as adopting clear and transparent principles in the decision-making process.

The policy of the sector is based on the following:

1. Utilizing digital policies to promote the use of technology
2. Adopting an open data policy and a security and information protection policy
3. Involving the private sector in the activation of the role of post offices and knowledge stations
4. Stimulating investments in the ICT sector
5. Reducing the use of paper in government institutions towards a «paperless government»
6. Adopting the policy of digitizing Jordan/the government

The implementation of this policy requires:

1. Utilizing digital policies to promote the use of technology
   · Adopting a clear Process Map for procedures related to businesses (starting, doing and closing out businesses).
   · Providing advanced digital infrastructure including fiber-optic networks as well as developing new business models to expand the infrastructure.
   · Providing access to emerging digital technologies and creating demand that leads to increased productivity and growth in Jordan and the region.
   · Enabling and encouraging testing and adoption of 3D printing and its supporting technology.
   · Supporting modern software that is capable of collecting data through advanced wired and wireless sensors and devices.
• Transforming data into useful information that enables smart devices to make decisions without the need for human intervention.
• Unleashing the digital transformation and technological development of the capacities that Jordan possesses or has the capability to develop.
• Using artificial intelligence, educational analysis, and mobile applications to provide access to solutions and build digital platforms.
• Updating traditional education systems and empowering individual digital education environments.
• Utilizing ICT to adopt pilot projects in different sectors including education, transport, energy, and health.
• Utilizing all resources efficiently.
• Stimulating the creation and development of suitable Arabic local digital content that is accessible in all Arabic-speaking regions.
• Providing mobile applications in education, health, banking, e-services, games, web development and online training.
• Encouraging and supporting partnership with the private sector to establish gaming software laboratories.
• Developing educational curricula to include gaming software.
• Expanding the transition towards a digital economy to include all economic sectors in Jordan.
• Empowering the major sectors driving the digital economy, namely; health, education, clean technology, transport, and financial technology.

2. Adopting an open data policy and a security and information protection policy
• Classification of governmental data according to the degree of confidentiality and privacy.
• Providing the possibility to access data for free as one of the conditions laid out in this policy. Encouraging entrepreneurs to use this data to build business models in various fields.
• Providing secure and advanced digital and information infrastructure.
• Strengthening the security capabilities of government institutions and the private sector in protecting data and electronic applications.
• Empowering national cadres with the skills necessary to manage the security system.
3. Involving the private sector in the activation of the role of post offices and knowledge stations
   - Activating the partnership between the public and private sector (PPP) to rehabilitate post offices and knowledge stations.
   - Preparing post offices and knowledge stations to provide financial and social services, e-commerce, e-government services, and postal services among others.
   - Promoting the role of post offices and knowledge stations in supporting the local community across all governorates.

4. Stimulating investment in the ICT sectors
   - Periodic review of the tax burden and fees imposed on the telecommunications sector and amending them as necessary.
   - Reviewing the profit sharing model to keep up with global trends in terms of increasing data usage and decreasing voice usage.
   - Reviewing the regulatory legislations to encourage investment in this sector while taking into consideration the stability of the legislative and regulatory environment.
   - Using technology in participatory economics and developing applications that improve the quality of life of citizens.
   - Encouraging the adoption of Build-Operate-Transfer (BOT) systems to benefit from foreign expertise.
   - Supporting banking, e-commerce, and transport sectors as driving sectors for investment in mobile applications and emerging technologies.
   - Building capacities and competencies of students, graduates, and those working in the sector in preparation for adopting modern technologies.
   - Providing facilitating assistance and incentives for entrepreneurs, startups and SMEs as well as promoting exports.

5. Reducing the use of paper in government institutions towards a «paperless government»
   - Building and developing infrastructure as well as a central electronic system (messaging system) to gradually replace the traditional paper system and achieve entirely paperless transactions by 2020.
   - Activating electronic signatures at all levels of administration.
Training government officials on using automated systems and raising awareness in order to transition to an electronic working environment.

6. Adopting the policy of digitizing Jordan/the government
   - Restructuring the Ministry of Information and Communications Technology and the Ministry of Public Sector Development to maximize the complementarity of efforts in re-engineering and automating procedures.
   - Focusing on businesses and citizens within the value chain of the e-transformation methodology (Re-DO: Re-engineering, Digitizing, and Outsourcing).
   - Preparing binding plans for the implementation of e-transformation projects and earmarking allocations needed for ministries and departments that provide services for businesses and citizens, which are: the Ministry of Interior: Civil Status Department and Vehicle and Driver’s License Department, the Ministry of Finance: Department of Land and Survey and Customs Department, the Ministry of Industry and Trade: Companies Control Department, the Ministry of Health: Health Insurance Department, the Ministry of Justice, Amman Municipality, Jordan Investment Commission).
   - Re-engineering procedures to improve and automate services provided by the concerned ministries and departments.
   - Providing the necessary means for the electronic transition in terms of institutions and infrastructure.
   - Activating partnership with the private sector to Digitize Jordan through different channels such as buying services.
<table>
<thead>
<tr>
<th>AXIOMS</th>
<th>INTERVENTIONS</th>
<th>TYPE</th>
<th>COST (JD)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DIGITIZATION</strong></td>
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</tbody>
</table>
| Digitize Jordan | Create a digitization platform for Jordan through: **REACH2025**: a nationwide strategy launched in 2016 for digitizing the economy. The strategy calls upon 96 action items that center on integrating different technologies into Jordan’s leading economic sectors along the following pillars:  
  · Key enablers (Content & Gaming, E-Commerce and Professional Services).  
  · Vertical tech areas (IOT, Cloud Computing, Hardware and Artificial Intelligence).  | GoJ project | 175 M |
| |  |  |  |
| National Broadband Network: fiber-optic network project in south, east and central Jordan for connecting governmental, healthcare and public educational entities. | GoJ project | 115 M |
| | Upgrade Jordan’s human capital tech skills through the Coding Bootcamp Academy. | Deve. project | 5 M |
| Advance E-Gov | Re-engineer key procedures of business interactions and develop electronic services in 13 different entities by 2020 (Guillotine approach):  
  · Ministry of Finance including the Land and Survey Department, Jordan Customs and Income and Sales Tax Department.  
  · Ministry of Industry, Trade and Supply including Companies Controller Department.  
  · Ministry of Interior Affairs including the Department of Civil Status and Passports.  
  · Ministry of Justice.  
  · Jordan Investment Commission.  
  · Greater Amman Municipality  | GoJ project | 7 M |
<p>| | Build E-transformation strategy: a strategy to implement the re-engineered processes that includes changing the management, training service providers and informing citizens on the use of e-services. | GoJ project | 13 M |</p>
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<tr>
<th>AXIOMS</th>
<th>INTERVENTIONS</th>
<th>TYPE</th>
<th>COST (JD)</th>
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<tbody>
<tr>
<td>Advance E-Gov (cont)</td>
<td><strong>Build Infrastructure to support E transformation:</strong> includes the key enablers which will create the needed infrastructure to digitalize Jordan through adopting PKI, cloud computing, GSB, smart cards, connectivity and redesigning of service centers to cater for the e-transformation.</td>
<td>GoJ project</td>
<td>25 M</td>
</tr>
<tr>
<td></td>
<td><strong>Automate Government services:</strong> develop programs to automate end-to-end re-engineered services (i.e. web base and Mobile Apps) for citizens and businesses.</td>
<td>GoJ project</td>
<td>70 M</td>
</tr>
<tr>
<td>Secure Cyber information</td>
<td><strong>Project cyber security system:</strong> a nationwide cyber-security in cooperation with JAF. Work is under way on the first phase of the project, which includes the identification of information security risks of JAF and the government, building Jo cert and JAF cert and training the necessary cadres.</td>
<td>GoJ project</td>
<td>15M</td>
</tr>
<tr>
<td>Stimulate investments in the ICT sector</td>
<td>Attract a consortium of companies to position Jordan as a tech outsourcing hub (Expedia, Amazon, Ison BPO, etc.).</td>
<td>Investment opp</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td><strong>Utilize digital policies to enhance the usage of technology</strong></td>
<td>GoJ reform</td>
<td>----</td>
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<tr>
<td></td>
<td><strong>Inform citizens on the use of electronic services</strong></td>
<td>GoJ project</td>
<td>5 M</td>
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<td></td>
<td><strong>Adopt a national campaign for promoting electronic services through social media and advertisement by establishing kiosks in governmental entities and conducting educational campaigns. The campaign aims to train government employees as well as 300 fresh graduates on the use of e-services in their respective departments and governorates.</strong></td>
<td>GoJ project</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td><strong>Subtotal- Digitization- investment/development opportunities(2)</strong></td>
<td></td>
<td>5M</td>
</tr>
<tr>
<td></td>
<td><strong>Subtotal- Digitization- Government of Jordan’s projects(8)</strong></td>
<td></td>
<td>425M</td>
</tr>
<tr>
<td></td>
<td><strong>Subtotal- Digitization- reform (1)</strong></td>
<td></td>
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</tr>
<tr>
<td></td>
<td><strong>Grand Total- Digitization</strong></td>
<td></td>
<td>430M</td>
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</table>
PUBLIC SECTOR DEVELOPMENT

Improving the quality of public services provided to citizens, increasing the efficiency and effectiveness of government institutions, promoting personal development to encourage excellence in performance, embracing the concept of public service, upholding a professional code of conduct, and instilling the principles of rule of law, merit, and equal opportunities.

The sector policy is based on the following:

1. Improving the quality of governmental services and re-engineering, simplifying and automating procedures in accordance with international standards
2. Increasing the efficiency and effectiveness of the government apparatus
3. Instilling the principle of rule of law in public administration
4. Empowering women in the public sector
5. Developing and empowering human resources in the public sector
6. Encouraging self-development in institutions
7. Instilling an institutional culture based on the notions of service and work ethics
8. Empowering government departments to formulate public policies and build their own strategic plans
9. Supporting creativity and excellence, and enforcing accountability for negligence
10. Developing the work of the Institute of Public Administration

Implementation of this policy requires:

1. Improving the quality of governmental services and re-engineering, simplifying and automating procedures in accordance with international standards
2. Continuing to re-engineer procedures and service delivery processes and gearing them for automation with particular focus on key services that are in high demand by citizens such as health, education, civil services, as well as
investor and business services.

- Electronically linking the databases of the various government institutions and departments that provide a common governmental service, thereby reducing the complication of obtaining and certifying required documents as well as paying fees.
- Establishing Service Centers that provide standard, routines services such as issuing and certifying licenses and certificates.
- Adopting the principle of “value for service” in line with best practices.
- Instilling a service-based institutional culture
- Adopting a system of flexible working hours in service-oriented departments to provide the largest window of time possible for providing government services.
- Activating partnership with the private sector (Outsourcing) in providing government services according to a fair and transparent set of criteria, ensuring efficiency, effectiveness, and quality in the provision of these services

2. Increasing the efficiency and effectiveness of the government apparatus

- Integrating institutions that work towards common goals, in line with the prevailing institutional culture, ensuring that the work done is complementary, efforts are unified, policies and objectives are harmonious, public expenditures are rationalized, and overall quality of services provided is improved.
- Addressing the overlap of tasks between ministries on the one hand, and between different government departments and institutions on the other; by coordinating with the different service providers and consequently restructuring the related institutions and government departments accordingly (integration, cancellation and transfer of tasks).
- Continuing to review and develop the organizational structures of the various government institutions and administrative systems to ensure the optimal utilization of human resources and increasing the performance of governmental departments.
- Implementing the concept of reward and punishment in the provision of services at the employee level (the service provider) by developing the civil service system and the government service development system.
- Assessing the current status of government-owned buildings to ensure efficiency and optimal utilization.
- Expanding the use of electronic systems.
3. Instilling the principle of rule of law in public administration
   · Adopting the principle of merit and equal opportunity as a single reference in appointing of executive leaders within the government apparatus, by developing a hiring process for leadership positions.
   · Developing the civil service system to stop the use of discretionary power and activate the role of the Civil Service Bureau and the Audit Bureau in monitoring administrative procedures and transferring the bulk of executive functions to ministries, institutions, and governmental departments.
   · Empowering executive leadership in the government apparatus by reviewing the delegation of authorities granted to them in various administrative and financial systems, so that the Secretary General/General Director becomes the administrative and executive referential and the Minister is in charge of public policies and directives.

4. Empowering women in the public sector
   · Empowering leadership capacities of women working in the public sector to increase their opportunities of assuming leadership and supervisory positions.
   · Analyzing the current status of women in the public sector in order to enable policy makers to formulate public policies that promote women’s opportunities in different sectors.
   · Highlighting success stories of women working in the public sector, in order to encourage women’s professional development.
   · Assessing the underlying organizational guidelines relevant to women’s labor in the public sector, such as:
     · Flexible working hours
     · Working remotely
     · Working part-time
     · Providing an environment that encourages women to pursue careers in the public sector and advance professionally.
     · Increasing women’s membership in boards of companies in which the government and/or public institutions are shareholders.

5. Developing and empowering human resources in the public sector
· Continuing to implement specialized training programs for public sector employees through specialized institutions (both public and private sector) with the principles and values of governance, integrity, and transparency.
· Launching a Master’s degree program in Government Administration and accredited professional certificates to build and develop government leadership in collaboration with national and international academic institutions.
· Developing the work system of the Institute of Public Administration.
· Initiating a voluntary health insurance program by setting different brackets for insurance in both the public and the private sector, and granting employees the freedom to choose between the different brackets, in exchange for a deductible rate that is set for each bracket.
· Adopting a model of performance based rewards through a review of the legislative frameworks governing the granting of bonuses and standardizing these frameworks across the entire public sector.
· Setting salaries according to competence, merit, and equal opportunity.

6. **Encouraging self-development of institutional performance**
   · Activating the roles of organizational units that are responsible for the development of institutional performance through enhancing the capacities of human resources working in these units. The Ministry of Public Sector Development will provide technical support to these units and provide the necessary manuals, methodologies, and tools required.
   · Activating partnership with the private sector in formulating public policies and decision-making through councils, forums, meetings, think tanks, research, and other tools.
   · Promoting practices of good governance in public sector institutions.

7. **Instilling an institutional culture based on the notions of service and work ethics**
   · Enforcing code-of-conduct and public service work ethics guidelines through active monitoring of the implementation of these guidelines and enforcing accountability.
   · Building an institutional culture based on public service by providing the necessary tools and skills to instill such a culture and raise awareness about it.
8. Empowering government departments to formulate public policies and build their own strategic plans
   - Establishing an effective and unified mechanism for building strategies and formulating policies within government institutions to enable them to improve their performance.
   - Establishing a reference entity for authenticating electronic signatures and authorizing electronic copies of correspondence.

9. Supporting creativity and excellence, and enforcing accountability for negligence
   - Maximizing benefit from innovation and creativity in specific areas such as: health, education, transport, energy, and water.
   - Promoting a culture of creativity, excellence and leadership by providing the necessary technical support, training and awareness to attain such a culture.
   - Establishing a «window» to monitor and categorize research and development fields related to public sector performance.
   - Reviewing and developing professional excellence awards.
   - Preparing and adopting a document on the management of innovation and excellence in government performance that will serve as a reference for all government departments.
   - Creating a specialized database for determining, classifying, evaluating, and developing potential leaders within the public sector to ensure their availability and progression, to invest in them to enable them to assume leadership positions in the government, and ensure that their experiences and learning are shared among them.

10. Developing the work of the Institute of Public Administration
    - Developing the Institute’s infrastructure, including technology, developing training programs and increasing their efficiency, capacity building for the Institute’s human resources. Implementing a plan to promote the institute and create a positive impression of it, in view of turning it into an attractive center and prime destination for training in partnership with regional and international counterparts in order to improve capacity building for government employees, especially those in leadership positions.
<table>
<thead>
<tr>
<th>AXIOMS</th>
<th>INTERVENTIONS</th>
<th>TYPE</th>
<th>COST (JD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improve the quality of government services</td>
<td>Reassess government services of high priority (GAM, Health Insurance Department, Land &amp; Surveys Department, and Civil Status and Passports Department).</td>
<td>GoJ project</td>
<td>----</td>
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<td></td>
<td>Reengineer business processes for workflows and services.</td>
<td>GoJ project</td>
<td>----</td>
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<td></td>
<td>Review relevant legislation that relates to providing government services in priority departments.</td>
<td>GoJ Reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Identify linkage areas between the networks and systems of different government departments.</td>
<td>GoJ project</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Build institutional capacity in the field of development services (training front office/service provider office staff).</td>
<td>GoJ project</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Centralize system for collecting, routing, and addressing complaints pertaining to government services.</td>
<td>GoJ project</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Develop mobile application for citizen complaints on public services.</td>
<td>GoJ project</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Implement the Zarqa Land Registration Department development program.</td>
<td>GoJ project</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Create 5 pilot centers for shared services in Amman, and then expand the initiative beyond the Capital.</td>
<td>GoJ project</td>
<td>----</td>
</tr>
<tr>
<td>Increase the efficiency and effectiveness of the government apparatus</td>
<td>Review structure of government sectors (restructure government departments through the integration of institutions, cancellation, or amending their governance models).</td>
<td>GoJ Reform</td>
<td>----</td>
</tr>
<tr>
<td>---</td>
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</tr>
<tr>
<td>Review and develop the legislation governing public offices (civil service system, and the system of appointment to leadership positions) in order to promote justice, transparency, fairness and equal opportunities.</td>
<td>GoJ Reform</td>
<td>----</td>
<td></td>
</tr>
<tr>
<td>Harmonize institutional roles, tasks and organizational and functional frameworks (alignment of the numbers and qualifications of government employees based on the real needs of the circles).</td>
<td>GoJ Reform</td>
<td>----</td>
<td></td>
</tr>
<tr>
<td>Enhance capacity of the human capital in the ministries, institutions and government departments.</td>
<td>GoJ project</td>
<td>----</td>
<td></td>
</tr>
<tr>
<td>Build the capacity of the Institute of Public Administration (IPA) in collaboration with USAID.</td>
<td>GoJ project</td>
<td>----</td>
<td></td>
</tr>
</tbody>
</table>

Subtotal- Public Sector Development-investment opportunities: ----

Subtotal- Public Sector Development-Government of Jordan’s projects (10): ----

Subtotal- Public Sector Development-reform (4): ----

Grand Total- Public Sector Development: ----
4. INFRASTRUCTURE & ECONOMIC SECTORS

WATER SECTOR

Creating sustainability of water resources and rehabilitating and improving water facilities and infrastructure. In addition, improving the quality of services, expanding coverage of water and wastewater services, and providing water for irrigation and economic sectors.

The sector policy is based on the following:

1. Integrating the management of water resources
2. Improving the quality of water and wastewater services
3. Optimizing the use of energy sources in the water sector
4. Engaging the private sector in the implementation of strategic projects and the management of the water sector
5. Supplying water for agriculture, industry and mining

Implementation of this policy requires:

1. Integrating the management of water resources
   • Increasing the quantities of water available through the implementation of projects that develop non-traditional water sources such as desalination, deep water, re-use, and proceeding with the implementation of the Red Sea-Dead Sea Water Conveyance project.
   • Increasing the storage capacity of all dams to reach an aggregate 400 million cubic meters and implementing water harvesting and desert trench projects.
1. Infrastructure & Economic Sectors

· Reducing the exploitation of groundwater so that production levels are within the limits of secure levels of extraction of groundwater. Developing new partnerships with the local community and raising awareness about water conservation.

· Continuing the campaign for tightened control; stopping illegal use of water resources and the use of unlicensed wells.

· Developing the National Water Information System (NWIS) and monitoring the sector’s progress, in order to track sector’s performance and achieve the global Sustainable Development Goals (SDGs).

2. Improving the quality of water and wastewater services

· Implementing the National Water Pipeline, which runs from the southern governorates to the northern ones, to provide flexibility in water redistribution and supply.

· Creating more sustainable, broader water networks in all governorates to ensure the provision of sufficient levels of water supply to all citizens (current coverage ratio is 94%)

· Providing high quality water for citizens according to Jordanian drinking water specifications.

· Reducing water waste to reach 30% by 2025 through restructuring and rehabilitating existing water networks and eliminating violations of the water network.

· Carrying on current water conservation campaigns through the installation of water-saving devices, and setting national standards for plumbing.

· Increasing the percentage of population serviced with wastewater networks to 80% in 2025 through the implementation of projects and the expansion of services across all the Kingdom’s governorates.

· Improving financial efficiency through the implementation of the Water Sector Loss Reduction Plan (2016-2021) to increase the coverage of maintenance and operating costs to 100%.
3. **Optimizing the use of energy sources in the water sector**
   - Implementing projects to improve energy efficiency in water pumping in order to reduce energy consumption by 15% by 2025.
   - Introducing renewable energy technology to reduce energy prices and costs, protect the environment, and increase the share of renewable energy to 10% by 2025.
   - Increasing the dependence of wastewater plants on the generation of methane in generating electricity so that at least 50% of their electrical needs are generated at economically feasible locations by 2025.

4. **Engaging the private sector in the implementation of strategic projects and management of the water sector**
   - Continuing the implementation of major capital projects in the water sector through private sector investment and Public-Private Partnerships (PPP). These projects include the Red Sea-Dead Sea Conveyor project, the second expansion project of the As-Samra Wastewater Treatment Plant and the 50 Megawatt Renewable Energy project in Al-Dhlail.
   - Involving the private sector in the management of purification plants and pumping stations to provide new, innovative, and cost-effective solutions, as well as contribute to the financing, maintenance, and renovation of infrastructure.
   - Involving the private sector in reducing water losses through performance-based contracting projects in the Amman Governorate.

5. **Supplying water for agriculture, industry and mining**
   - Increasing the supply of water to the agriculture sector by replacing fresh water from surface and groundwater sources with treated wastewater from wastewater treatment plants.
   - Maintaining the use of irrigation water in highlands at current levels with a view of gradually reducing these levels.
   - Promoting the efficient use of water in irrigation and high-yield agricultural products.
   - Providing deep aquifer and brackish water for use in oil shale projects and to service industrial and tourist areas with water networks when possible.
<table>
<thead>
<tr>
<th>AXIOMS</th>
<th>INTERVENTIONS</th>
<th>TYPE</th>
<th>COST (JD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>WATER AND WASTEWATER</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Implement Red Sea – Dead Sea Water Conveyance Projects</td>
<td>Implement the Red Sea – Dead Sea Water Conveyance Project / phase 1.</td>
<td>Investment</td>
<td>700M</td>
</tr>
<tr>
<td></td>
<td>Implement the Red Sea – Dead Sea Water Conveyance Project / phase 2.</td>
<td>opp</td>
<td>1.3 B</td>
</tr>
<tr>
<td>Optimize the use of energy sources in the water sector</td>
<td>Implement renewable energy 75 MW photovoltaic plant in Zarqa.</td>
<td>Investment</td>
<td>70M</td>
</tr>
<tr>
<td></td>
<td>Implement energy efficiency measures in pumping stations.</td>
<td>opp</td>
<td>50M</td>
</tr>
<tr>
<td>Integrate the management of water resources</td>
<td>Augment water supply for Central and Northern Jordan from deep aquifers</td>
<td>GoJ project</td>
<td>100M</td>
</tr>
<tr>
<td></td>
<td>(Sheediyya – Al Hasa) / phase 1.</td>
<td></td>
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<tr>
<td></td>
<td>Develop a brackish water desalination plant in Husban.</td>
<td>Investment</td>
<td>10M</td>
</tr>
<tr>
<td></td>
<td>Augment water supply for Central and Northern Jordan from deep aquifers</td>
<td>Investment</td>
<td>250M</td>
</tr>
<tr>
<td></td>
<td>(Sheediyya – Al Hasa) / phase 2.</td>
<td>opp</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Develop Aqaba desalination plant.</td>
<td>Investment</td>
<td>5M</td>
</tr>
<tr>
<td>Improve water and sanitation services</td>
<td>Improve and rehabilitate water networks in all governorates.</td>
<td>GoJ project</td>
<td>852M</td>
</tr>
<tr>
<td></td>
<td>Implement performance-based leakage reduction in Amman Governorate.</td>
<td>Investment</td>
<td>50M</td>
</tr>
<tr>
<td></td>
<td>Rehabilitation and expansion of Zai water treatment plant.</td>
<td>GoJ project</td>
<td>75M</td>
</tr>
<tr>
<td></td>
<td>Adopt and publish an updated “Action Plan to Reduce Water Sector Losses”.</td>
<td>Goj reform</td>
<td>---</td>
</tr>
</tbody>
</table>

Subtotal- Water and Wastewater- investment opportunities (7) 2.39B

Subtotal- Water and Wastewater-Government of Jordan’s projects (4) 1.08B

Subtotal- Water and Wastewater-reform (1) ----

Grand Total- Water and Wastewater 3.47B
ENERGY SECTOR

Achieving energy security in a sustainable way through appropriate policies, legislations, and programs that increase the contribution of domestic resources to the overall energy mix, diversifying resources and forms of energy, as well as activating energy efficiency programs in accordance with global best practices.

The sector policy is based on the following:

1. Developing and using conventional, renewable sources of energy, oil shale and oil and gas exploration
2. Liberalizing the oil market and opening it up to competition
3. Strengthening the strategic reserve of crude oil and oil derivatives
4. Expanding the Jordan Petroleum Refinery
5. Maintaining the operational balance of the National Electric Power Company
6. Increasing the absorptive capacity of the electrical grid
7. Expanding the use of natural gas in electricity and industries
8. Promoting energy conservation and efficiency in all sectors
9. Enhancing the Energy Efficiency and Renewable Energy measures and programs in all sectors

Implementation of this policy requires:

1. Developing and using conventional, renewable sources of energy, oil shale and oil and gas exploration
   - Increasing the expansion of projects involving power generation from renewable sources such as solar and wind
   - Conducting oil and gas exploration within the open exploration blocks: Azraq, West Safawi, Jafri, Sirhan, Dead Sea, Rum, Petra and Northern Highlands.
   - Developing the production of the existing wells to enhance the oil and gas production and study the potentiality of these areas for oil and gas production and drilling the necessary exploration wells.
   - Promoting open oil and gas exploration blocks
· Developing Risha gas field to maximize local gas production
· Construct an oil shale direct burning power plant to produce 470 MW. The government signed the project agreements with the Estonian/Malaysian/Chinese Consortium, the Consortium reached the financial close in March 2017 and the plant will be in operation during the first mid of 2020.

2. Liberalizing the oil market and opening it to competition
· Finalize liberalization of the oil market and open it up to competition and allowing marketing companies to import oil derivatives.
· Continuing monthly pricing of oil derivatives based on global prices.

3. Strengthening the strategic reserves of crude oil and oil derivatives
· Project to build ground storage capacities for crude oil in Aqaba to be appropriate for oil products storage with a capacity of 100k tons (under construction).
· Project to build ground storage capacities for oil products in Amman with a capacity of 250-300k tons and 8kt LPG.
· The crude oil pipeline project between Zarqa and Aqaba.
· The pipeline project to export Iraqi crude oil via the port of Aqaba.

4. Expanding the Jordan Petroleum Refinery
· Implementing the fourth expansion project of the Jordan Petroleum Refinery Company.

5. Maintaining the operational balance of the National Electricity Company
· Adopting a mechanism that automatically modifies electricity tariffs according to global oil prices.
· Extend the maturity and repayment period of NEPCO’s debt, where it should be supported by a consistent application of the tariff adjustment mechanism to preserve NEPCO’s operational balance.
· Using batteries in renewable energy projects to support the electrical grid (this will be part of the national direct-bidding energy projects – Phase III).

6. Increasing the capacity of the electrical grid
· Reinforce the electrical national grid (Green Corridor) which will increase the capacity of the grid from 500 M.W up to 1,450 M.W; the project should be completed by the end of 2019.
7. Expanding the use of natural gas in electricity and industries
   - Signing a number of agreements with major liquefied natural gas (LNG) suppliers to secure the electrical systems needs in terms of LPG in the short- and medium-term.
   - Securing the needs of domestic industries in terms of natural gas.

8. Promoting energy conservation and efficiency in all sectors
   - Encouraging the usage of diesel vehicles.
   - Granting incentives to the industrial sector, tourism sector (hotels), and agricultural sector to adopt solar energy systems via the Jordan Renewable Energy and Energy Conservation Fund, under specific financing mechanisms and programs.
   - Continuing to implement the Royal initiative for heating schools through the Renewable Energy and Energy Conservation Fund.
   - Encouraging households to use photovoltaic systems to generate electricity and cover consumption.
   - Encouraging the use of LED energy-efficient light bulbs.

9. Enhancing the Energy Efficiency and Renewable Energy measures and programs in all sectors
   The Jordan Renewable Energy and Energy Efficiency Fund (JREEEF) implementation for subsidized programs includes:
   - Implementing the HM King Abdullah II Schools Heating Royal Initiative, using the means of Energy Efficiency and Renewable Energy, in order to provide a comfortable classroom environment for students.
   - Providing technical and financial support for small and medium enterprises (SMEs), especially the Industrial & Tourism sector to implement Energy Efficiency measures and Renewable Energy projects through different financial schemes.
   - Financially support worship places (Mosques and Churches) in installing Solar PV systems.
   - Implementing comprehensive Awareness and Promotional Campaigns on Energy Efficiency, Renewable Energy and JREEEF programs.
<table>
<thead>
<tr>
<th>AXIOMS</th>
<th>INTERVENTIONS</th>
<th>TYPE</th>
<th>COST (JD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>ENERGY</td>
<td>Liberalize the oil sector and open the market for competition.</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Fully liberalize the energy market and allow private energy companies to import energy and oil byproducts – MEMR currently manages the pricing of oil derivatives each month (WIP).</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Maintain NEPCO’s operational balance</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Extend the maturity and repayment period of NEPCO’s debt, where it should be supported by a consistent application of the tariff adjustment mechanism to preserve NEPCO’s operational balance (MoF and NEPCO to agree).</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Increase the capacity of the electrical grid</td>
<td>GoJ project</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Reinforce the electrical national grid (Green Corridor) which will increase the capacity of the grid from 500 M.W up to 1,450 M.W; the project should be completed by the end of 2019. The project has been awarded on December 2016.</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>Use energy storage through batteries to reinforce the electrical grid and maintain its suitability.</td>
<td>GoJ project</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Enhance energy conservation and efficiency in all sectors</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Encourage the usage of diesel vehicles. Provide incentives for industry, agriculture sector, and household to install solar energy system. Install solar energy systems through the Jordan Renewable Energy &amp; Energy Efficiency Fund (JREEEF). Lower the cost and simplify the procedure of installing residential solar energy panels. Support School Heating program (Kings Abdullah II initiative) to insure educational comfortable environment. Promote and support the usage of LED devices.</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>Expand the Jordan Petroleum Refinery</td>
<td>Investment opp</td>
<td>1.16B</td>
</tr>
<tr>
<td></td>
<td>The 4th expansion of the Jordan Petroleum Refinery – government committed to the agreement (signed in 2013).</td>
<td></td>
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</tr>
<tr>
<td>AXIOMS</td>
<td>INTERVENTIONS</td>
<td>TYPE</td>
<td>COST (JD)</td>
</tr>
<tr>
<td>-----------------------------------------------------------------------</td>
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</tr>
<tr>
<td>Develop and use the conventional, renewable sources of energy, oil shale and oil and gas exploration</td>
<td>Expand the development of renewable energy projects for power generation (wind &amp; solar).</td>
<td>Investment opp</td>
<td>300M</td>
</tr>
<tr>
<td>Explore the option of obtaining shale gas and shale oil from the Sarhan area.</td>
<td>Investment opp</td>
<td>200M</td>
<td></td>
</tr>
<tr>
<td>Oil and Gas exploration in the open exploration areas.</td>
<td>Goj project (PPP)</td>
<td>200M (10-50 M/block)</td>
<td></td>
</tr>
<tr>
<td>Develop Risha gas field to maximize local gas production.</td>
<td>Goj project</td>
<td>54 M</td>
<td></td>
</tr>
<tr>
<td>Developing and enhancing the production of existing wells and drilling new wells.</td>
<td>Goj project (PPP)</td>
<td>100M (10-50 M/block)</td>
<td></td>
</tr>
<tr>
<td>Promote open Oil and gas exploration blocks.</td>
<td>Goj project</td>
<td>---</td>
<td></td>
</tr>
<tr>
<td>Reinforce the strategic reserve of crude oil and oil derivatives</td>
<td>Build ground storage capacities for crude oil in Aqaba to be appropriate for oil products storage to replace the oil tanker in Jerash with a minimum capacity of 100k tons (under construction).</td>
<td>Goj project</td>
<td>44M</td>
</tr>
<tr>
<td>Build ground storage capacities for oil products in Amman with a capacity of 250-300k tons and 8kt LPG (under construction).</td>
<td>Goj project</td>
<td>300M</td>
<td></td>
</tr>
<tr>
<td>Develop Aqaba – Ma’an Oil Pipeline.</td>
<td>Investment opp</td>
<td>350M</td>
<td></td>
</tr>
<tr>
<td>Develop Jordan-Iraq-Egypt Oil Pipeline.</td>
<td>Investment opp</td>
<td>1.6B</td>
<td></td>
</tr>
</tbody>
</table>

Subtotal- Energy-investment opportunities (5) 3.6B

Subtotal- Energy-Government of Jordan’s projects (8) 698M

Subtotal- Energy-reform (3) ----

Grand Total- Energy 4.3B
TRANSPORT SECTOR

Providing and developing high quality, safe transport services that positively impact the lives of Jordanian citizens, while preserving and protecting the environment, and providing necessary transportation services for national economy sectors at the lowest cost with the highest efficiency.

The sector policy is based on the following:

1. Completing and upgrading transportation networks infrastructure
2. Providing a safe, effective, and integrated public transport system
3. Enhancing the efficiency of the land transport sector
4. Following a multimodal transportation approach
5. Enhancing the contribution of the private sector
6. Protecting the environment and enhancing safety
7. Developing human resources

Implementation of this policy requires:

1. Completing and upgrading transportation networks infrastructure
   - Reinforcing the role of Queen Alia International Airport as a regional international hub for regular flights (passenger and cargo) through full utilization of its existing facilities in addition to rehabilitating, expanding, and operating the airport to receive 12 million passengers.
   - Reinforcing the role of Amman Civil Airport/Marka to be utilized for regular flights when the number of passengers at Queen Alia International Airport reaches 8 million passengers per year, through the implementation of a series of measures for building, expanding and improving existing facilities.
   - Enhancing the role of King Hussein/Aqaba Airport to attract the largest possible number of tourist flights, to meet the growing transportation demand relative to the Aqaba Special Economic Zone, through the implementation of a series of measures for building, expanding and improving existing facilities.
2. Providing a safe, effective, and integrated public transportation system
   - Improving overall infrastructure and rehabilitating departure and arrival centers in all cities and governorates of Jordan.
   - Restructuring public transportation networks and services in densely populated cities.
   - Providing fixed-route and fixed-frequency transport systems (Bus Rapid Transit-BRT).
   - Establishing and rehabilitating bus and passenger service areas at border crossings.
   - Expanding the provision of government financial support for students’ transportation to all public universities.
   - Continuing to provide incentives by reducing operational costs for public transport owners, such as customs and tax exemptions.
   - Developing and standardizing instructions for modes passenger transportation in line with the growth of the passenger transportation sector, whilst encouraging investments and providing additional job opportunities.
   - Employing modern technologies and smart systems to control and reduce congestion and transport costs.

3. Enhancing the efficiency of the land cargo transportation sector
   - Emphasizing the monitoring of the size of the land cargo transportation fleet of trucks in light of the overflow in fleet size and the future trends for major transport projects (railways and pipelines).
   - Promoting the relationship between all parties to transportation operations in accordance with legal frameworks, domestic legislations and international conventions.
   - Providing service facilities for trucks with safety and security measures for both drivers and cargo.
Gradually upgrade Jordanian land transportation fleets in accordance with the provisions of Arab and international agreements, to ensure the smooth flow of traffic alongside fleets from Arab and neighboring countries.

4. Following a multimodal transportation approach
   - Developing the rail transport system.
   - Promoting investment in a highly efficient logistics system providing comprehensive transportation services, and storage, and support services for transportation at the regional level, connected to the railway network to ensure a smooth flow of goods in the shortest amount of time and at minimal cost.
   - Rehabilitation of some of the lines of the Hijazi railway route for passenger transportation.

5. Enhancing the contribution of the private sector
   - Developing pricing policies, tariffs, and financial support mechanisms that are in line with the reality of the public transportation sector.
   - Reviewing the legislative regulatory environment to stimulate partnerships with the private sector.

6. Protecting the environment and enhancing safety
   - Encouraging the use of sustainable and environmentally friendly means of transportation.
   - Implementing the National Program for Transport Safety through the adoption of a series of effective and complementary measures based on the application of laws and regulations and the examination of the efficiency of vehicles, the qualification drivers and workers in the transport sector and the maintenance and rehabilitation of the existing infrastructure to reduce road accidents.

7. Developing human resources
   - Providing assistance and technical support programs to train employees.
   - Coordinating with Jordanian universities to align the curricula with labor market needs.
<table>
<thead>
<tr>
<th>AXIOMS</th>
<th>INTERVENTIONS</th>
<th>TYPE</th>
<th>COST (JD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provide a safe, effective, and integrated public transport system</td>
<td>Establish and rehabilitate main departure and arrival centers in the Kingdom and related facilities according to the comprehensive master plan outputs.</td>
<td>GoJ project</td>
<td></td>
</tr>
<tr>
<td>Restructure the urban transport system of Irbid, Zarqa, Madaba with the aim of reaching a reliable public transport system and a distinguished level of services for citizens. (Irbid pilot project is tendered first and its evaluation is under process).</td>
<td>GoJ project</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Establish a Bus Rapid Transit (BRT) between Amman and Zarqa that would be connected to Amman BRT under one integrated operator.</td>
<td>Investment opp</td>
<td>110M (24M from GCC grant)</td>
<td></td>
</tr>
<tr>
<td>Develop and operate intelligent transport systems (ITS) to monitor and control public transport services, and to provide an integrated payment system electronically - contributes to the initiative of subsidizing tariffs for students transport lines.</td>
<td>GoJ project</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Establish a reliable data warehouse, for the collection, storage, processing and distribution of data of the transport sector. This should motivate the use of data for decision makers at all levels (eg: transport modeling systems, forecasting and strategic planning and development.).</td>
<td>GoJ project (EU grant)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Complete and upgrade transportation networks’ infrastructure</td>
<td>Marka Airport: Improve airport facilities and operations to enable it to receive scheduled flights at the end of Queen Alia International Airport’s exclusivity agreement (reaching 8 million passengers for one year).</td>
<td>Investment opp (BOT)</td>
<td>80M</td>
</tr>
<tr>
<td>King Hussein International Airport: Improve airport facilities and operations through PPP to attract the largest number of tourist trips.</td>
<td>Investment opp (BOT)</td>
<td>60M</td>
<td></td>
</tr>
<tr>
<td>Southern Shuna Airport: Establish a new airport in Southern Shuna for passenger transport and the transport of agricultural goods (PPP/BOT).</td>
<td>Investment opp (BOT)</td>
<td>321M</td>
<td></td>
</tr>
<tr>
<td>Infrastructure &amp; Economic Sectors</td>
<td></td>
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</tr>
</tbody>
</table>

### Enhance the efficiency of the land cargo transportation sector

- **Set up and manage a national training system for professional drivers and managerial staff, in line with International Road Union (IRU) best practices and Arab Union for Land Transport (AULT).**

- **Provide service facilities for trucks with safety and security requirements for drivers & goods.**

- **Upgrade the Jordanian road transport fleet in accordance with the provisions of Arab and international agreements to ensure smooth flow of traffic.**

### Enhance multimodal transport approach

- **National Railway Project:** Establish a national railway comprising of a 942 km cargo-based rail network connecting main industrial cities and logistical centers throughout Jordan, while also linking the Kingdom with neighboring countries and linking GCC with Europe.

- **Madounah Dry Port/ Logistic Center:** Establish a dry port/logistic center in Amman, (Madounah) to provide transportation, shipping, storage, packaging and distribution of goods at the regional level, thus increasing Jordan's competitiveness among the neighboring countries.

- **Ma'an Dry Port:** Establish a dry port in Ma'an that will serve the Industrial Park in Ma'an governorate, close to the proposed route of the national railway project, and connected to several national and international roads with Saudi Arabia, Jordan, Iraq, and Aqaba Port.

### Subtotal - Transport - investment opportunities (7)

- **Investment opp**

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<tr>
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<th>2.1B</th>
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<th>50M</th>
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</thead>
</table>

### Subtotal - Transport - Government of Jordan’s projects (7)

### Subtotal - Transport - reforms

### Grand Total - Transport

- **2.7B**
INDUSTRY SECTOR

Expanding the industrial manufacturing base, increasing available production capacity, enhancing the competitiveness of service sectors, providing an enabling business environment and creating job opportunities for Jordanians; all through building concrete and effective partnerships with the private sector.

The sector policy is based on the following:

1. Developing Jordanian industrial products and services, and encouraging creativity and innovation
2. Providing a stimulating environment for investment and promoting potential investment opportunities
3. Improving the quality of local products and adapting them to international specifications and increasing their competitiveness
4. Promoting the participation of women in the industrial sector
5. Simplifying administrative and government procedures
6. Transitioning from traditional ubiquitous industries to high value added unique and interdependent industries (Product Space Strategy)
7. Adhering to international standards and taking necessary measures to prevent unfair practices (including dumping) which affect the competitiveness of domestic products

Implementation of this policy requires:

1. Developing Jordanian industrial products and services, and encouraging creativity and innovation
   · Establishing a fund to support and finance industrial development and competitiveness, this fund would finance projects resulting from the industrial policy.
   · Strengthening the technology component and increasing the added value of
industrial products and services through establishing a specialized program for the integration of technology in the industrial sector:

- Enhancing the role of Jordan Enterprise Development Corporation (JEDCO) in increasing the competitiveness and growth of SMEs.
- Fully upgrading and developing model industrial SMEs (this project includes upgrading and developing 20 industrial SMEs each year, for a total of 100 enterprises over five years).
- Providing financial and technical support for the development of Jordanian products, and increasing their ability to provide creative and innovative solutions.
- Strengthening industrial clusters through activating the National Linkages Program over three years.
- Establishing and operating new industrial incubators in the governorates of Al Balqa’a, Tafila and Aqaba, and launching large-scale promotional campaigns on entrepreneurship in various governorates.

2. Providing a stimulating climate for investment and promoting potential investment opportunities

- Strengthening and developing the Kingdom’s investment climate and developing regulatory legislations governing the business and investment environment to increase investment trust.
- Promoting investment in order to attract countries and investments with high added value and which generate jobs for Jordanians, in addition to attracting investments from Jordanian living abroad.
- Creating investment opportunities and distributing them among the Kingdom’s governorates.

3. Improving the quality of local products and adapting them to international specifications and increasing their competitiveness

- Enhancing the quality of Jordanian products in international markets.
- Compliance of specifications of Jordanian products with those of different countries and enabling Jordanian manufacturing projects to match them while providing employees with the necessary training on these specifications.
- Standardizing industrial definitions and classifications, and modifying industrial databases in all institutions.
- Establishing a model center for packaging.
- Adopting environmentally friendly policies and practices that promote the entry of Jordanian products to international markets.
· Reducing operational costs on the Jordanian production sector by rationalizing the use by local industry of energy and encouraging it to use alternative energy sources.

· Providing technical and financial support to manufacturing companies to rationalize the use by local industry of energy and motivate it to use alternative energy sources.

· Developing infrastructure and regulatory procedures for the transport sector serving industrial activities.

4. Promoting the participation of women in the industrial sector
   · Enhancing women’s participation in industrial projects and enabling them to set up their own industrial enterprises.
   · Joining the One Million Women Initiative of the International Trade Center (an initiative aimed at increasing women’s economic participation by attracting one million women to the business market by 2020).
   · Closing the salary gap between women and men who perform the same tasks and have similar skills and experiences.
   · Ensuring that women have equal opportunities in terms of job promotion and leadership positions.

5. Simplifying administrative and government procedures
   · Developing economic legislation governing business and investment environments.
   · Governance, simplification and clarification of government procedures and automating them.
   · Supporting the establishment of the National Industrial Observatory.
   · Establishing the Executive Committee for Industrial Policy to be in charge of monitoring and evaluation.

6. Transitioning from traditional ubiquitous industries to high value added unique and interdependent industries (Product Space Strategy)
   · Focus on high-demand sub-industries in regional and global markets.
   · Identify highly synergetic products to focus on, through:
     – Identifying products with relatively low competition in global markets.
     – Identifying industrial products that will enable Jordan to realize its competitive advantage.
FOREIGN TRADE SECTOR

Growing foreign trade, boosting exports to established markets, opening promising new markets for exports, and reducing the trade-balance deficit.

The sector policy is based on the following:

1. Revising existing trade agreements
2. Opening new markets for Jordanian products
3. Enhancing penetration of export goods and services in potential markets
4. Improving competitiveness of service sector in foreign markets
5. Developing a participatory institutional framework with the private sector for decision-making that facilitates foreign trade activity

The implementation of this policy requires:

1. Revising existing trade agreements
   · Conducting studies to assess the economic impact of existing trade agreements that act as references for joint revisions with trade partners.
   · Promoting awareness of the benefits of economic and trade agreements in the private sector through developing awareness programs and publications, and workshops.

2. Opening new markets for Jordanian products
   · Continuing negotiations with a number of key trade partners (the EU, the GCC, and Mexico).
   · Developing trade relations and preparing a legislative and legal framework to regulate trade partnerships with non-traditional markets (markets in Africa, Eurasian countries, Russia).
3. **Enhancing access of export goods and services to potential markets**
   - Establishing a fund dedicated to supporting and financing exports.
   - Strengthening the role of the Jordan Loan Guarantee Corporation (JLGC).
   - Establishing an export coaching program to support export trade.
   - Establishing an export coordination unit at the Jordan Enterprise Development Corporation (JEDCO) to provide technical support to enterprises seeking to export.
   - Developing alternatives to exempting export profits from income tax.
   - Researching the best options to minimize and/or support internal and external transport costs related to exports in order to increase the competitiveness of the Jordanian industrial sector.
   - Supporting the establishment of national export & trade houses by the private sector.
   - Conducting studies to identify markets with export opportunities.
   - Enhancing access of Jordanian institutions and companies to government project tenders in target foreign markets.
   - Developing a strategic roadmap to promote e-commerce with the aim of enhancing the e-commerce business environment.
   - Continuing to provide support to SMEs seeking to sell through virtual markets.
   - Boosting the efficiency of Jordanian border operations to position Jordan as a leading country in international trade through the development of one-stop services and infrastructure that minimizes costs and time at border crossings.
   - Simplifying and reducing export procedures by addressing the obstacles faced by exporting companies, reviewing import regulations and procedures periodically, and improving the performance of the National Committee for Trade and Transport Facilitation (NCTTF).

4. **Improving competitiveness of the service sector in foreign markets**
   - Strengthening semi-formal and informal service sectors.
   - Strengthening the role of chambers of commerce in offering institutional support to service sectors.
   - Assessing support currently offered, such as exemptions on export earnings of the service sectors, and providing alternative support mechanisms as indicated by the assessment.
   - Expanding classifications of home-based service professions and incentivizing
work from home, especially in the governorates.

- Improving the quality and availability of data and statistics related to trade in the service sectors.
- Institutionalizing the application of standards of quality in the service sectors, by adapting the local specifications of Jordanian services to international standards, and establishing agreements for mutual recognition of qualifications and certificates.

5. Developing a participatory institutional framework with the private sector for decision-making that facilitates foreign trade activity

- Enhancing communication channels to improve institutional performance through effective management of trade and investment missions, effective management of trade policy, and establishment of an executive committee for successful implementation.
- Activating the role of research in the field of trade policy through cooperation with colleges, universities, and professional institutes, and promoting the role of business incubators in universities and the value of academic expertise in developing them.
<table>
<thead>
<tr>
<th>AXIOMS</th>
<th>INTERVENTIONS</th>
<th>TYPE</th>
<th>COST (JD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>UTILIZE FTA’s and enable local businesses to expand their exports</td>
<td>Explore swift avenues to help local manufacturing companies capitalize on EU simplified RoO and other FTA’s (USA) to expand their exports.</td>
<td>GoJ project</td>
<td>5 M</td>
</tr>
<tr>
<td></td>
<td>Promote FTA’s to foreign investors.</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Allocate JD 100M to Jordan Loan Guarantee Corporation for export guarantee program.</td>
<td>GoJ project</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Secure GCC accreditation and recognition of Jordanian professional service qualifications (e.g.: auditing, accounting, engineering and architecture).</td>
<td>GoJ project</td>
<td>----</td>
</tr>
<tr>
<td>OPEN NEW MARKETS FOR JORDANIAN EXPORTS</td>
<td>Complete rounds of negotiations with a number of trading partners (the European Union, the Gulf Cooperation Council, Mexico).</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Develop trade relations and work on the legal and legislative framework to regulate business relationships with the non-traditional markets (African markets, Eurasian countries, Russia).</td>
<td>GoJ project</td>
<td>----</td>
</tr>
<tr>
<td>STRENGTHEN JORDAN’S ABILITY TO EXPORT GOODS AND SERVICES</td>
<td>Simplify and reduce the export procedures by addressing the obstacles that companies face when exporting.</td>
<td>GoJ project</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Establish an export house that contains an export/import bank, logistics and transport solutions.</td>
<td>GoJ project</td>
<td>----</td>
</tr>
<tr>
<td><strong>Subtotal- Exports-investment opportunities</strong></td>
<td></td>
<td></td>
<td>----</td>
</tr>
<tr>
<td><strong>Subtotal- Exports-Government of Jordan’s projects (6)</strong></td>
<td></td>
<td></td>
<td>5M</td>
</tr>
<tr>
<td><strong>Subtotal- Exports-reform (1)</strong></td>
<td></td>
<td></td>
<td>----</td>
</tr>
<tr>
<td><strong>Grand Total- Exports</strong></td>
<td></td>
<td></td>
<td>5M</td>
</tr>
</tbody>
</table>
INTERNAL TRADE AND SUPPLY SECTOR

Strengthening food security and providing essential commodities for all residents of the Kingdom through building a strategic reserve of basic commodities (wheat, barley, animal feed), food supplies and necessities, and regulating free market mechanisms to achieve a balance that protects all involved parties engaged in internal trade processes.

The sector policy is based on the following:

1. Utilizing mechanisms to maintain market stability through market monitoring
2. Promoting free market competition and regulating overpricing
3. Protecting national production
4. Maintaining a strategic reserve of essential commodities and improving self-sufficiency rates
5. Reducing waste in the strategic reserve
6. Protecting consumers
7. Strengthening existing market infrastructure and coordinating efforts to achieve and maintain food security

Implementation of this policy requires:

1. Utilizing mechanisms to maintain market stability through market monitoring
   · Ensuring that the best commodity options are available to consumers at a fair price and quality, by regulating supply of food and agricultural products to meet market demand, controlling essential commodity prices, and ensuring the quality of imported and domestic goods and necessities throughout all stages of the supply chain.
   · Ensuring that commercial enterprises abide by applicable market legislation and controlling any practices that are contrary to free market principles through:
   · Monitoring markets with the aim of ensuring that prices of goods are declared and sold at declared prices.
Monitoring the processes of discounts and liquidation, and promotional rewards and false advertising.
Detecting monopolies
Verifying weights of goods in the markets including food stuffs and calibrating scales and weighbridges in Jordan.

2. Promoting free market competition and regulating overpricing
   Encouraging and promoting a culture of competition to ensure effective market performance.
   Ensuring freedom to exercise economic activities in accordance with the principles of free competition through coordination with relevant government agencies, and ensuring that future draft government laws and regulations are compatible with competition law and policy.
   Protecting competition against nefarious practices by addressing monopolistic agreements and alliances, and addressing the exploitative behavior of some monopolistic market players such as overpricing, among other activities.

3. Protecting local production
   Protecting local products from an increase in import of a specific product to the Kingdom or importing it at dumping or subsidized prices, by developing a local production protection law, developing an early warning system for unfair trade, and providing consulting services regarding the implementation of local production protection legislation.
   Raising awareness of local production protection legislation through coordinating with representatives from the private sector, participating in various events to introduce services that are provided through trade remedies, and conducting workshops for different economy sectors on local production protection legislation.

4. Maintaining a strategic reserve of essential commodities and improving self-sufficiency rates
   Organizing the import and export of basic items, food supplies, and agricultural materials in accordance with seasonal demand.
   Enhancing risk management through the preparation of crisis management plans.
· Diversifying the import sources of wheat, barley, and food supplies to offset potential internal and external emergencies.
· Monitoring the strategic reserve of commodities and supplies that suppliers and retailers possess as well as grain silos and feed centers through an early warning system.
· Increasing the storage capacity of wheat and barley silos to increase reserves.
· Enhancing the role of the military and civil organizations in increasing the strategic reserve of essential commodities.
· Supporting investment in local production of essential items through establishing an innovation fund for agriculture, food, and energy, encouraging working from home, and supporting the establishment of food industries near farms and agricultural areas that produce surpluses.
· Building partnerships for agricultural investment in specific crops in suitable agricultural areas in Jordan, and in other countries with favorable conditions for crop cultivation.
· Supporting grain producers.

5. Reducing waste in the strategic reserve
· Strengthening mechanisms to ensure support for those who deserve it.
· Encouraging consumers to re-consider customary consumption habits in terms of quantity and quality.
· Maintaining reserve quantity and quality, as well as supervising the storage methods and the utilization of storage space.
· Monitoring the secure delivery of feed to feed centers and subsidized flour to bakeries.

6. Protecting consumers
· Expediting the adoption of the Consumer Protection Law and familiarizing partners with the law’s benefits.
· Establishing the Consumer Protection Directorate under the Consumer Protection Law.
· Developing appropriate dispute settlement mechanisms.
· Serving the interests of consumers in areas related to consumer health.
· Improving the quality of services delivered to consumers by providing all data and information such as: price announcements, billing, warranties, closeouts
and sale announcements, investigating consumer complaints, responding to consumer inquiries, intervening to resolve complaints and disputes, and combating false advertising.

- Improving consumer knowledge and behavior towards sustainable consumption patterns, e-commerce, and local products, as well as strengthening consumer confidence in the Directorate of Consumer Protection, and in consumer rights and responsibilities.

7. Strengthening existing market infrastructure and coordinating efforts to achieve and maintain food security.

- Uniting and coordinating efforts of all national institutions that supervise the quality of commodities in the market during all stages of the supply chain, through the formation of a permanent steering committee composed of representatives of the public and private sectors and civil society organizations.
- Strengthening the support infrastructure for the provision of food products and strategic reserves (storage locations, Aqaba ports, points of sale, transportation, laboratories, and databases).
- Providing information and data on food security issues through regular data collection and studies.
- Building capacity of staff and employees working in national institutions.
- Building international partnerships with the aim of attracting investment in this field and ensuring that national practices are aligned with international best practices.
- Utilizing technology to monitor markets and commercial institutions.
MICRO, SMALL, AND MEDIUM ENTERPRISES - MSMES SECTOR

Fostering job creation and income generation through supporting start-up businesses and expanding existing ones, promoting the spirit of entrepreneurship and innovation across different economic sectors and age groups, reducing legal and regulatory burdens to accelerate growth and expansion in these types of enterprises, providing consultation services to enhance their productivity and competitiveness, and providing access to facilitated and sustainable financing, in order to enhance the promising contribution and added value of this sector within the national economy.

The sector policy is based on the following:

1. Accelerating reforms related to the legal and regulatory environment
2. Offering the needed financing with facilitated and suitable terms
3. Training business owners in technical and managerial skills
4. Simplifying patent registration procedures
5. Encouraging and stimulating entrepreneurship and innovation
6. Fostering and building the capacity of existing businesses
7. Providing the right marketing for products of this sector's projects and businesses

Implementation of this policy requires:

1. Accelerating reforms related to the legal and regulatory environment
   · Preparing a draft law for small and medium enterprises (SMEs).
   · Passing the moveable assets law.

2. Offering the needed financing with facilitated and suitable terms
   · Contributing to financing start-ups through the network of Jordan Innovation Centers (JIC).
· Improving access to finance in rural areas through Rural Economic Growth and Employment Project (REGEP).
· Contributing to financing new and existing development projects in governorates through the Governorates Development Fund.
· Implementing the fourth pillar of the National Strategy for Entrepreneurship and Developing MSMEs 2017 – 2020 “improve access to credit and equity financing” through:
  – Addressing market failures in the allocation of official funding needed for MSMEs.
  – Doubling the volume of bank loans granted to SMEs from 10% to 20% by the end of 2020.
  – Increasing the size of initial capital and venture capital available for the development of promising start-ups.

3. Training business owners in technical and managerial skills
   · Building the capacity and skills of new entrepreneurs, especially women and youth.
   · Improving the sustainability and growth potential of start-ups during the first two years of operation.
   · Enhancing the managerial capacities and capabilities of existing SMEs to achieve higher performance levels.

4. Simplifying patent registration procedure
   · Establishing Innovation Support Centers under the Ministry of Industry and Trade to connect SMEs with innovators and inventors.
   · Linking SMEs with the WIPO PUBLISH website, which allows access to granted and expired patents.
   · Conducting awareness workshops on IP rights and invention patents.

5. Encouraging and stimulating entrepreneurship and innovation
   · Implementing the second pillar of the National Strategy for Entrepreneurship and Developing MSMEs 2017 – 2020 “build awareness and a culture of entrepreneurship within society” through:
– Fostering an entrepreneurial spirit in all governorates and across all sectors.

– Integrating the concept of entrepreneurship in school curricula at all grade levels.

· Bringing innovative ideas to fruition by offering support to entrepreneurs in initiating sustainable businesses, and supporting ideas that stem from these businesses, in addition to developing value-added products, identifying and exploiting markets, hiring skilled staff, and achieving viable and self-sustainable businesses through Entrepreneurship Support/Business Incubator Programs.

· Launching the Entrepreneurial Communities Initiative to 1) identify factors that i) encourage the development of business entrepreneurial communities, ii) build collaboration networks and develop their entrepreneurial capacities, and iii) utilize and develop entrepreneurial skills and policies, and 2) to assess the impact of identified factors in supporting entrepreneurship, identify best practices as an educational tool, and envision support for the creation and development of more entrepreneurial communities across all governorates.

6. Fostering and building the capacity of existing businesses

· Supporting the sustainability of start-ups and SMEs, and paying particular attention to SMEs with high growth potential to boost productivity and competitiveness, through the SMEs Growth Accelerator Project.

· Developing clusters in cultural and innovative industries.

· Linking companies that import raw materials from abroad with alternative local suppliers through the National Linkages Program.

· Facilitating investments in small, medium and large production enterprises through the Governorates Development Fund, whether under inception or existing ones, that aim to launch and/or expand in industrial and service sectors, or agro-industries, so long as these projects contribute significantly to the economy, support to local communities, and are economically feasible with high added value.
7. Providing the right marketing for products of this sector’s projects and businesses
   - Improving and developing an e-commerce business environment in order to increase exports of Jordanian SMEs through the “Development of Exports through Virtual Market Places” program.
   - Facilitating the access of SMEs to international markets through the provision of services that foster connections in the business and innovation fields, to enhance competitiveness and presence through establishing business clusters among third world countries through the Enterprise Europe Network (EEN).
   - Improving agricultural product marketing (vegetables and fruits) of crops with high water-value, in both local and foreign markets through the Rural Economic Growth and Employment Project (REGEP).
   - Implementing the sixth pillar of the National Strategy for Entrepreneurship and Developing MSMEs 2017 – 2020 “access to markets” through:
     - Increasing exposure to government procurement and tender opportunities and facilitating related contracts. Improving MSMEs’ export readiness and encouraging them to export.
     - Increasing the participation of MSMEs in large companies’ supply chains.
     - Reinforcing the franchise model as a market-building approach.
PROFESSIONAL SERVICES

Professional Services is a key enabler and contributor to the development of Jordan and its economic sectors through its ability to foster productivity and efficiency, and promote export services. Professional Services is a key driver for growth and is considered a main income stream for the middle class. Professional services include a range of professionals such as, but not limited to, physicians, engineers, lawyers, accountants, auditors, economists and technology experts.

Policy Statement

To develop the efficiency and enhance the productivity of professional services through adopting best international practices and modern legislations. Maximize the direct contribution of these services to other economic sectors while ensuring the highest quality standards by providing professional services that are:

- Specialized, competent, efficient and capable of excellence and creativity.
- Competitive at regional and international levels and a real contributor to high value added exports.
- Capable of attracting international expertise and foreign investors towards positioning Jordan as a regional hub.
- Capable of providing fulfilling jobs.
- Focused on exporting services rather than brain drain.
TOURISM SECTOR

Develop tourism products and services that are highly competitive at the regional and international levels spanning all seasons of the year; by exploiting the available resources across the Kingdom's governorates, to increase the tourism sector's contribution to overall economic growth.

The sector policy is based on the following:

1. Developing tourism products (cultural, medical, environmental, religious, adventure, marine, educational, conventions, exhibitions and festivals)
2. Developing a legislative framework that stimulates investment and attracts tourists
3. Activating the leading role of the private sector
4. Maintaining a promotional policy that places Jordan as a distinct and competitive tourist destination in the region
5. Improving the management and operation of tourism sites and maintaining a high level of services
6. Continuously developing and marketing local tourism sites

Implementation of this policy requires:

1. Developing tourism products
   - Providing distinctive and varied tourism products in all governorates of Jordan that meet the requirements of regional and international tourism, and motivating local communities to develop tourism products and experiences and special services that enrich the tourist experience.
   - Focusing on the competitive advantage of the tourism sector in all governorates and consolidating them, addressing weaknesses wherever they may exist and providing the financial allocations necessary for this purpose in order to solidify a competitive Jordanian tourism product.
   - Distributing tourism services and facilities in a balanced way across the Kingdom's governorates and upgrading the level of services provided to visitors to tourist sites.
Implementing renewable energy projects in archaeological and tourist sites in the Kingdom.

Developing electronic information systems and applications for geographic information on tourist sites, facilities and development projects.

Creating new tourist routes and developing existing ones in all governorates across the Kingdom.

Institutional capacity building within the Ministry of Tourism and Antiquities, as well as raising the capacity of the sector’s employees.

Integrate archaeological sites into tourism product development through the creation of themed product clusters.

2. Developing a legislative framework that stimulates investment and attracts tourists

   Establishing the foundations of a legislative and regulatory framework to enhance sector.

   Setting regulations for monitoring performance to ensure premium standards.

   Developing and updating the Ministry of Tourism and Antiquities website to provide all information and services to the recipients, to include a list of tourism service providers (hotels, restaurants, camping sites, incoming and outbound tourism and travel offices, Hajj and Umrah travel offices, guides and traditional/rural trades).

   Reviewing and updating the legislation governing the work of the tourism sector.

   Providing administrative and regulatory requirements for the application of the new tourism law.

   Developing the legislative environment that organizes the work of participatory economy, a sector that is in high demand -in light of the great transformation of global tourism sector- and helps solve many of the tourism sector challenges such as transportation and accommodation.

3. Activating the leading role of the private sector

   Strengthening partnerships between the Ministry and the private sector, to achieve tourism sector goals and overall economic growth.

   Supporting tourism associations in increasing the quality of services provided to their members and supporting the self-organization of the sector.

   Institutionalizing objectives related to enabling the private sector to play a key role in the planning and management of the tourism sector, by harmonizing legislation, procedures and decisions.
4. **Maintaining a promotional policy that places Jordan as a distinct and competitive tourist destination in the region**
   - Enhancing the efforts of the Jordan Tourism Board to promote the Kingdom as a competitive tourist destination at regional and international levels through the implementation of effective public policies and marketing plans.
   - Involving the private sector in the marketing of tourist and cultural heritage sites.
   - Developing innovative tourism programs of a creative and competitive nature at the regional level. Focusing on attracting new tourism areas such as religious, medical, and adventure tourism.
   - Focusing on channeling promotional resources to target regional and global markets.
   - Attracting and supporting charter and low cost flights to the Kingdom through King Hussein International Airport/Aqaba and Amman Civil Airport/Marka.

5. **Improving the management and operation of tourism sites and maintaining a high level of services**
   - Incentivizing the private sector to invest in public tourism sites as well as participate in their management and operation.
   - Involving local communities in the development, operation, and management of tourist sites.
   - Developing, managing and operating tourist sites as well as providing the best touristic services through the Directorate for the Management of Tourist Sites.
   - Enhancing the role of the Ministry of Tourism and Antiquities and intensifying its efforts to identify, define and control the Kingdom’s tourism resources.

6. **Continuously developing and marketing local tourism sites**
   - Launching annual promotional campaigns and local festivals.
   - Encouraging the growth of local tourism through cooperating with relevant bodies such as the Ministry of Municipal Affairs and the Ministry of Agriculture.
   - Conducting a study on granting Jordanian citizens tax exemptions on transactions with tourist establishments in order to reduce the cost of local tourism, as well as providing them with preferential prices through memorandums of understanding with the Social Security Corporation, the Hotel Association and Jordan Restaurants Association.
<p>| AXIOMS                                                                 | INTERVENTIONS                                                                                                                                                                                                                                                                                                                                                                               | TYPE   | COST (JD) |
|----------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| TOURISM                                                              | Maintain a promotional policy that places Jordan as a distinct and competitive tourist destination in the region                                                                                                                                                                                                                                                                                                                                   |        |          |
| Re-engineer the Jordan Tourism Board and enhance its capacity to manage and monitor the 3-year promotion roadmap approved by the general assembly of its members.                                                                                                                                                                                                                                                                                     | GoJ reform |          |
| Target new tourist markets regionally and internationally – JTB to set up an office in China, similar to how it did so in London. In addition, increase the marketing of Jordan across digital platforms.                                                                                                                                                                                                                                                                                             |        |          |
| Continue to outsource marketing &amp; PR activities in origin markets.                                                                                                                                                                                                                                                                                                                                                                                                                                          |        |          |
| Target and support low cost carrier flights.                                                                                                                                                                                                                                                                                                                                                                                                                                                              |        |          |
| Create a national tourism awareness campaign (2017-2021).            |                                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |          |
| Promote and market tourism to new markets such as Arab &amp; GCC countries, and Asian markets (specifically China).                                                                                                                                                                                                                                                                                                                                                                                         | GoJ reform | 12.5M    |
| Improve surveys and data collection                                  | Conduct periodic arrivals and departure surveys to assess expectations and experiences respectively.                                                                                                                                                                                                                                                                                                                                                                  | GoJ reform |          |
| Improve maintenance, management, and administration of touristic sites. | Outsource site management and maintenance Cooperate with international bodies for the maintenance of touristic sites.                                                                                                                                                                                                                                                                                                                                  | GoJ reform |          |</p>
<table>
<thead>
<tr>
<th>AXIOMS</th>
<th>INTERVENTIONS</th>
<th>TYPE</th>
<th>COST (JD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investments in the Tourism Sector</td>
<td><strong>Aqaba’s High Lake Resort</strong>: Establish a mega resort to be built on 650,000 m² of land north of Aqaba’s coast and adjacent to Marsa Zayed project. ASEZA through ADC is willing to partner with future investors on this project or full ownership is available.</td>
<td>Investment opp</td>
<td>481M</td>
</tr>
<tr>
<td></td>
<td><strong>Sports City Camps- Aqaba</strong>: Develop a multi-venue sports complex investment opportunity in Aqaba. The Sport City can provide a mix of activities for up to 3000 users.</td>
<td>Investment opp</td>
<td>200M</td>
</tr>
<tr>
<td><strong>Subtotal- Tourism- investment opportunities (2)</strong></td>
<td></td>
<td></td>
<td>681M</td>
</tr>
<tr>
<td><strong>Subtotal- Tourism-Government of Jordan’s projects</strong></td>
<td></td>
<td></td>
<td>----</td>
</tr>
<tr>
<td><strong>Subtotal- Tourism-reform (4)</strong></td>
<td></td>
<td></td>
<td>12.5M</td>
</tr>
<tr>
<td><strong>Grand Total- Tourism</strong></td>
<td></td>
<td></td>
<td>693.5M</td>
</tr>
</tbody>
</table>
CONSTRUCTION, ENGINEERING AND HOUSING SECTOR

Strengthening the position and role of the construction, engineering and housing sectors as they are the key economic drivers and engines of growth for other sectors. The government’s executive plan for the next ten years is to ensure the achievement of the desired objectives of making Jordan a regional center for architectural and engineering services in the Middle East.

The sector policy is based on the following:

1. Introducing new international best practices
2. Improving and developing the quality of engineer education and training
3. Updating and developing procedures for submitting tenders
4. Improving, organizing and developing housing and real estate development
5. Developing legislative frameworks for the protection of investors and beneficiaries
6. Opening new export horizons for construction, engineering and housing services, including consultancy services
7. Actively participating in reconstruction operations in neighboring countries
8. Enabling and strengthening the partnership between the investors of this sector in order to access global markets and create an Arab construction sector armed with science and technology able to compete with the largest construction conglomerates that control the modern global economy and its projects

Implementation of this policy requires:

1. Introducing new international best practices
   - Introduce new international best practice standards and accreditation systems for engineers & other sector professionals (e.g.: plumbers, electricians, stone masons, etc.).
Enhancing monitoring of implementation to ensure compliance with design standards by increasing the number of site inspections while complying with codes and specifications through the Jordanian National Construction Council.

Implementing strict penalties included in the National Construction Law, especially those related to violations in construction works and non-compliance with codes (a revised draft law on national construction has been prepared and referred to the Parliament to complete its constitutional procedures).

2. Improving and developing the quality of engineer education and training
   - Introducing new certification programs for Jordanian engineers to meet the needs of the sector and raise the level of quality in education, scientific training, and the development of personal skills.
   - Setting a strategic goal for engineering programs in public and private Jordanian universities to be 100% internationally accredited by 2020.
   - Developing and adopting a national system for the classification of engineers based on international standards.
   - Partnering with Edraak to develop online training content at the highest international standard.
   - Eliminating the higher education “bridging” system in the field of engineering (obtaining an engineering degree using credits obtained from a diploma program), and eliminating the principle of exceptions for acceptance into engineering colleges in Jordanian universities.
   - Mandating a national program of Continuing Professional Education (CPE) and linking completion of CPE requirements to professional accreditation.
   - Strengthening and expanding the scope of all professional training of interrelated professions related to the construction sector and reconstruction activities.

3. Updating and developing procedures for submitting tenders
   - Promoting the use of FIDIC contracts and model construction contracts, and doing away with special tender committees (FIDIC contracts are currently reviewed by a committee formed by the Cabinet chaired by the Minister of Public Works and Housing).
   - Reviewing and updating the procedures of government tenders to promote the principles of transparency and integrity.
· Obliging bidders to submit financial statements (financial solvency and audited budget) when classifying and renewing the classification of contractors for all major contracts upon submitting bids.
· Cooperating with the National Credit Bureau to run financial and credit risk checks, and setting solvency as a selection criteria for contracting and consulting companies bidding on projects.
· Introducing new provisions requiring Jordanian company participation in all international contracts implemented in Jordan (for infrastructure projects) to increase Jordanian company participation to 50% by 2025.

4. Improving, organizing and developing housing and real estate development
· Developing a new national action plan for the housing sector, focusing on mid-market affordable housing solutions to target the low and middle income segments at affordable prices.

5. Developing legislative frameworks for the protection of investors and beneficiaries
· Updating building regulations in Greater Amman and different governorates, reviewing density and zoning provisions to avoid any impediments with investors, as well as introducing new requirements for energy efficiency in buildings and linking them to obtaining building and construction permits.
· Laying the foundations and technical standards for quality control of buildings, which includes issuing certificates of conformity and quality assurance.

6. Opening new export horizons for construction, engineering and housing services, including consultancy services
· Encouraging international contracting companies to invest in Jordan in order for Jordan to become a regional hub for reconstruction projects in neighboring countries.
· Organizing an annual global industry conference and trade show to promote commercial communication and exchange of information regarding international export opportunities.
• Activating the role of Jordanian embassies abroad.
• Encouraging Jordanian companies to form coalitions to implement projects abroad.
• Arriving at a mechanism with the Central Bank of Jordan to issue guarantees so that Jordanian contractors and consultants may participate in the implementation of major projects outside the Kingdom.
<table>
<thead>
<tr>
<th>AXIOMS</th>
<th>INTERVENTIONS</th>
<th>TYPE</th>
<th>COST (JD)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CONSTRUCTION &amp; HOUSING</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Employ new international best practices</td>
<td>Introduce new international best practice standards and accreditation systems for engineers &amp; other sector professionals (e.g.: plumbers, electricians, stone masons, etc.).</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Revise the contractor classification system in line with new standards of excellence.</td>
<td>GoJ project</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Strengthen monitoring &amp; enforcement capabilities (through modification of the National Building Law): Increase number of inspectors and site inspections of construction projects. Review &amp; strengthen penalties under law for building code violations. <em>This will be strengthened in the modification to the National Building Law (in Parliament)</em></td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td>Improve engineer education and training</td>
<td>Introduce new degree programs that meet the needs of the industry.</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Mandate a national program of Continuing Professional Education (CPE) and link completion of CPE requirements to professional accreditation.</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Establish and publish a national rankings system for engineering degree programs in Jordanian Universities.</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Target for (100%) International Accreditation for all Engineering Programs in Jordanian Universities by the year 2020.</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Consolidate and expand all vocational training for construction-related trades.</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Limit the number of exemptions into engineering degree programs and eliminate the ‘bridging’ by students it is the Engineering programs in Jordanian Universities</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td>AXIOMS</td>
<td>INTERVENTIONS</td>
<td>TYPE</td>
<td>COST (JD)</td>
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<td>---------------</td>
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</tr>
<tr>
<td>Update and develop procedures for assessing and submitting tenders</td>
<td>Strengthen use of FIDIC (International Federation of Consulting Engineers) contracts &amp; eliminate the use of special committees. (Review of FIDIC is underway by committee headed by MoPWH)</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td>Mandate provision of audited financial statements for each tender</td>
<td></td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td>Mandate use of the new national credit bureau to conduct credit checks on the financial fitness of contracting and consulting companies as a selection criteria</td>
<td></td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td>Introduce new provisions requiring Jordanian company participation in all international contracts implemented in Jordan (for infrastructure projects) to increase Jordanian company participation to 50% by 2025</td>
<td></td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td>Put in place legislative frameworks that provide appropriate protection to investors and beneficiaries</td>
<td>Develop a new action plan for the housing sector, focusing in particular on mid-market affordable housing solutions – underway at 50% completion with support of World Bank experts</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td>Update the building bylaw for Greater Amman and the rest of the country to include more specific density and zoning guidelines, and energy efficiency requirements</td>
<td></td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td>Introduce a new national home warranty scheme to provide new home buyers with protection on the quality of their new home (to be implemented through the new law for regulating housing sector and real estate)</td>
<td></td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td>Open new export horizons</td>
<td>Organize annual industry conference and trade show to encourage commercial networking and information sharing about international export opportunities</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
</tbody>
</table>

**Subtotal - Construction & Housing - investment opportunities**

**Subtotal - Construction & Housing - Government of Jordan’s projects**

**Subtotal - Construction & Housing - reform (17)**

**Grand Total - Construction and Housing**

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AGRICULTURE SECTOR

Adopting a framework that focuses on enhancing food security, improving farmers’ income, optimal use of available resources, raising sector productivity and contribution to the national economy, encouraging the use of modern technology, improving extension services for farmers and setting new mechanisms for developing the domestic agricultural market.

The overall policy of this sector includes:

1. Promoting the use of technology and automating agricultural services
2. Guiding citizens on available agricultural production opportunities and encouraging agricultural projects in rural areas
3. Stimulating private sector participation
4. Developing marketing plans to increase exports of national agricultural products in new markets
5. Empowering and encouraging Jordanian labor
6. Increasing the efficiency of water use available for irrigation
7. Encouraging the cultivation of high yield crops
8. Reviewing the law of cooperatives and its mechanisms

Implementation of this policy requires:

1. Promoting the use of technology and automating agricultural services
   · Providing free or subsidized agricultural services to farmers, especially for services that the private sector cannot provide (extension and research, vaccinations against diseases, treatment, spraying, etc.).
   · Encouraging the use of modern technology in irrigation and fertilization through agricultural research and subsidized financing.
   · Encouraging the use of improved and drought resistant seeds.
· Supporting agricultural research and transfer of technology.
· Encouraging mechanization in agricultural operations.
· Introducing early warning systems for predicting transboundary diseases and pests.
· Using alternative energy to reduce production costs.

2. Guiding citizens on available opportunities of agricultural production and encouraging agricultural projects in rural areas,
· Regulating the trade of agricultural products to ensure fair prices.
· Increasing the role of citizens in agricultural development through unions and cooperatives.
· Supporting family businesses that promote food security for low-income rural and desert areas.
· Encouraging small and income-generating projects in rural areas, as well as employment opportunities through subsidized loans.

3. Stimulating private sector participation
· Adopting partnerships with the private sector in formulating agricultural policies through:
  · Inviting the private sector to join the boards of the National Center for Agricultural Research and Extension (NCARE), the Jordan Cooperative Corporation and the Agricultural Credit Corporation.
  · Increasing the number of private sector representatives in specialized technical committees.
  · Institutional representation of the private sector on boards, main committees and sub-committees in the governorates, in addition to project steering committees.
· Ensuring the private sector’s right to access information.
· Enhancing integrity and transparency in the ministry’s transactions with the private sector.
· Adopting PPP as an approach to developing the agricultural sector through:
  · Food production projects outside Jordan (Sudan and Russia projects), veterinary quarantine projects, HOP, and large slaughterhouse projects for poultry and animals.
4. Developing marketing plans to increase exports of national agricultural products to new markets
   - Opening new markets through bilateral, regional and international agreements for Jordanian agricultural products.
   - Finding alternative routes for agricultural products to reach Russian and Eastern European markets.
   - Encouraging organization of refrigerated transportation with large companies for export purposes.
   - Encouraging the development of marketing establishments to improve the quality of agricultural products and increase the added value of production.
   - Encouraging the sector to move towards agricultural industries that use local production inputs.
   - Regulating the flow of imported agricultural products to ensure availability and fair pricing of agricultural products.
   - Adopting a tracking system for plant and animal products to increase their penetration of non-traditional markets.
   - Promoting organic agriculture and best agricultural practices.

5. Empowering and encouraging Jordanian labor
   - Training local workers and adopting programs to replace foreign workers with local ones in the agricultural sector, in cooperation with the Ministry of Labor.
   - Establishing appropriate mechanisms for the stability of Jordanian agricultural workers through social security and health insurance plans.
   - Developing skills of families living in rural areas – providing them with training for the labor market.

6. Increasing the efficiency of water use available for irrigation
   - Encouraging protected agriculture and hydroponics through loans subsidized by the Agricultural Credit Corporation.
   - Providing water to livestock breeders in the desert (Badia) through water harvesting projects.
   - Encouraging the cultivation of high yield crops per unit of water through agricultural research and subsidized financing.
   - Encouraging the cultivation of green feed using treated wastewater.
7. Encouraging the cultivation of high-yield crops
   - Increasing self-sufficiency of agricultural products that are competitive against imports.
   - Encouraging farmers to produce high-value added crops.
   - Encouraging farmers to cultivate based on local and foreign market demands.
   - Supporting the reclamation of agricultural land in rain-fed areas to increase the area of agricultural land.
   - Developing farming in the Badia to increase its productive capability in providing feed for livestock breeders.
   - Supporting forestation projects.

8. Reviewing the law of cooperatives and its mechanisms
   - Developing and reviewing the regulations and instructions governing cooperative work.
   - Establishing the General Cooperative Union and regional federations and assigning them the primary role of supervising the work of cooperative societies.
   - Qualifying the cooperative institute to raise the efficiency of workers within the public and private sectors.
   - Encouraging and supporting marketing outlets for agricultural cooperative societies in all governorates to assist in marketing products domestically and internationally.
   - Opening finance opportunities including grants and loans to provide financing for cooperative societies' projects and members.
<table>
<thead>
<tr>
<th>AXIOMS</th>
<th>INTERVENTIONS</th>
<th>TYPE</th>
<th>COST (JD)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>AGRICULTURE</strong></td>
<td>Promote the use of technology and automate agricultural services</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Promote the use of improved seeds (such as drought resistant seeds).</td>
<td>GoJ project</td>
<td>13.7M</td>
</tr>
<tr>
<td></td>
<td>Support agricultural research and transfer of knowledge &amp; technology.</td>
<td>GoJ project</td>
<td>14.45M</td>
</tr>
<tr>
<td></td>
<td>Encourage the use of mechanization in agricultural operations.</td>
<td>GoJ reform</td>
<td>2.4M</td>
</tr>
<tr>
<td></td>
<td>Introduce early warning mechanisms for predicting pests and trans-boundary animal diseases.</td>
<td>GoJ project</td>
<td>1.68M</td>
</tr>
<tr>
<td></td>
<td>Increase the use of alternative energy to reduce the cost of agricultural production.</td>
<td>GoJ project</td>
<td>2.86M</td>
</tr>
<tr>
<td>Guide citizens on the opportunities of agricultural production available and encourage rural agricultural projects in countryside to strengthen national food security</td>
<td>Increase the role of citizens in agricultural development through associations and cooperatives.</td>
<td>GoJ project</td>
<td>7.18M</td>
</tr>
<tr>
<td></td>
<td>Support family projects that promote food security for the poor in rural and Badia areas</td>
<td>GoJ project</td>
<td>3.92M</td>
</tr>
<tr>
<td></td>
<td>Encourage microenterprises, income generating and employment opportunities in rural areas and Badia area through subsidized loans</td>
<td>GoJ project</td>
<td>302.9M</td>
</tr>
<tr>
<td></td>
<td>Encourage private sector membership in the agricultural higher council, the councils of the National Center for Agricultural Research and Extension, the Cooperative Corporation and the Agricultural Credit Corporation</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Increase the number of private sector representatives in specialized technical committees</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Increase private sector representation on boards, main committees and sub-committees of governorates and projects steering committees</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Enhance integrity and transparency in the ministry’s dealings with the private sector.</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td>AXIOMS</td>
<td>INTERVENTIONS</td>
<td>TYPE</td>
<td>COST (JD)</td>
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</tr>
<tr>
<td>Stimulate private sector participation</td>
<td>Develop veterinary quarantine projects.</td>
<td>GoJ project</td>
<td>34.29M</td>
</tr>
<tr>
<td></td>
<td>Develop the veterinary health-check requirements in order to export livestock to KSA.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Build large slaughterhouses for poultry and live animals.</td>
<td></td>
<td></td>
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<tr>
<td>Develop marketing plans to increase the export of national agricultural products and the open new markets for them</td>
<td>Open new markets through bilateral, regional and international agreements for Jordanian agricultural products</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Find means of exporting agricultural products to Russian and Eastern European markets</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Encourage the development of marketing facilities to increase the quality of the Jordanian agricultural product and increase the added value of production</td>
<td>GoJ project</td>
<td>16M</td>
</tr>
<tr>
<td></td>
<td>Strategic selection of crop development to capitalize on backward linkages with the agro-industry</td>
<td>GoJ project</td>
<td>9.5M</td>
</tr>
<tr>
<td></td>
<td>Regulate the flow of imported agricultural products in order to achieve the availability and fair pricing of agricultural products</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Adopt tracing systems for plant and animal products to increase their access to nontraditional markets</td>
<td>GoJ project</td>
<td>2.25M</td>
</tr>
<tr>
<td>Promote organic agriculture and best agricultural practices</td>
<td></td>
<td>GoJ project</td>
<td>4.65M</td>
</tr>
<tr>
<td>Empower and encourage Jordanian labor in agriculture</td>
<td>Formulate an action plan to place and train local agricultural workers in the agricultural sector in cooperation with the Ministry of Labor</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Establish appropriate mechanisms for the stability of Jordanian agricultural labor through the provision of social and health insurance</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Develop skills of families living in rural areas – provide them with training for the labor market</td>
<td>GoJ project</td>
<td>2.26M</td>
</tr>
<tr>
<td>AXIOMS</td>
<td>INTERVENTIONS</td>
<td>TYPE</td>
<td>COST (JD)</td>
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<tr>
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</tr>
<tr>
<td>AGRICULTURE</td>
<td>Increase the efficiency of water use available for irrigation</td>
<td>GoJ project</td>
<td>30.4M</td>
</tr>
<tr>
<td></td>
<td>Encourage the application of new agricultural methods (such as hydroponic) through loans supported by the Agricultural Credit Corporation</td>
<td>GoJ project</td>
<td>64.9M</td>
</tr>
<tr>
<td></td>
<td>Provide water to livestock breeders in Badia through water harvesting projects</td>
<td>GoJ project</td>
<td>30M</td>
</tr>
<tr>
<td></td>
<td>Encourage the cultivation of high yield crops per unit water through agricultural research and subsidized financing</td>
<td>GoJ project</td>
<td>1.7M</td>
</tr>
<tr>
<td></td>
<td>Encourage farmers to produce high-value cash crops</td>
<td>GoJ project</td>
<td>30.23M</td>
</tr>
<tr>
<td></td>
<td>Encourage farmers to cultivate based on local and foreign market demand</td>
<td>GoJ project</td>
<td>50.14M</td>
</tr>
<tr>
<td></td>
<td>Support land reclamation in rain-fed areas to increase the area of agricultural land</td>
<td>GoJ project</td>
<td>20.71M</td>
</tr>
<tr>
<td></td>
<td>Develop rangeland in Badia to increase its productive capability in providing feed for animal breeders</td>
<td>GoJ project</td>
<td>151.13M</td>
</tr>
<tr>
<td></td>
<td>Continue support of forestation projects</td>
<td>GoJ project</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Review the law of cooperatives and its mechanisms</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Develop and review the regulations and instructions governing cooperative work</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Establish the General Cooperative Union and regional federations and give them the largest role in overseeing the work of cooperative societies</td>
<td>GoJ project</td>
<td>1.3M</td>
</tr>
<tr>
<td></td>
<td>Rehabilitate agricultural coops to enhance efficiency and value-added of farming</td>
<td>GoJ project</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Provide financing for cooperative associations projects and members through grants and loans</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
</tbody>
</table>

| Subtotal- Agriculture - investment opportunities | ---- |
| Subtotal- Agriculture - Government of Jordan’s projects (22) | 796.2M |
| Subtotal- Agriculture - reforms (13) | 2.4M |
| Grand Total- Agriculture | 798.6M |
5. SOCIAL DEVELOPMENT

EDUCATION & HUMAN RESOURCE DEVELOPMENT

The development of policies and strategies that will enable current and future generations to develop the needed educational and vocational skills to improve their overall standard of living.

The sector policy is based on adopting the recommendations of the National Strategy for Human Resources Development (2016-2025), which sees that education leads to prosperity, and fostering talent achieves a better quality of life. The main pillars of the first phase of the strategy are:

1. Ensuring equal access to education for all students
2. Providing international best practices, outputs and results to all stakeholders
3. Empowering institutions to take responsibility for their performance through delegating responsibilities and decentralizing decision making
4. Incorporating innovative and creative approaches using technologies to achieve the required results

This policy is formulated to achieve a number of reform priorities and strategic objectives for human resources development:

1. Ensuring equal access to education for all students
   • Increasing the capacity and the enrollment rate of kindergartens (KG2 level).
   • Opening new schools in accordance with strategic plans.
1. Providing equal pay for Technical and Vocational Education and Training (TVET) graduates.
   ・ Developing higher education admission systems.

2. Providing international best practices, outputs and results to all stakeholders
   ・ Establishing an independent National Curriculum and Assessment Center as well as modernizing curriculum for Early Childhood Education and Development (ECED), Basic and Secondary Education (BS&E), and Tawjihi.
   ・ Developing a comprehensive training program for current teachers (ECED, BS&E and Tawjihi).
   ・ Developing a new curriculum for ECED that meets the needs of young Jordanians
   ・ Setting standards and training requirements for TVET trainers and instructors.
   ・ Reviewing and streamlining existing programs and majors offered in universities

3. Empowering institutions to take responsibility for their performance through delegating responsibilities and decentralizing decision making
   ・ Introducing an accreditation/qualification system for teachers and caregivers (ECED and BS&E).
   ・ Consolidating governance of the TVET sector under one umbrella to enhance accountability across the sector.
   ・ Strengthening governance in higher education.

4. Incorporating innovative and creative approaches using technologies to achieve the required results
   ・ Developing mobile applications, with an emphasis on math, reading, and writing skills.
   ・ Upgrading and modernizing computer labs in all schools to enhance the teaching and learning process.
<table>
<thead>
<tr>
<th>AXIOMS</th>
<th>INTERVENTIONS</th>
<th>TYPE</th>
<th>COST (JD)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EDUCATION</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ensure equal access to education for all students.</td>
<td>Build new 2800 KG2 classes by 2025.</td>
<td>Goj project</td>
<td>245M</td>
</tr>
<tr>
<td></td>
<td>Open new schools strategically (B&amp;SE).</td>
<td>Goj reform</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Build 600 new schools by 2025.</td>
<td>Goj project</td>
<td>1B</td>
</tr>
<tr>
<td></td>
<td>Establish TVET Centers of Excellence</td>
<td>Goj project</td>
<td>66M</td>
</tr>
<tr>
<td></td>
<td>Ensure equal pay for TVET Graduates (TVET).</td>
<td>Goj reform</td>
<td>0.5 M</td>
</tr>
<tr>
<td></td>
<td>Establish a unified admissions system for entry to higher education, and restructure admissions processes (HE).</td>
<td>Goj reform</td>
<td>613M</td>
</tr>
<tr>
<td></td>
<td>Improve provision for Syrian refugees (access to formal education)</td>
<td>Goj project</td>
<td>475M</td>
</tr>
<tr>
<td></td>
<td>Rationalize poor performing schools</td>
<td>Goj reform</td>
<td>----</td>
</tr>
<tr>
<td>Provide international best practices, outputs and results to all stakeholders.</td>
<td>Establish an independent Curriculum and Assessment Center and modernize ECED, basic &amp; secondary education and Tawjih (ECED+B&amp;SE).</td>
<td>Goj project</td>
<td>188M</td>
</tr>
<tr>
<td></td>
<td>Develop comprehensive in-service teacher training (B&amp;SE + ECED).</td>
<td>Goj project</td>
<td>168M</td>
</tr>
<tr>
<td></td>
<td>Develop a new curriculum for ECED that meets the needs of young Jordanians (ECED).</td>
<td>Goj project</td>
<td>0.5M</td>
</tr>
<tr>
<td></td>
<td>Establish standards and training requirements for TVET trainers and instructors(TVET)</td>
<td>Goj reform</td>
<td>0.5M</td>
</tr>
<tr>
<td></td>
<td>Review and streamline existing programs and majors offered at universities and colleges (HE).</td>
<td>Goj reform</td>
<td>0.5M</td>
</tr>
<tr>
<td>Empower institutions to take responsibility for their performance through delegating responsibilities and devolved local decision making</td>
<td>Introduce a certification and licensing system for teachers and school leadership (ECED+B&amp;SE)</td>
<td>Goj project</td>
<td>7M</td>
</tr>
<tr>
<td></td>
<td>Consolidate governance of TVET sector to ensure accountability across the sector (TVET).</td>
<td>Goj reform</td>
<td>----</td>
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<tr>
<td></td>
<td>Strengthen higher education governance bodies (HE).</td>
<td>Goj reform</td>
<td>----</td>
</tr>
</tbody>
</table>
## Social Development

<table>
<thead>
<tr>
<th>Incorporate innovative &amp; creative approaches using technologies to achieve the required results</th>
<th>Upgrade computer labs and other devices in all schools to enhance the teaching and learning process.</th>
<th>GoJ project</th>
<th>72M</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strengthen human resources in the education field</td>
<td>Create a Civil Service fast stream program to recruit high achievers to HRD positions in ministries</td>
<td>GoJ reform</td>
<td>----</td>
</tr>
</tbody>
</table>

### Subtotal- Education-investment opportunities

| Subtotal- Education-Government of Jordan’s projects (9) | 2.2B |
| Subtotal- Education-reform (9) | 615M |

### Grand Total- Education

| Grand Total- Education | 2.8B |
HEALTHCARE SECTOR

Policies of the healthcare sector aim to reorganize the overall regulatory and advisory framework of the sector as well as provide comprehensive and efficient preventive and curative health services. This is to be done through utilizing the available resources and establishing an effective partnership with the private sector and relevant institutions.

The sector policy is based on the following:

1. Improving the sustainability of the quality and safety of healthcare services.
2. Providing efficient and effective human resources management
3. Ensuring effective and efficient management of financial resources to rationalize expenditure on reform and development of the healthcare sector
4. Improving primary healthcare programs
5. Promoting investment in medical tourism
6. Achieving medicine security, supporting national pharmaceutical industries and enhancing their competitiveness
7. Developing the infrastructure of healthcare institutions according to the most appropriate models for sustainable management, operation and maintenance of health facilities
8. Achieving health insurance for all Jordanian citizens.

Implementation of this policy requires:

1. Improving the sustainability of the quality and safety of healthcare services
   · Implementing primary healthcare programs as well as improved monitoring and control of communicable and non-communicable diseases.
   · Affiliating all public healthcare institutions with the accreditation program.
   · Computerizing public health services through expanding and continuing implementation of the National Electronic-Health Program (Hakeem).
Social Development

- Involving local communities in the planning process of healthcare services priorities.

2. Providing efficient and effective human resources management
   - Preparing an executive plan to assess the needs of human resources.
   - Improving the recruitment process of qualified and trained technical and administrative staff.
   - Improving the efficiency of technical and administrative staff and developing a job description for all cadres.
   - Promoting equal opportunities for supervisory and leadership positions.
   - Identifying the gap in medical specialties, including nursing, through HRD strategy for local and regional markets.

3. Ensuring effective and efficient management of financial resources to rationalize expenditure on reform and development of the healthcare sector
   - Computerizing Ministry of Health warehouses and equipping them with CCTV systems.
   - Conducting cost analysis studies of services provided in hospitals and public sector health centers.
   - Activating a system of procurement over several years.
   - Rationalizing the establishment of health facilities according to a strategic track that follows adopted scientific and methodological principles.

4. Improving primary healthcare programs
   - Increasing the proportion of primary healthcare allocations in the Ministry of Health budget to 22%, (allocations for 2017 are 17.8%).
   - Creating a national classification system (a standard guide for protocols and medical procedures) for certain diseases.
   - Launching awareness and educational programs to increase community awareness of medical services.
   - Strengthening family medicine programs and supporting healthcare centers in providing specializations pertaining to family medicine.
Improving the quality of primary healthcare services through expanding the accreditation program to 120 health centers.

Using social media to spread health awareness and education among citizens.

Taking necessary measures to control emergent and resurgent diseases.

Developing a strategy to combat non-communicable diseases through promoting healthy behaviors.

Developing partnership models with the private sector to improve the availability and quality of primary healthcare services provided to citizens, and support the implementation of the Ministry of Health’s activities in combating communicable and non-communicable diseases.

5. Promoting investments in medical tourism
- Conducting the necessary studies on medical tourism in cooperation with the private sector.
- Accelerating the adoption of the medical liability law.
- Implementing and reviewing the health institution accreditation system.
- Supervising medical and logistical service providers.
- Marketing medical tourism as part of the activities of the Tourism Promotion Authority.
- Increasing the regional and global competitiveness of the private hospital sector.

6. Achieving medicine security, supporting national pharmaceutical industries and enhancing their competitiveness
- Improving the Jordanian pharmaceutical industry’s competitive ranking to become the first regionally and within the top 15 internationally, through:
  - Encouraging national pharmaceutical companies to manufacture high value added medicines while establishing clear bylaws for their registration, including biotechnology drugs (biosimilars), super generics and hybrid medicines.
  - Supporting research and development incubators in this field, in partnership between the private sector and scientific research institutions.
  - Accelerating the registration process of Jordanian medicines and granting it fast-track priority in all stages whether in analysis, registration or pricing, so that the overall registration process does not exceed 4 months after the receipt
of the registration file provided that all documentation requirements are met.

- Setting pricing bylaws that ensure Jordanian medicines are priced appropriately locally and in export markets.

- Encouraging national companies to engage in contract manufacturing and tech transfer to promote export opportunities, and accelerating the accreditation process of such companies under contract with national pharmaceutical companies, and the registration any drugs manufactured under these contracts, especially those requiring technologies that are not available locally, provided that the national companies remain the Marketing Authorization Holders (MAH) of these drugs.

- Assigning JFDA the task of preparing a clear and comprehensive action plan to be presented within one month, specifying the actions, mechanisms and resources required to implement its objectives to ensure the growth and development of the Jordanian pharmaceutical industry.

7. Developing the infrastructure of healthcare institutions according to the most appropriate models for sustainable management, operation and maintenance of health facilities.

- Improving the equitable distribution of public healthcare services and reducing the proportion of rented health facilities.

- Adopting models of partnership with the private sector to provide new health facilities.

- Establishing a private hospital in Aqaba with a capacity of 100 beds and an expandable capacity of 200 beds.

- Eighth: Contributing to achieving comprehensive health insurance for all Jordanian citizens.

- Accelerating the increase in percentage of individuals covered by civil health insurance:

  - Increasing the number of individuals covered under the civil health insurance from the third bracket, whose monthly income ranges from 200-300 Dinars.

  - Provide health insurance for individuals aged 70 and above.

  - Activating mandatory Article 3(c) of the Social Security Law to include all participants of social insurance in health insurance.

  - Periodic reviewing of wage scales, agreements, and service packages provided by health insurance to reduce spending.
<table>
<thead>
<tr>
<th>AXIOMS</th>
<th>INTERVENTIONS</th>
<th>TYPE</th>
<th>COST (JD)</th>
</tr>
</thead>
</table>
| HEALTHCARE                            | Adopt regulatory frameworks to enable the environment for modern healthcare growth:  
                                      | - Apply medical liability law (proposed to Parliament): to tap into western medical tourism markets, that will drive growth in private hospitals.  
                                      | - Supervise and legalize private hospital services (ongoing monitoring procedures on licenses, pricing, & upgrading requirements).                  | GoJ reform   | ----       |
|                                       | Create a development and marketing strategy to boost medical tourism (an action plan for preparatory procedures was adopted).                                                                            | GoJ reform   | ----       |
|                                       | Facilitate entry requirements and streamline e-visa for medical tourism purposes.                                                                                                                         | GoJ reform   | ----       |
| Improve the sustainability of the    | Continue supporting primary and secondary public healthcare services and system.                                                                                                                           | GoJ project  | 456.4M     |
| quality and safety of healthcare      | Gradually expand the health insurance system for all Jordanians;  
                                      | - Study the viability of adding new age brackets to the health insurance coverage (eg school students and those over the age of 60).  
                                      | - Study the inclusion of low income families (income less than 350 dinars) to the health insurance coverage.  
                                      | - Coordinate and compromise with relevant stakeholders regarding how to activate article (3-c) of social security law to include all participants in health insurance.  
                                      | - Conduct an actuarial and feasibility study to investigate the mechanism for accelerating the path towards comprehensive healthcare (TOR and tender at MOPIC). | GoJ project  | 300M       |
| services, and achieve health insurance for all Jordanian citizens | Upgrade processes and procedures at (6) public hospitals and (20) healthcare centers in preparation for the accreditation process in 2017.                                                             | GoJ Project  | 2M         |
### Social Development

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Develop the infrastructure of healthcare institutions according to the most appropriate models for sustainable management, operation and maintenance of health facilities</td>
<td>Adopt Public-Private Partnerships models in building, operating and managing new hospitals: Hospital in Tafilah (contract model: 3 years building &amp; 7 years maintenance- Tender was issued in Aug, 2016). Hospital projects in Madaba and Ma’an are currently under study. Establish a state-of-the-art private hospital accommodating 100 beds and expandable to 200 beds located in Aqaba.</td>
<td>GoJ Projects</td>
<td>71M</td>
</tr>
<tr>
<td>Leverage digitization and technology in public healthcare services</td>
<td>Continue implementation of the National Electronic-Health Program (Hakeem): Additional (75) healthcare sites (hospitals, centers, and clinics) planned to be automated during 2017 (Note: as of Dec, 2016: +101 sites were automated, and 3.2 M electronic health records registered).</td>
<td>GoJ project</td>
<td>18M</td>
</tr>
<tr>
<td>Provide an effective and efficient management for human resources.</td>
<td>Develop a plan and bylaw to address human resource issues at MoH: Exempt doctors from the government policy to put cap on salaries at max of (3.5K JD) Address the gap in key medical specializations including nursing through HRD Strategy for the local and regional markets.</td>
<td>GoJ reform</td>
<td>5.2M</td>
</tr>
</tbody>
</table>

- **Subtotal- Healthcare-investment opportunities (1)**: 71M
- **Subtotal- Healthcare-Government of Jordan’s projects (5)**: 776.4M
- **Subtotal- Healthcare-reform (4)**: 5.2M
- **Grand Total- Healthcare**: 852.6M
Implementing flexible national labor policies that promote technical and vocational education and training to ensure that Jordanians are well equipped for labor market needs. The policy aims to empower Jordanian youth academically and professionally by instilling an entrepreneurial mindset while providing the required funding and enabling environment.

The sector policy is based on the following:

1. Restructuring and organizing technical and vocational education and training (TVET).
2. Expanding the establishment of centers of excellence for vocational training to match training programs and labor market needs in coordination with the private sector.
3. Spreading a culture of entrepreneurship and self-reliance through self-employment programs in coordination with the private sector.
4. Reorganizing the labor market to limit reliance on foreign labor.

Implementation of this policy requires:

1. Restructuring and organizing technical and vocational training
   · Referring to the National Strategy for Human Resource Development (HRD) as a guide which encompasses a comprehensive framework to regulate both academic education and TVET.
   · Putting in place a legislative and regulatory framework to implement the HRD strategy recommendations through establishing a distinct separation of the academic and TVET tracks.
   · Increase enrollment rates to TVET programs while reducing university bridging mechanism.
   · Create an attractive TVET system by enhancing infrastructure of the different centers and providing financial and non-financial incentives to trainers and students.
· Improve curricula quality and training of trainers (ToT) based on international best practices while also creating a career progression pathways for graduates of the TVET programs.

2. Expanding the establishment of centers of excellence for vocational training to match training programs and labor market needs
   · Establishing centers of excellence for training, specialized in specific sectors and distributed over various regions of the Kingdom.
   · Developing vocational training curricula for public and private sector service providers in line with private sector needs.
   · Offering financial incentives to attract trainees and graduates to professional and technical fields.

3. Spreading a culture of entrepreneurship and self-reliance through self-employment programs
   · Matching supply and demand in the labor market and covering existing gaps through the reorganization of the outputs of the educational and training process in accordance with labor market needs.
   · Offering financial incentives for self-employment and collective employment programs as a mechanism to encourage young people towards entrepreneurship as a means of decreasing unemployment.
   · Restructuring microfinance institutions and funds as well as developing their working and financing mechanisms for small and micro-enterprises.
   · Enhancing the role of women’s participation in the national economy through: (i) the development of flexible working hours (ii) the application of equal pay for equal services and (iii) the provision of support services such as transportation and nurseries.
   · Promoting Jordan’s human capital abroad by looking for job opportunities in high-income neighboring Arab countries using different channels and networks with employers abroad.
   · Integrating persons with disabilities (PWDs) into the labor market by creating job opportunities for them through activating articles of the Labor Law that emphasize creating a PWD-friendly environment.
4. Reorganizing the labor market to limit reliance on foreign labor
   - Reducing the recruitment of foreign workers in order to regulate the Jordanian labor market and achieve partial replacement of foreign labor by local labor without harming the competitiveness of the national economy.
   - Intensifying inspection campaigns and harsher penalties for violations in the labor market, in addition to activating the Labor Law.
   - Standardizing labor fees for foreign labor across all economic sectors and professions regardless of the nationality of the foreign worker.
<table>
<thead>
<tr>
<th>AXIOMS</th>
<th>INTERVENTIONS</th>
<th>TYPE</th>
<th>COST (JD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>NATIONAL EMPLOYMENT</td>
<td>Restructure and organize the education and vocational training system. Ensure the implementation of the Human Resource Development Strategy, as it encompasses reform and improvement in conventional and vocational education.</td>
<td>GoJ reform</td>
<td>——</td>
</tr>
<tr>
<td>Empower women and increase their labor and economic participation.</td>
<td>Provide kindergarten and transportation services/support for women in the workplace.</td>
<td>GoJ project</td>
<td>——</td>
</tr>
<tr>
<td></td>
<td>Close the gender gap in salaries of the same levels in skills and experience.</td>
<td>GoJ reform</td>
<td>——</td>
</tr>
<tr>
<td></td>
<td>Ensure women’s access to equal opportunities for promotion and leadership positions.</td>
<td>GoJ reform</td>
<td>——</td>
</tr>
<tr>
<td>Promote self-employment, entrepreneurship and a culture of self-reliance</td>
<td>Promote self-employment and entrepreneurship as an important driver to reduce youth unemployment.</td>
<td>GoJ reform</td>
<td>——</td>
</tr>
<tr>
<td></td>
<td>Financially support programs that focus on fostering entrepreneurship amongst the youth.</td>
<td>GoJ project</td>
<td>——</td>
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<tr>
<td></td>
<td>Reassess and restructure microfinance funds to better support small scale projects.</td>
<td>GoJ reform</td>
<td>——</td>
</tr>
<tr>
<td>Establish an active policy program</td>
<td>Provide on the job training for short periods for unemployed youth with the aim of helping them acquire skills demanded by the market.</td>
<td>GoJ reform</td>
<td>——</td>
</tr>
<tr>
<td></td>
<td>Subtotal-National Employment-Investment opportunities</td>
<td>——</td>
<td></td>
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<tr>
<td></td>
<td>Subtotal-National Employment-Government of Jordan’s projects (2)</td>
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<tr>
<td></td>
<td>Subtotal-National Employment-reform (6)</td>
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<td></td>
<td>Grand Total- National Employment</td>
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</tr>
<tr>
<td>AXIOMS</td>
<td>INTERVENTIONS</td>
<td>TYPE</td>
<td>COST (JD)</td>
</tr>
<tr>
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</tr>
<tr>
<td>LOCAL DEVELOPMENT</td>
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<td></td>
<td></td>
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<tr>
<td>Enhance local economic</td>
<td>Ensure the availability of revolving funds in all governorates across</td>
<td>Development</td>
<td>8.5M</td>
</tr>
<tr>
<td>development across governorates</td>
<td>governorates across Jordan to facilitate lending for low income</td>
<td>project</td>
<td></td>
</tr>
<tr>
<td></td>
<td>individuals.</td>
<td></td>
<td></td>
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<tr>
<td>Capitalize on public financing</td>
<td>Ensure the availability of revolving funds in all governorates</td>
<td>GoJ project</td>
<td>----</td>
</tr>
<tr>
<td>windows to fund SMEs projects</td>
<td>including Development and Employment Fund, Agriculture Credit</td>
<td></td>
<td></td>
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<tr>
<td>in Governorates including</td>
<td>Cooperation, Governorate Development Fund, and Enhancing Economic</td>
<td></td>
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<tr>
<td>Development and Employment</td>
<td>Productivity Program (MOPIC).</td>
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<tr>
<td>Fund, and Enhancing Economic</td>
<td></td>
<td></td>
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<tr>
<td>Productivity Program (MOPIC).</td>
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<tr>
<td>Develop the concept of self</td>
<td>Allocate separate development budgets for the 12 governorates</td>
<td>GoJ project</td>
<td>240M</td>
</tr>
<tr>
<td>employment for VTC graduates.</td>
<td>across Jordan as part of the decentralization plan (JD 20M/</td>
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<td></td>
<td>governorate).</td>
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<tr>
<td>Institutionalize micro</td>
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<td>franchising concept through</td>
<td>across Jordan as part of the decentralization plan (JD 20M/</td>
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<td>establishing an aggregator and</td>
<td>governorate).</td>
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<td></td>
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<tr>
<td>further developing business</td>
<td>Allocate separate development budgets for the 12 governorates</td>
<td>GoJ project</td>
<td>240M</td>
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<td>ideas.</td>
<td>across Jordan as part of the decentralization plan (JD 20M/</td>
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<td>Subtotal- Local Development-</td>
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<td>Subtotal- Local Development- reform</td>
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<td>reform</td>
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<tr>
<td>Grand Total- Local Development</td>
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<td>250.5M</td>
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</tbody>
</table>
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2022 - 2018
The Economic Policy Council

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