Urban Planning & Infrastructure in Migration Contexts

IRBID SPATIAL PROFILE

Jordan

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Urban Planning & Infrastructure in Migration Contexts

IRBID SPATIAL PROFILE

Jordan
### Abbreviations

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>AFD</td>
<td>Agence française de développement (French Development Agency)</td>
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<td>AIIB</td>
<td>Asian Infrastructure Investment Bank</td>
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<td>ASEZA</td>
<td>Aqaba Special Economic Zone Authority</td>
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<td>BMZ</td>
<td>Bundesministerium für Wirtschaftliche Zusammenarbeit und Entwicklung (Federal Ministry for Economic Cooperation and Development)</td>
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<td>BRT</td>
<td>Bus Rapid Transit</td>
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<td>CapEx</td>
<td>Capital Expenditures</td>
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<td>CES-MED</td>
<td>Cleaner Energy Saving Mediterranean Cities</td>
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<td>CR</td>
<td>Community Resilience</td>
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<td>CVDB</td>
<td>Cities and Villages Development Bank</td>
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<td>DLS</td>
<td>Department of Lands and Survey</td>
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<td>DoS</td>
<td>Department of Statistics</td>
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<td>DRR</td>
<td>Disaster Risk Reduction</td>
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<td>EBRD</td>
<td>European Bank for Reconstruction and Development</td>
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<td>EU</td>
<td>European Union</td>
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<td>GAM</td>
<td>Greater Amman Municipality</td>
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<td>GCM</td>
<td>Global Compact for Migration</td>
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<td>GDP</td>
<td>Gross Domestic Product</td>
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<td>GEF</td>
<td>Global Environment Facility</td>
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<td>GHG</td>
<td>Greenhouse Gas</td>
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<td>GIS</td>
<td>Geographic Information System</td>
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<td>GIZ</td>
<td>Deutsche Gesellschaft für Internationale Zusammenarbeit (German Corporation for International Cooperation)</td>
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<td>GLDU</td>
<td>Governmental Local Development Unit</td>
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<td>GoJ</td>
<td>Government of Jordan</td>
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<td>GWh</td>
<td>Gigawatt Hours</td>
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<td>HUDC</td>
<td>Housing and Urban Development Corporation</td>
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<td>ILCA</td>
<td>Improving Living Conditions in disadvantaged Areas in Amman</td>
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<td>ILO</td>
<td>International Labour Organization</td>
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<td>IMF</td>
<td>International Monetary Fund</td>
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<td>IRC</td>
<td>International Rescue Committee</td>
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<td>ISTD</td>
<td>Income and Sales Tax Department</td>
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<td>ITS</td>
<td>Intelligent Transport Systems</td>
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<td>JEF</td>
<td>Jordan Environment Fund</td>
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<td>JEDCO</td>
<td>Jordan Electric Power Company</td>
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<td>JIC</td>
<td>Jordan Investment Commission</td>
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<td>JOD</td>
<td>Jordanian Dinar</td>
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<td>JORISS</td>
<td>Information System for Jordan Response Platform for the Syria Crisis</td>
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<td>JREEF</td>
<td>Jordan Renewable Energy and Energy Efficiency Fund</td>
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<td>JRP</td>
<td>Jordan Response Plan</td>
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<td>JVA</td>
<td>Jordan Valley Authority</td>
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<td>KAP</td>
<td>King Abdullah Park</td>
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<td>KfW</td>
<td>Kreditanstalt für Wiederaufbau (German Development Bank)</td>
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<td>LFG</td>
<td>Landfill Gas</td>
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<td>LLC</td>
<td>Limited Liability Company</td>
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<td>LTRC</td>
<td>Land Transport Regulatory Commission</td>
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<td>MBT</td>
<td>Mechanical Biological Treatment</td>
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<td>MLDU</td>
<td>Municipal Local Development Unit</td>
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<tr>
<td>MoENV</td>
<td>Ministry of Environment</td>
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<td>MoI</td>
<td>Ministry of Interior</td>
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<td>MoLA</td>
<td>Ministry of Local Administration</td>
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<td>MoPIC</td>
<td>Ministry of Planning and International Cooperation</td>
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<td>MoU</td>
<td>Memorandum of Understanding</td>
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<td>MSW</td>
<td>Municipal Solid Waste</td>
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<td>NCSCM</td>
<td>National Centre for Security and Crisis Management</td>
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<td>ND-GAIN</td>
<td>Notre Dame-Global Adaptation Index</td>
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<td>NGO</td>
<td>Non-Governmental Organisation</td>
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<td>NRP</td>
<td>National Resilience Plan</td>
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<td>PDTRA</td>
<td>Petra Development and Tourism Region Authority</td>
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<tr>
<td>PESTEL</td>
<td>Political, Economic, Social, Technological, Environmental, and Legal Factors</td>
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<td>PforR</td>
<td>Programme-for-Results</td>
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<td>PPCR</td>
<td>Pilot Programme for Climate Resilience</td>
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<td>PPP</td>
<td>Public-Private Partnership</td>
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<td>PVC</td>
<td>Polyvinyl Chloride</td>
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<td>RGP</td>
<td>Regional Development Plan</td>
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<td>SDC</td>
<td>Swiss Agency for Development and Cooperation</td>
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<td>SDG</td>
<td>Sustainable Development Goal</td>
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<td>SECAP</td>
<td>Sustainable Energy and Climate Action Plan</td>
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<td>SECO</td>
<td>Swiss State Secretariat for Economic Affairs</td>
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<tr>
<td>SRF</td>
<td>Solid Recovered Fuel</td>
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<td>SuDS</td>
<td>Sustainable Drainage System</td>
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<td>SWOT</td>
<td>Strengths, Weaknesses, Opportunities, and Threats</td>
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<tr>
<td>UNFCCC</td>
<td>United Nations Framework Convention on Climate Change</td>
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<td>UN-HABITAT</td>
<td>United Nations Human Settlements Programme</td>
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<td>UNHCR</td>
<td>United Nations High Commissioner for Refugees</td>
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<td>UNICEF</td>
<td>United Nations Children's Fund</td>
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<td>UNRWA</td>
<td>United Nations Relief and Works Agency for Palestine Refugees in the Near East</td>
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<tr>
<td>USAID</td>
<td>United States Agency for International Development</td>
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<tr>
<td>USD</td>
<td>United States Dollar</td>
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<td>WAJ</td>
<td>Water Authority of Jordan</td>
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<td>WASH</td>
<td>Water, Sanitation, and Hygiene</td>
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<td>WFP</td>
<td>World Food Programme</td>
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<tr>
<td>WSUD</td>
<td>Water-Sensitive Urban Design</td>
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<td>WWTP</td>
<td>Wastewater Treatment Plant</td>
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<td>3RP</td>
<td>Regional Refugee and Resilience Plan</td>
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Definition of Terminology

Liwa: refers to the Ministry of Interior’s first division after the governorate.
Qada: refers to the Ministry of Interior’s second division after the liwa.
Localities: refers to the Ministry of Interior’s third division after the qada.
Municipalities: refers to the Ministry of Local Administration’s first division after the governorate.
City: refers to the Greater Irbid Municipality administrative area throughout the spatial profile.
Districts: refers to the Greater Irbid Municipality’s first division.
Neighbourhood: refers to the Greater Irbid Municipality’s second division after district.
# Table of Contents

Abbreviations 4  
Definition of Terminology 5  
Table of Contents 6  
List of Figures 8  
Executive Summary 10  
Introduction 14  
UPIMC Programme 16  

## NATIONAL CONTEXT

- National and International Setting 19  
- Demographics and Socio-Economic Background 20  
- Refugees in Jordan 22  
- Cross-Border Displacement Dynamics 24  
- Governance & Administration System 26  
- National Planning Context 28  
- Land & Property Rights 32  
- Municipal Finance 36  
- Major Infrastructure Initiatives 38  
- Affordable Housing 42  
- Climate Risk Context 45  

## REGIONAL CONTEXT

- Irbid Governorate Location and Connectivity 49  
- Regional Land Administration and Institutional Context 50  
- Regional Planning Context 52  
- Demographics 54  
- Refugees 56  
- Regional Infrastructural Access 58  
- Land Use 60  
- Housing 62  
- Local Economic Activity 64  

## CITY CONTEXT

- Administration and Governance Context 69  
- Population Density and Distribution 70  
- Migration Context 72  
- Urban Growth 74  
- Land Use 76  
- Local Economic Activity 78  
- Natural Hazards 80  
- Transport and Mobility 82  
- Planned Infrastructure Investments 84  
- Access to Basic Services 86  
- Access to Public Facilities 88  
- Access to Public Facilities / Healthcare Facilities 90  
- Access to Public Facilities / Commercial Activities 92  
- Access to Public Facilities / Education Facilities 94  
- Access to Public Facilities / Recreational Facilities 96  
- Municipal Financial Context 98  
- Conclusion 100
NEIGHBOURHOOD CONTEXT

Al Naser District and Al Ouda Neighbourhood Contexts
Access to Basic Services
Access to Public Transport
Access to Public Facilities & Commercial Activities

Huwara District and Al Basatin Neighbourhood Contexts
Access to Basic Services at Al Basatin Neighbourhood
Access to Transportation at Al Basatin Neighbourhood
Access to Public Facilities at Al Basatin Neighbourhood

Al Sarih District and Al Afrah Neighbourhood Contexts
Access to Basic Services
Access to Public Transport
Access to Public Facilities at Al Afrah Neighbourhood
Challenges and Interventions Needed

CHALLENGES AND OPPORTUNITIES
Challenges
Opportunities

STAKEHOLDER WORKSHOP
Stakeholder Validation Workshop
Qualitative Feedback
Neighbourhood Selection
Selected Neighbourhood Validation Workshop
Challenges Identified by the Local Community
Needs and Opportunities Identified by the Local Community
Conclusion- Challenges and Interventions Needed at Al Afrah Neighbourhood

ENDNOTES
# List of Figures

## NATIONAL CONTEXT
- Fig. 1: The Spatial Distribution of Existing and Estimated Population in 2020 and 2030, Jordan
- Fig. 2: Jordan Refugee Timeline
- Fig. 3: Displacement Dynamics in Jordan
- Fig. 4: Governance and Administration in Jordan
- Fig. 5: Landcover and Flood Vulnerability

## REGIONAL CONTEXT
- Fig. 6: Connectivity and Accessibility of Irbid Governorate
- Fig. 7: Regional Land Administration in Irbid Governorate as Perceived by DoS
- Fig. 8: Irbid Regional Growth Plan (RGP)
- Fig. 9: Population Density in Irbid Governorate
- Fig. 10: Refugee Density in Irbid Governorate
- Fig. 11: Regional Infrastructure Access in Irbid Governorate
- Fig. 12: Land Use of Irbid Governorate
- Fig. 13: HUDC Implemented Initiatives in Irbid Governorate

## CITY CONTEXT
- Fig. 14: Administrative Boundaries in Irbid City
- Fig. 15: Population Density in Irbid City
- Fig. 16: Refugee Density in Irbid City
- Fig. 17: Urban Growth of Irbid City
- Fig. 18: Land Use in Irbid City
- Fig. 19: Local Economic Activities in Irbid City
- Fig. 20: Flood Hazard Classes in Irbid City
- Fig. 21: Drought Severity in Irbid City
- Fig. 22: Accessibility in Irbid City
- Fig. 23: Planned Infrastructure Investments in Irbid City
- Fig. 24: Basic Service (Electricity) in Irbid City
- Fig. 25: Basic Service (water) in Irbid City
- Fig. 26: Basic Services (sewerage, storm-water, and solid waste) in Irbid City
- Fig. 27: Public Facilities in Irbid City
- Fig. 28: Healthcare Facilities in Irbid City
- Fig. 29: Commercial Activities in Irbid City
- Fig. 30: Educational Facilities Catchment Area in Irbid City
- Fig. 31: Educational Facilities in Irbid City
- Fig. 32: Recreational Facilities in Irbid City
- Fig. 33: Basic Services and Refugee Density in Irbid City

## NEIGHBOURHOOD CONTEXT
- Fig. 35: Population Nationality Breakdown at Al Ouda Neighbourhood

## Al Naser District and Al Ouda Neighbourhood Contexts
- Fig. 34: Land Use Map
- Fig. 36: Refugees Density Map
- Fig. 37: Water Demand
- Fig. 38: Sewerage Demand
- Fig. 39: Access to Basic Services Map
Fig. 40: Access to Transportation Map
Fig. 41: Access to Public Facilities Map

Huwwara District and Al Basatin Neighbourhood Contexts
Fig. 42: Land Use Map
Fig. 43: Refugees Density Map
Fig. 44: Water Demand
Fig. 45: Sewerage Demand
Fig. 46: Access to Basic Services Map
Fig. 47: Access to Transportation Map
Fig. 48: Access to Public Facilities Map

Al Sarih District and Al Afrah Neighbourhood Contexts
Fig. 49: Land Use Map
Fig. 50: Refugees Density Map
Fig. 51: Water Demand
Fig. 52: Sewerage Demand
Fig. 53: Access to Basic Services Map
Fig. 54: Access to Transportation Map
Fig. 55: Access to Public Facilities Map

CHALLENGES AND OPPORTUNITIES

STAKEHOLDER WORKSHOP
Qualitative Feedback
Neighbourhood Selection
Fig. 56: Selected neighbourhood in Irbid City

Selected Neighbourhood Validation Workshop
Challenges Identified by the Local Community
Fig. 57: Challenges identified by the Al Afrah Residents

Needs and Opportunities Identified by the Local Community
Fig. 58: Opportunities and Needs identified by the Al Afrah Residents

Conclusion- Challenges and Interventions Needed at Al Afrah Neighbourhood

ENDNOTES
Executive Summary

This document is the product of intensive profiling work done for Irbid. This profile follows a hierarchical scalar approach, starting from the national level and ending at the neighbourhood level.

National Level:
Being a safe haven in a region that has experienced much turmoil, Jordan has welcomed several waves of refugees over the years, making it the second largest refugee host per capita worldwide. Enormous population growth patterns coupled with rapid urbanisation have resulted in Jordan being one of the 50 most urbanised countries in the world. This has resulted in various challenges and strains on the country’s infrastructure, economy, and the quality of services. Additionally, the rapid population growth has led to an increase in land prices in Jordan, making them among the highest in the region. Although there are several plans, policies, and strategies that shape the development of Jordan, each ministry will often plan, implement, and monitor its own projects individually, resulting in haphazard and uncoordinated initiatives and efforts. Furthermore, more than half of Jordan’s municipalities are experiencing an acute deficit and high degree of indebtedness. Many municipalities rely heavily on central governmental transfers while only 3% of the central state budget is dedicated to municipalities.

Nevertheless, while Jordan has scored 67.4 out of 100 for the quality of infrastructure, there are several metrics to improve, particularly in relation to financial markets and funding capacity. The transportation sector accounts for more than 8% of Jordan’s Gross Domestic Product (GDP), and the presence of well-connected street network, three major airports, and one seaport has strengthened Jordan’s connectivity and transport infrastructure. However, despite the improvements in physical transportation infrastructure, public transportation is still limited across the country. Additionally, Jordan is suffering from the lack of affordable housing, with a total housing deficit of over 15.9%. Moreover, one of the country’s biggest challenges is water scarcity, whereby Jordan is the second most water scarce country in the world. Due to dilapidated pipes and tanks as well as improper installation and maintenance, 40% of the water transported by pipes is lost to leakage.

Within this context, this spatial profile has analysed the Kingdom from the national to neighbourhood level with the aim of identifying the key challenges, opportunities, and needed investments. The national level section provides a background on the national and international setting, as well as data on demographics, socio-economic conditions, and refugees in Jordan. This includes an in-depth analysis of cross-border displacement dynamics, the governance and administration system, the national planning context, key plans and strategies, land and property rights, municipal finance, major infrastructure initiatives, affordable housing, and the climate risk context.

Regional Level:
Zooming in to Irbid’s Governorate, this profile has analysed topics such as the governorate’s location and connectivity, the regional land administration and institutional context, the regional planning context, demographics, refugees, regional infrastructural access, land use, housing, and the local economic activities. It was found that Irbid Governorate’s administrative boundaries have had a few changes over the past 30 years. Currently, it consists of nine Liwas, and 14 municipalities. The administrative boundaries are outlined by the Ministry of Interior (MoI) and include the Liwas, which are under the administration of the Irbid’s Governorate. While the municipalities are under the administration of the Ministry of Local Administration (MoLA). However, for real estate services and land plotting purposes, the Department of Land and Survey (DoLS) divides the governorate into eight directorates, 187 villages, and 2,009 basins. Accordingly, all these administrative boundaries are not aligned, impacting the decision-making processes as well as the planning activities within the governorate.

Geographically, the governorate is located within the northern region of Jordan and is considered the main hub of the north. It has two direct land border crossings with Syria and Palestine in addition to a well-connected street network with the adjacent governorates of Jerash, Ajloun, and Ma’afaq. As of 2020, Irbid is the second most populated governorate after Amman, whereby it constitutes 18.5% of Jordan’s total population and has the highest population density in Jordan. With more than half of the governorate’s population aged under 25, there is an increased demand on educational facilities and increasing dependency rate, which requires careful planning for the future. As a result of being a vital hub, the governorate has accommodated some development and planning programmes, such as Irbid Vision 2030 and USAID-CITIES Programme, amongst others.
The profound history of human settlements in Irbid Governorate is largely associated with internal and external movements. Accordingly, this has made Irbid the third most urbanised governorate, with 92.3% of the population living in urban areas. Moreover, as of 2015, the governorate hosted around 792,924 refugees, including Syrians, Palestinians, and Iraqis. The refugees vary in terms of location of residence across the governorate based on their financial abilities and the economic sectors that they are active in, but most of them are concentrated within GIM. There are three Palestinian refugee camps within Irbid Governorate and no Syrian refugee camps. Syrian refugees in the governorate live alongside the host community. The eastern regions of the governorate are where most Syrians are located due to the spatial proximity to Dara’a and to Al Hasan Industrial Estate in the east of the governorate. Meanwhile, Iraqi refugees are predominantly located in urban centres of Irbid Qasaba due to the availability of infrastructure services. Additionally, regarding infrastructure access in the governorate, most of the urban areas within the governorate are adequately supplied with water and electricity, while several areas are not connected to the sewerage network. Nonetheless, a set of projects have been proposed to improve the water, sewerage, and wastewater provisions across the governorate. As for the governorate land use, the majority of the land cover is considered green, with 39% of the land use within the governorate being classified as agricultural areas, followed by planned areas at 15%. Additionally, affordable housing is limited and has become a critical issue due to inflation in land, construction, and energy prices.

**City Level:**

This section looks at the administration and governance context, urban growth, population density and distribution, the migration context, land use, local economic activity, natural hazards, transport and mobility, planned infrastructure investments, access to basic services, access to public facilities, as well as the municipal financial context in Irbid city.

As of 2015, GIM accommodated approximately 52% of the governorate’s population. This is largely due to the influx of refugees, whereby 36% of its population are non-Jordanians. In return, the demographic dependency of GIM has reached 66.7%, which is higher than the governorate rate of 66.4% and the national rate of 61.4%. Additionally, the two Palestinian refugee camps managed by UNRWA host about 55,916 refugees, which suffer from weak infrastructure, hygiene, health, and education services. As for the Syrian refugees, they are mainly urban refugees who live in different residential neighbourhoods within GIM.

The urban growth of the city of Irbid has been associated with various human movements from those seeking better economic opportunities or a safe refuge. This has profoundly shaped the urban characteristics of the city, transforming it from a village to a medium-sized city. As a result, the planned areas are scattered, and, in order to provide municipal services to residents, GIM has to follow such development patterns. Therefore, planning is practiced as a reactive measure at the municipality and not as a proactive one, whereby planning follows the actual urban growth in the city.

Within GIM, the majority of land is privately owned; GIM owns only 30 km² of land within its boundaries, while residential land use comprises the highest percentage of the planned area, at 87.9%. Green and open spaces, on the other hand, constitute around 1.2% of planned areas. Industrial land uses also remain low within the municipality, constituting 0.7% of land use. It is worth mentioning that commercial land use in GIM follows the street network, specifically main roads.

GIM has various active economic sectors, including commercial and retail, education, industry, agriculture, tourism, and home-based businesses. These sectors have been further spatially analysed throughout this profile. Being strategically located at the centre of Irbid Governorate, GIM has been developing a ring road project, in addition to its privately-owned bus networks.
that are regulated by the Land Transport Regulatory Commission (LTRC), which regulates the routes in and out of the city. The lack of affordable and diverse means of transportation results in heavy dependency on private cars, thus increasing traffic congestion, imposing more pressure on the road network, and hindering marginalised communities from accessing proper and affordable transportation means. Furthermore, regarding accessing basic infrastructure, residential areas within GIM are well connected to basic services' networks, including water, electricity, sewerage, solid waste management, and telecommunication.

Accessibility to public facilities include healthcare, commercial, educational, and recreational facilities. It is worth noting that accessibility in this section was studied spatially, where good accessibility meant the ability to access these facilities within 15- or 30-minutes walking distance by the residents. The quality of these facilities was acquired from the different stakeholders and are presented in the Stakeholder Engagement Section. It was found that 64.2% of GIM’s population have access to public hospitals and public health centres within a 15-minute walking distance, while 95.2% have access within a 30-minute walking distance. Additionally, almost the whole population is served with commercial facilities within a 30-minute walking distance. Also, GIM is well served with public schools spatially. However, recreational facilities are very limited, and the minimal availability of public parks is considered a challenge. There are 18 public parks, which accounts for 1.4% of GIM’s total area.

Regarding municipal finance, in 2020 GIM ranked the second highest first category municipality in self-generated revenues. GIM has multiple self-generated revenue sources, including taxes and fees, financial investments, interest rates, rent, central government grants, grants from foreign partners, licensing, and fees. It is worth mentioning that GIM’s self-revenues increased after the Syrian crisis in 2011 and reached its peak of over 40 million JOD in 2015. However, at the same time, the increased pressure on municipal services due to the Syrian crises has impacted GIM’s financial stability and the structure of the expenditures in the city. In 2020, the highest percentage of expenditures continued to be wages and labour. This is followed by other expenditures, with operating expenditures being allocated the second highest amount.

Accordingly, based on the findings of this spatial profile, five districts were found to have a high refugee presence and to lack or have weak access to infrastructure networks, public facilities, and public transport. To conclude this section, and in order to pick three districts out of the five for further analysis, an evaluation matrix was done in cooperation with GIM representatives. The matrix included scoring the five districts based on the aforementioned criteria, where the Al Naser, Al Sarih, and Huwwara Districts had the highest scores.

**Neighbourhood Level:**

At the neighbourhood level, three neighbourhoods were selected from the chosen districts, based on the same criteria. These neighbourhoods were analysed more closely, with each being found to represent a different typology. The Al Ouda Neighbourhood represents the typology of a dense neighbourhood with overloaded infrastructure networks, the Al Basateen Neighbourhood represents the typology of a neighbourhood that lacks access to public transportation and needs road construction, and the Al Afrah Neighbourhood represents the typology of a neighbourhood that lacks access to public facilities and public transportation, and needs infrastructure networks and road maintenance.

After analysing these neighbourhoods, a validation workshop was held to validate the profile’s findings and to select the pilot neighbourhood for the next phase of the project. As a result, the Al Afrah Neighbourhood was chosen. Accordingly, a validation workshop with the residents of the Al Afrah Neighbourhood was conducted, which aimed to inform the residents about the UPIMC Programme and its objectives, to provide an overview of the developed neighbourhood spatial profile that analyses the existing urban situation, as well as to obtain their perspectives on the identified challenges and opportunities regarding the neighbourhoods’ infrastructure, urban environment, transportation, and public facilities. Additionally, during this workshop, the residents of the Al Afrah Neighbourhood highlighted the needs and priorities of their neighbourhood.
Based on the spatial analysis and the results of the validation workshop with the neighbourhood's residents, the identified challenges and the needed interventions at Al Afrah neighbourhood in relation to the SDGs, are as follows:

**SDG 3: Good Health and Well Being**

The analysis revealed that there is a lack of access to health care facilities within a 5- and 15-minute walking distance at the Al Afrah neighbourhood. This was validated by the neighbourhood residents. Accordingly, the needed intervention is to construct a comprehensive health centre within the neighbourhood that includes a 24-hour emergency centre.

**SDG 6: Clean Water and Sanitation**

Residents described the water service as weak, uneven, and limited. They also explained that the sanitation network needs regular maintenance. This is aligned with the capacity analysis conducted that revealed that the water and sewerage networks within the neighbourhood are overloaded.

Therefore, the needed intervention is to upgrade the water and sewerage networks to accommodate the increase in population.

**SDG 9: Industry and Infrastructure**

The residents mentioned the need for road maintenance, installing speed bumps, adding pedestrian crossings, and enhancing the street-lighting in general. The field visits conducted by the UN-Habitat team confirmed that the roads need rehabilitation and more lighting. Furthermore, the residents also mentioned the they suffer from poor storm-water drainage. Accordingly, the needed intervention is to rehabilitate the road infrastructure and to add more lighting poles at the neighbourhood. There is additionally a need to provide periodic maintenance to the storm-water drainage system and relocate the drains based on the proper levels.

**SDG 11: Sustainable Cities and Communities**

The analysis revealed the limited commercial areas within the neighbourhood, which was further emphasised by the residents. Additionally, they mentioned the lack of public recreational facilities in the neighbourhood.

Therefore, the needed interventions are to encourage diversity in commercial facilities, a nursery, and a capacity building training centre. Regarding the public recreational facilities, the needed interventions include creating more secured play areas, parks, and green open spaces, adding more lighting poles, shaded seating areas, and a bazar.

As for transportation, the analysis showed that the neighbourhood residents have no access to public transport means within 5- and 15-minutes walking distances. Moreover, residents highlighted the need for public transport stops and routes, and that taxis refuse to take rides within, nor to and from the neighbourhood because of its deteriorated roads. They also highlighted the lack of a pedestrian bridge or tunnel on the main street (Al Sarih Street), which threatens their safety. The needed interventions in this regard are to extend a public transport route into the neighbourhood and to add a fixed stop at the central area of the neighbourhood. Additionally, a pedestrian bridge/tunnel on the main street is highly necessary.

Furthermore, the unequal distribution of janitors and waste containers was highlighted as a challenge concerning solid waste management in the neighbourhood. Accordingly, the needed intervention, is to add waste containers and assign more janitors to serve the neighbourhood equally and efficiently.

Another highlighted need is the general beautification of the neighbourhood, where residents suggested increasing the green elements by adding trees and utilizing rooftops and vacant lots for urban agriculture. They also suggested relocating cow and sheep farms outside of the neighbourhood, and providing a solution for stray dogs.
Introduction

This document is the product of intensive profiling work held by the UPIMC team to fulfil the first component of the project. It is a stand-alone document, yet it is important to be considered while reading the action plans and prioritised interventions which will be produced in the second stage of the project’s life cycle. The profile has a hierarchical scalar approach, starting from the national level and ending with the local/neighbourhood level. The formulation of the profile ensured the interconnectivity between each scale, to allow a two-way reading mechanism of the document. Each section of the profile combines a set of cartographic interpretations of the situation to provide a spatial dimension of the narrative.

About UN-HABITAT
The United Nations Human Settlements Programme, UN-Habitat, is the United Nations agency working for a better urban future. It is mandated by the UN General Assembly to promote socially and environmentally sustainable towns and cities with the goal of providing adequate shelter for all. UN-Habitat promotes transformative change in cities and human settlements through knowledge, policy advice, technical assistance and collaborative action to leave no one and no place behind. UN-Habitat focuses its efforts to reduce spatial inequality and poverty in communities across the urban-rural continuum, enhance shared prosperity for cities and regions, strengthen climate action and improve the urban environment, and Effective urban crises prevention and response.

Humanitarian-Development Nexus
Today, 55% of the world’s population lives in urban areas, a proportion that is expected to increase to 68% by 2050. Such a high rate of urbanisation adds to the increasing pressures on cities and urban settings to absorb the demands of its population. In parallel, urban areas have been the main destination of the displaced, with over 60 per cent of refugees and a majority (80 per cent) of internally displaced persons (IDPs) now living in urban environments, mainly seeking socio-economic opportunities and safe places to reside. Such a situation has resulted in an unprecedented increase in the cost and duration of humanitarian assistance, especially with the protracted nature of crises and scarce development actions. Such a status necessitates stronger connectivity between humanitarian and development efforts, especially since the 2030 Agenda and the Sustainable Development Goals (SDGs) do not only aim to meet needs, but also to reduce risks and vulnerabilities, leaving no one behind.

Urban Planning and Infrastructure in Migration Contexts (UPIMC) Programme UN-Habitat is partnering with the Swiss State Secretariat for Economic Affairs (SECO) to improve access to reliable services and socio-economic opportunities for migrants and displaced populations in urban settlements. The UPIMC will support a number of municipalities that host displaced populations in developing long-term strategies that build on their resilience to face future challenges. The UPIMC aims to foster multi-sectoral collaboration between UN-Habitat, national and local governments, humanitarian actors, development partners, as well as international financial institutions to develop sustainable interventions that build inclusive, safe, resilient, and sustainable settings. The programme is implemented in three countries, namely, Cameroon, Egypt, and Jordan.

Objectives
The UPIMC aims to contribute to the continuous national and international efforts to improve access to services and socio-economic opportunities for displaced populations side by side with the citizens living in challenging situations in the selected cities. This goal will be achieved by supporting municipalities with a long-term strategic approach to improve the accessibility of public services in the migration and displacement affected neighbourhoods through bankable infrastructure investments. The adopted planning approach ensures integrating a wide spectrum of stakeholders that involve humanitarian and development actors, as well as governmental parties such as line ministries and target municipalities. Such an approach aspires to support connecting short-term humanitarian responses with long term development interventions to enable more comprehensive and inclusive interventions.

Methodology
The methodology comprised primary and secondary data collection, together with field visits and intensive consultation with local, national government actors as well as the target communities. The collected data were
IRBID SPATIAL PROFILE

triangulated with a desktop review of multiple literature sources, including academic and grey sources. A set of spatial analyses was conducted from regional to neighbourhood scales to define the major challenges and opportunities and inform the project’s next steps. Finally, the profile was reviewed and validated with the primary actors in the project, including representatives from the community.

Approach

UPIMC consists of four interlinked components: (1) spatial analytics and urban profiling, (2) developing a strategic vision and scenario building, (3) defining prioritised infrastructure investments and establishing linkage to financing, and (4) contributing to knowledge exchange. In the first component, the UPIMC team developed urban profiles based on a spatially focused cross-sectoral situational analysis of urban settlements hosting displaced populations, allowing local stakeholders to get a comprehensive spatial understanding of the existing situation as a basis for decision-making, long-term urban development strategies, and infrastructure investment planning. Building on the profile developed, the second component will develop a strategic vision for urban development in selected areas in the targeted cities. Participatory approach and planning charrettes rest at the core of this process, involving critical institutional stakeholders together with representatives of civil society. The urban profiles, scenarios, and action plans from the first two components set out the rationale and evidence to support decision-makers to identify interventions for prioritised investment in municipal services that are both financially realistic and viable. The production of the third component incorporates assessing the economic, social, and environmental potentials to obtain the sustainable impact of proposed interventions. The last component will build up and foster knowledge exchange and awareness in the cities among stakeholders for the importance of good data management and urban observatory platforms for future use. Through forums and digital media, the programme will also connect cities at the national level and internationally through events and international conferences, including the Cities Investment Platform events.

Target Audience

This profile provides entry points for national and international practitioners who seek to develop long term development strategies in their cities, as well as donor organisations and potential financiers. At the same time, this profile targets grassroots individuals, who are the primary change-makers in their communities, by providing a spatialised overview of the main potentials and opportunities of the profiled cities.
UPIMC Programme

By conducting activities that go beyond a pure planning stage, the Programme endeavours to support the prioritization of infrastructure investments and their linkage to financing, which will benefit migrant communities and all urban dwellers with a better quality of life and better access to economic opportunities. Accordingly, the scope of work will also ensure significant contributions to the Sustainable Development Goals (SDGs) by supporting the selected cities and neighbourhoods to become increasingly inclusive, safe, resilient, and sustainable. This will allow for the necessary shift from short term emergency interventions to long term development investments. The Programme will achieve this through the four interlinked components below:

• Spatial Analytics and Urban Profiling
  Under the first component, this Programme will develop urban profiles based on a spatially focused cross-sectoral situational analysis of urban settlements hosting displaced populations. This allows local stakeholders to get a comprehensive spatial understanding of the existing situation as a basis for decision making on long-term urban development strategies and infrastructure investment planning. The urban profiling itself will build upon data already collected by the various actors using a participatory and area-based approach. It will develop a baseline that can be used as a consultative mechanism to support vertical and horizontal integration of stakeholder requirements including government entities at various levels and other relevant stakeholders. It will also be used to select suitable pilot areas within the cities, where more detailed scenario building will be conducted under the second component.

• Develop a Strategic Vision and Scenario Building
  Building upon the analytical work and the recommendations for the selection of pilot areas under the first component, this component will develop strategic visioning and scenario building for urban development in selected neighbourhoods. It is based on a comprehensive planning charrette, which is highly participatory and inclusionary, involving critical institutional stakeholders together with representatives of civil society (displaced, migrants, host communities, etc.) and the private sector. Participants will provide direct inputs into the visioning process, which will facilitate discussion on strategic urban development visions, possible interventions, related individual interests, technical opportunities and/or constraints, as well as political objectives. The scenario building will be supported by an action plan outlining what could be done, where and when. This will also unlock the next step for the clear identification of strategic infrastructure interventions and will allow for technical assessment of the intervention prioritization and its definition.

• Define Prioritized Infrastructure Investments and Linkage to Financing
  The urban profiles, scenarios, and action plans from the first and second components set out the rationale and evidence to support decision-makers in identifying interventions for prioritized investment in municipal services that are both financially realistic and viable. It will aid in prioritizing investments through an assessment of the economic, social, and environmental potential as well as of the sustainable impact of the proposed interventions on the city and its migrant communities. The technical and financial feasibility of the prioritized interventions will further be detailed through technical assistance and consultative bilateral engagements with national and local authorities, donors, and development banks. As well as through analysing city budgets, capital spend potential, as well as investment platforms, such as UN-Habitat’s Cities Investment Facility. The proposed prioritized infrastructure intervention and anchor points (where catalytic projects can be linked to existing city/neighbourhood priorities and policies for bank ability) will then be presented and validated in a workshop with key local authority, development partners, and, where possible, the private sector. This will include work to link them to potential partners for financing and detailed pre-feasibility studies.

• Knowledge Exchange
  This last component will build and foster knowledge exchange and awareness in the cities among stakeholders for the importance of good data management and urban observatory platforms for future use. Through forums and digital media, the Programme will also connect cities at the national and international levels through events and international conferences, including the Cities Investment Platform events. It will also make use of UN-Habitat’s platforms and those of partners i.e., Cities and Migration Joint Work Programme of the Cities Alliance, share respective knowledge and experiences, as well as other examples such as UN Migration Network, UCLG or MMC.
COMPONENT #1

Spatial Analytics & Urban Profiling
- Multi-Sectoral Spatial Analysis
- Profile Preparation & Pilot Area Identification

COMPONENT #2

Develop Strategic Vision & Scenario Building
- Identification of potential economic opportunities
- Finalisation & dissemination of action plan

COMPONENT #3

Define Prioritized Infrastructure Investments & Linkages To Financing
- Impact assessment framework of proposed infrastructure

COMPONENT #4

Knowledge Exchange & Capacity Sharing
- City-to-city knowledge exchanges
- Capacity sharing sessions with local authorities to continue to monitor and guide infrastructure implementation
01

NATIONAL CONTEXT
The Hashemite Kingdom of Jordan, hereafter named Jordan, is located in the rocky desert of the northern Arabian Peninsula. Jordan is bound by Syria to the north, Iraq to the northeast, and Saudi Arabia to the east and south, and covers an area of 89,318 square kilometres.\(^1\) It has a population of 10.5 million (2019)\(^2\) which is heavily concentrated in and around the capital city of Amman. Approximately half of the urban population resides in the Amman-Russeifa-Zarqa agglomeration\(^3\), hosting most of the salaried works and enterprises. This results in major spatial inequalities in growth patterns and revenue distribution between the agglomeration and the rest of the country.

Jordan has long been known as an island of stability in a volatile region. Throughout its history, and since the start of the Syrian crisis, it has generously opened its doors to refugees in large numbers. Jordan has the second highest share of refugees per capita in the world, which is 89 refugees per 1,000 inhabitants.\(^4\)

**Urbanisation**

Jordan is one of the 50 most urbanised countries in the world.\(^5\) 90.3% of Jordan’s population is living in urban areas.\(^6\) The country is characterized by rapid Urbanisation and urban growth, with a current annual population growth rate of 2.3% (2019) and population density of 118.9 person per square kilometre.\(^7\) Over the last two decades, Jordan’s total built-up area has doubled, reaching 1,500 km\(^2\), with the urban built-up area amounting to 909 km\(^2\).\(^8\) The spatial expansion of urban areas is equivalent to 1% per year, or 15 km\(^2\),\(^9\) which poses a risk to agricultural land and the provision of infrastructure and its financing.

Almost three quarters of Jordan consists mainly of a barren plateau, which is located towards the east and the south-east of the country. The western and north-western part of the country is the most fertile and inhabitable, and is also the most urbanised, where the majority of the population lives. The southern governorates are under populated, hosting only 8% of the population.\(^10\) They have a lower level of development in terms of availability of infrastructure, with the exception of Aqaba city. This is mostly due to the landscape, availability of resources and overall climate.

As the majority of the urban population resides in the northern regions, the number of lower-income households are also higher there. The wealth distribution reveals that the northern governorates have the highest number of low-income households (29%), compared to the central (15%) and southern (23%) regions.\(^11\) The data also indicates that a majority of the population in Madaba (61%), Mafraq (75%), Jerash (59%), Ajloun (55%), Tafilah (57%), and Ma’an (60%) fall in the lowest income quantiles.\(^12\)

**Urbanisation drivers**

Within the context of Jordan, various factors have influenced the pace of Urbanisation. Urban sprawl and inefficient urban planning have led to inadequate distribution and access to services and infrastructure provision. As cities are the main economic drivers of the country’s GDP, the majority of the jobs are located in urban areas, encouraging rural-to-urban migration. In addition, the continuous and rapid influx of refugees throughout the years as a result of the region’s political instability, is a key factor that led to Jordan’s rapid Urbanisation.
Fig. 1: The Spatial Distribution of Existing and Estimated Population in 2020 and 2030, Jordan
Source: Department of Statistics, 2021

Population Density 2020
- < 10
- 10 - 100
- 100 - 1,000
- 1,000 - 10,000
- >10,000

Governorate Population (in million)
- Tafileh
- Ma'an
- Aqaba
- Jerash
- Ajloun
- Karak
- Madaba
- Mafraq
- Balqa
- Zarqa
- Irbid
- Amman

Governorates
- Amman
- Irbid
- Zarqa
- Balqaa
- Mafraq
- Ajloun
- Jerash
- Tafileh
- Ma'an
- Aqaba

Major Roads
- Water Bodies
- Border Crossings
- Palestinian Refugee Camp
- Syrian Refugee Camp
- Airport
Jordan’s population has nearly doubled between 2004 and 2015, coinciding with the political situation in Iraq and Syria. Jordan is one of the youngest countries in the world, with around 63% of its population under the age of 30. This requires a long-term planning of resources to meet future needs of the growing population.

Despite the influx of several waves of refugees, Jordan has managed to keep a fair development growth rate over the past decade. Jordan has a GDP per capita (2019) of 2,994 Jordanian Dinar (USD 4,222.8) and an average growth rate of 4.06% per annum from 1993 until 2022. Annual remittances are estimated to reach USD 3.8 billion, which amounts to 10% of Jordan’s GDP. The cumulative impact of the Syrian crisis – from both disruption to regional trade and the influx of refugees – is estimated at equivalent to 18% of GDP.

In terms of employment, 18.5% of the employed population work in public administration, 16.7% work in wholesale and retail trade, while 10.5% work in education. Jordan faces many economic challenges such as high unemployment rates and poverty; unemployment rates are currently at 19.3%, and have risen sharply over the years from 13% in 2015. The rates increase to 43.1% among young people and 27% among women. Despite high education attainment rates, young people in Jordan have low prospects for job opportunities. As for poverty, 14.4% of the population lives in poverty and another 18.6% are exposed to the risk of transient and seasonal poverty. The poverty profile of Syrian refugees coincides with pre-existing stresses among the Jordanian poor.
Breakdown of Jordan's population by age groups, male and female.
Source: Department of Statistics, 2021

Governorate Actual and projected population of Jordanians and non-Jordanians.
Source: Department of Statistics, 2021

Breakdown of Jordan's population by age groups, male and female.
Source: Department of Statistics, 2021
Refugees in Jordan

The word “refugee” is defined as a person who has left his/her origin country due to the risk of serious human rights’ violations and persecution. Several waves of refugees have arrived seeking refuge in Jordan. However, within the Jordanian context, “refugees” are termed differently, depending on their nationalities.

Jordan remains the second largest refugee host per capita worldwide with 89 refugees per 1,000 inhabitants. Migration is profoundly associated with the history of Jordan whereby the various migration waves played a key role in shaping the country’s politics, economy, society, and urban characteristics. Since its independence in 1946, the Hashemite Kingdom of Jordan has been a safe haven to approximately 4 million refugees due to instability in neighbouring countries, including Circassian, Chechen, Armenian, Palestinians, Iraqis, Syrians, Yemeni, Sudanese, and Somali refugees. These refugees have become a significant and integral part of the Kingdom’s population and social fabric.

Circassian refugees began settling in Amman in 1878. They are credited with founding the modern city of Amman, which was abandoned during the 14th century. Today, around 244,000 Circassian refugees live in Jordan. Due to their assistance in the formation and development of modern Jordan, Circassian descendents are not legally considered refugees and are integrated within Jordanian communities.

Additionally, Jordan is the first and largest host country for Palestinians in the world. The first refugee wave was during the first Arab-Israeli war in 1948 when 700,000 Palestinians fled to Jordan. This was followed by a second wave during the second Arab-Israeli war in 1967, when approximately 300,000 Palestinians fled to Jordan from the West Bank. During the Gulf crises in 1990-1991, an estimated one million people arrived to Jordan, including 300,000 Palestinians, who were involuntary returnees. Palestinians, who fled the Arab-Israeli wars in 1948 and 1967 are considered refugees, even though most of them were granted the Jordanian citizenship. Today, there are 2,307,011 Palestinian refugees registered with UNRWA living in Jordan.

Iraqis also sought refuge in Jordan during the Gulf war, whereby an estimated 30,000 were residing in the country. In the years following the invasion of Iraq in 2003, around 500,000 Iraqis sought refuge in Jordan. Iraqi migrants were referred to as ‘guests’ rather than refugees, referring to their higher living conditions and their preference to reside in urban areas, such as Amman, as opposed to inside refugee camps. Furthermore, their socio-economic status also gave them the privilege of obtaining partial citizenship rights and purchasing residency permits, which accordingly eased their access to job opportunities and services. Since 2008, the Iraqi influx has boosted the Jordanian economy due to the many investments brought in by the Iraqis at that time. Today, around 70,000 Iraqis live in Jordan.

Furthermore, Syrians who arrived in Jordan after the Syrian conflict make up the largest portion of refugees in the Kingdom, after the Palestinians. They prefer to call themselves migrants or guests, or just “Syrian” or “from Hama”. However, the term under which Syrians are registered by the UNCHR is “Persons of concern”. Syrians came to Jordan while it was already suffering from several urban challenges and put further pressure on the country’s very limited resources. Jordan hosts around 670,000 registered Syrians today, most living among Jordanian communities rather than in camps. Official figures estimate that there are 1.4 million Syrians in Jordan, which accounts for more than 10% of the Jordanian population, placing immense pressure on the country’s over-stretched resources during one of the most difficult economic periods in its history.

According to the UNHCR, 34,000 of the registered Syrian refugees have returned home from Jordan since 2018 and 30,000 in 2019. Refugees in Jordan cite security, safety, and lack of work opportunities and services as the main reasons hindering their return to their countries of origin.

Moreover, the Kingdom additionally hosts small percentages of Chechen, Armenian, Sudanese, Somali, and Yemeni refugees. Accordingly, the profile will primarily consider Palestinian, Iraqi, and Syrian refugees, as they constitute the highest presence in Jordan and have the highest impact on the host municipalities’ infrastructure.
Palestinian Refugees in Jordan
96% of the Palestinian refugees residing outside camps and 85% of those living inside camps hold the Jordanian citizenship.

Syrian Refugees in Jordan
670,000 registered Syrian refugees & the total number of Syrians count up to 1.4M.

Circassian Refugees

Fig. 2: Jordan Refugee Time-line
Cross-Border Displacement Dynamics

There are 16 refugee camps in Jordan, 13 for Palestinians and 3 for Syrians. However, only 20% of the refugee population reside in camps, and the majority live in urban areas; 29% live in Amman and 20.8% live in Irbid. The location of the refugees is typically based on their socio-economic abilities and the economic sectors they are involved in.

Palestinian refugees are under the mandate of the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA). Transitional camps were established to host the Palestinian refugees temporarily, where currently only 18% live in recognized Palestinian refugee camps across the country.

At the start of the ongoing conflict in Syria, large populations fled the war to neighbouring countries, particularly Jordan, Turkey and Iraq. An open-door policy was adopted in Jordan to welcome Syrian refugees in both camps and urban settings hosted in urban areas mainly Amman, Irbid, Zarqa, and Mafraq due to the proximity of shared borders, economic opportunities and provision of infrastructure. Syrian refugees are under the mandate of the United Nations United Nations High Commissioner for Refugees (UNHCR).

The flow of refugees from camps to urban areas had an adverse impact on the capacity of infrastructure and public facilities, such as education, health, public space, among others. It has also increased strain on natural resources, and in particular water, which is already quite scarce in Jordan. This is already noticed in cities such as Mafraq and Irbid. With Jordan’s economy being highly dependent on international development aid, the refugee crisis has placed strain on the Jordanian government.

Despite Jordan not being a signatory of the 1951 Convention relating to the Status of refugees, protection of refugees and asylum-seekers is considered favourable. Response policies by the government such as the JRP and the Compact aim to meet the immediate needs of Syrian refugees living both in camps and urban areas, as well as host community impacted by the crisis.

The map reveals that Jordan’s population is highly concentrated in its northern governorates, specifically in Amman, Irbid, Zarqa, and Mafraq. Simultaneously, urban refugee counts are the highest in the aforementioned governorates. The continuous influxes of refugees into these urban settlements continue to exacerbate the pressure on infrastructure services.

In Irbid, around 57% of Syrian refugee households receive wage income, while only 5% receive self-employment income. 27% of households also receive private transfer, which comprises support from relatives and friends both inside and outside of Jordan. The majority of households receive institutional transfer income; in Irbid, around 91% of households receive an institutional transfer from various sources, including: Cash or in-kind assistance from UNHCR or other UN agency, National Aid Fund, NGO or charities.

<table>
<thead>
<tr>
<th>Governorate</th>
<th>Wage income (%)</th>
<th>Self-employment income (%)</th>
<th>Private transfer (%)</th>
<th>Institutional transfer (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amman</td>
<td>69</td>
<td>3</td>
<td>11</td>
<td>79</td>
</tr>
<tr>
<td>Irbid</td>
<td>57</td>
<td>5</td>
<td>27</td>
<td>91</td>
</tr>
<tr>
<td>Zarqa</td>
<td>52</td>
<td>5</td>
<td>27</td>
<td>91</td>
</tr>
<tr>
<td>Mafraq</td>
<td>52</td>
<td>4</td>
<td>14</td>
<td>92</td>
</tr>
<tr>
<td>Other gov.</td>
<td>58</td>
<td>1</td>
<td>13</td>
<td>79</td>
</tr>
<tr>
<td>Camps</td>
<td>65</td>
<td>3</td>
<td>9</td>
<td>100</td>
</tr>
<tr>
<td>All</td>
<td>61</td>
<td>3</td>
<td>14</td>
<td>90</td>
</tr>
</tbody>
</table>

Fig. 3: Displacement Dynamics in Jordan
Source: DOS, 2015
Jordan is transitioning from a highly centralized to a progressively de-concentrated system with more powers vested at the governorate and municipal levels. Jordan is divided into twelve governorates (muḥafāzat), which have gone through various iterations since 1975, when they were only 5. Each governorate is headed by a governor, who is appointed by the king, and directly reports to the Ministry of Interior (MoI). The governor is the sole authority for all government departments and development projects in their respective areas. The governor acts, together with the decentralized directorates of ministries, as an extension of the central government.

The 2015 Municipalities and Decentralization Laws aim to integrate the municipalities into a general governance framework and increase accountability. The 12 governorates comprise of 100 municipalities. All municipalities have a legal presence with financial and administrative autonomy, and are supervised by the Ministry of Local Administration (MoLA) with the exception of Greater Amman Municipality, Petra Development & Tourism Region Authority, and Aqaba Special Economic Zone.

The central level is responsible for providing all basic public services including water, gas, sewerage, electricity, education, and healthcare, and the local municipalities play a limited role in the service provision due to their limited political power and financial resources, in addition to the limited capacity of municipalities to support local economic development.

This local administrative structure overlaps with other institutions that exist at the sub-national level, such as governorates, ministry offices and initiatives such as Local Development Units, which are responsible for socio-economic development in municipalities and governorates. The overlap in mandates requires continuous coordination and results in duplicity of efforts.

As a result of the Municipalities and Decentralization Laws of 2015, four types of councils were created, collectively forming Jordan’s system of decentralization: the local council and municipal council at the municipal level, and the executive council and governorate council at governorate level. The local council has at least five members and represents more than 3,000 constituents, while the municipal council is formed by the heads of the local councils. The governorate council consists of 85% directly elected representatives and 15% appointed members. Through these elected governorate and local councils, a stronger accountability and transparency is expected, as well as an improved service delivery and increased community engagement.

Several entities are involved in planning. MoLA is responsible for the definition of zoning and building regulations and the preparation of master plans for all municipalities. The Higher Planning Council within MoLA has the authority of temporary approval of the master plans either totally or partially and approves all zoning modifications in the country.

The Ministry of Planning and International Cooperation (MoPIC) is responsible for formulating policies and procedures that enhance and develop relations with donors and international financing institutions, providing and managing necessary funding for development projects, and working as a liaison between donors and international financing institutions and the government institutions.

The Ministry of Public Works and Housing (MoPWH) gives direction to all infrastructure policies in the country, as it is responsible for provision of roads, railways, airports and port infrastructures. Through the Housing and Urban Development Corporation (HUDC), the ministry gives direction to housing policies, which is in charge of monitoring housing dynamics, down-zoning and preparation of served land to be sold to developers. It can be noted that there is a multiplicity in urban planning institutions and actors, leading to weak coordination and overlap in responsibilities.

Each ministry plans, implements and monitors its own projects individually. These plans are then integrated by Ministry of Planning and International Cooperation (MoPIC) into one coherent document. While this approach provides a responsibility to MoPIC in terms of coordination, the lack of national, planning and regional documents hinders the process of prioritizing projects based on guiding documents.
Fig. 4: Governance and Administration in Jordan
Planning Administration and Governance System in Jordan
National Planning Context

Historical Background
Until 1946, Jordan, in its planning efforts, relied on assistance from the gulf states and private sector investment. The high rate of population growth and the economic expansion caused rapidly expanding urban areas and demanded immediate integration of economic and physical planning at all levels, including national, regional, and local levels, which the government of Jordan was aware of. Therefore, the government started to practice planning through a series of development plans. The Higher Planning Council was considered as the main planning unit in Jordan between 1972 and 1984, until it gained cabinet status as the Ministry of Planning.

Planning in Jordan initially started as a coordination exercise among activities controlled by the cabinet members. Jordan's early plans addressed mainly economic growth and provision of public service facilities. The first attempt to apply contemporary physical development planning was for Amman in 1938 when then the British Mayor proposed a land use plan for the city, followed by a development plan in 1963. Today, planning has taken a reactive approach to urban challenges as opposed to a proactive approach.

Planning Levels
As for laws related to planning, the only related law in Jordan is the "Law of Planning of Cities, Villages, and Buildings, No. 79" that was established in 1966. It is based on the town planning ordinance of the British Palestine Mandate, which had its origins from the 1932 British Town Planning Act. This law remains temporary, with minimal attempts to update it until now.

At national level, MoPIC is responsible for national planning, which does not encompass physical or spatial planning. Jordan's planning system lacks a national urban policy that guides the development of all subsequent plans. UN-Habitat, in collaboration with MoLA, is currently working on formalizing a national urban policy for Jordan.

The are three levels of plans in Jordan: regional plans, structural plans and detailed plans. In terms of responsibility, regional and structural plans require the approval of the Higher Planning Council, detailed plans require the approval of municipal councils or local committees of the municipal areas. In practice, however, detailed plans are also under the jurisdiction of the Higher Planning Council. This limits the ability of the council to address planning at national level.

There is a lack of integrated planning at the regional level and within governorates. The plans currently developed at regional level today are structural plans, covering only a few regions/governorates. This is often self-driven as none of the national level stakeholders are mandated to review or support this level of planning.

At local level, various levels of plans exist based on the level of details. Structural plans and detailed plans both include planned and unplanned areas, roads (widths, upgrading, proposed), land use, sewerage and water networks, prohibited areas, areas allocated for public use and building regulations. However, they vary in scale. Detailed plans also include: commercial activities, parks, restricted or special uses, detailed building regulations and an acquisition plan for transportation network extension.

Zoning Plans (Al-Tantheem) were established by the Cities, Villages and Buildings Planning Law of 1966. This usually refers to zoned areas within municipal zoning map, and are updated periodically. As for Subdivision Plans (Al-Taqseem), which were established by Al-Taqseem Law of 1968, they are applied on a per-basin basis. Typically, one-third of Al-Taqseem land will be designated for public purposes (roads, social facilities, parks). Zoning is not a pre-requisite for approval, and Al-Taqseem can be applied to areas that have existing zoning or to areas without zoning.

It is worth noting that the master planning efforts require monitoring to ensure execution; as there is a disparity between the theoretical documents and on-the-ground implementation. The section below displays some of the existing key plans, policies, and strategies in Jordan.

Key Plans, Policies and Strategies
There are several plans, policies and strategies that shape the development of Jordan. Additionally, various documents exist at national level that focus on addressing the needs of the refugees and host communities.
### Jordan 2025

Jordan 2025 is the main strategy guiding the national vision based on sustainability, institutionalization, excellence, competitiveness and meritocracy. It is founded on the identification of goals that the Jordanian government aspires to achieve through the adoption of procedures and policies at sectoral level, which includes:

- Economic growth, fiscal stability, reduction of financial waste and public debt to safe levels;
- Foreign investment by enhancing and increasing business and investment competitiveness;
- Development of economic sectors through market creativity and honing the tools and means of high-value-added export-oriented sectors;
- Encouragement of small and medium-sized businesses;
- Enhancement of the policies governing the labour market;
- An increment of women’s participation in the labour market; and,
- Giving necessary attention to people with special needs.

### Key Plans, Policies and Strategies

<table>
<thead>
<tr>
<th>National</th>
<th>Socio-economic</th>
<th>Humanitarian</th>
</tr>
</thead>
<tbody>
<tr>
<td>Law of Planning Cities, Towns, Villages and Buildings No. 79 for the year 1966</td>
<td>Jordan 2025</td>
<td>National Resilience Plan</td>
</tr>
<tr>
<td>Natural Disaster Risk Reduction Strategy</td>
<td>Jordan Economic Growth Plan</td>
<td>Regional Refugee &amp; Resilience Plan</td>
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<td>Jordan Response Plan</td>
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<td></td>
<td>National Green Growth Plan</td>
<td>The Jordan Compact &amp; CGM</td>
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<td>Jordan National Urban Policy (under formulation)</td>
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<tr>
<td>Regional</td>
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<td>Irbid 2030: Regional Growth Plan</td>
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<td></td>
<td>Local Development Plans</td>
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<td>City</td>
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<td>Irbid 2030: Greater Irbid Area Plan</td>
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<td>Local Strategic Plan for GIM 2019-2023</td>
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<td></td>
<td>Sustainable Energy and Climate Action Plan</td>
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</tbody>
</table>

Key plans, policies and strategies at national, regional and city levels
More than 850,000 Syrian refugees and vulnerable Jordanians are targeted to receive food assistance through cash-based transfers.

70,000 Syrian refugees are issued work permits.

550 officially established and registered Home Based Businesses by GAM or municipalities under the purview of MOLA are owned by Syrians.

41,000 households assisted with regular monthly cash assistance with 50,000 households assisted through COVID emergency cash assistance (3 months).

According to the 3RP (2021), the major challenges that Jordan is facing are the impact of COVID-19 on both refugees and host communities which resulted in an increase the unemployment rate, food insecurity, and inadequate access to basic services and needs. Jordan’s Key Selected Targets for year 2021 are highlighted below.

Water Supply
For around 77,000 refugees in Za’atari Refugee Camp is improved through integration of water services.

50,000 Syrian refugees working in the private sector and registered in national security system are supported with enrolment in social security.

172,234 Persons with disabilities, older persons at risk and other vulnerable persons are assisted through referral systems, targeted assistance and outreach.

Jordan’s Key Selected Targets 2021
budget to cope with the additional financial obligations and income losses resulting from the Syrian crisis, and strengthen the capacity and resilience of various sectors at local and national levels, including health, education, justice and water and sanitation systems. At the local level, the JRP assists municipalities in providing access to municipal services and infrastructure, such as solid waste management, energy, transport and environment. It also aims to address social imbalances and foster social cohesion between refugees and host community through increasing access to employment. For the period of 2020-2022, the JRP’s main priority is to empower the systems to address key challenges to protect the dignity and welfare of Syrian refugees and vulnerable Jordanians impacted by the Syrian crisis, emphasizing the need for continuous collaboration with the international community.

The JRP has guided various changes over the past few years. Access to education has improved, with over 130,000 Syrian refugees enrolled in public schools across the country. More than 211,000 primary healthcare assistance services and 91,930 maternal and child health assistance services have been provided to Syrian refugees and vulnerable Jordanians. Cash assistance programming has reached an average of 143,000 Syrian refugees and 5,800 Jordanians per month, while 18,225 Syrian households have received non-food item kits. Several policies have been adopted to allow for formal participation of Syrian refugees into the workplace, resulting in over 220,000 permits issued. The government’s recent policy changes have enabled the establishment of home-based business by Syrian refugees inside and outside camps, resulting in around 49 Syrian-owned home-based businesses.

The JRP also aims to address social imbalances and foster social cohesion between refugees and host community through increasing access to employment. For the period of 2020-2022, the JRP’s main priority is to empower the systems to address key challenges to protect the dignity and welfare of Syrian refugees and vulnerable Jordanians impacted by the Syrian crisis, emphasizing the need for continuous collaboration with the international community.

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The Jordan Compact

In February 2016, a new approach to dealing with protracted displacement was signed: the Jordan Compact. It brings together international humanitarian and development actors under the host country leadership, combining humanitarian and development funding through multi-year grants and concessional loans. The Compact is an innovative approach to addressing large movements of refugees as it brings together humanitarian and development actors for a more effective response to protracted displacement. It is anchored to three interlinked pillars, which aim to support Jordan’s growth agenda while maintaining resilience and economic stability, through the following goals:

- Turning the Syrian refugee crisis into a development opportunity that attracts new investments and opens up the EU market, creating jobs for Jordanians and Syrian refugees, while also supporting the post-conflict Syrian economy;
- Rebuilding the Jordanian host communities by adequately financing the resilience of host communities through grants from the JRP, and;
- Mobilising sufficient grants and concessional financing to support the macroeconomic framework, and address Jordan’s financing needs over the next three years, as part of Jordan entering into a new Extended Fund Facility programme with the IMF.

One of the targets of the Compact is access to formal labour markets. Jordan has been able to issue 200,000 work permits for Syrian refugees. The Compact stipulates that Jordan will institute reforms to improve the business and investment environment and formalise Syrian businesses. As part of the Compact, the EU has committed to relaxing trade regulations to stimulate exports from 18 designated economic zones and industrial areas in Jordan, in return for employment quotas for Syrian refugees in these businesses. Jordan has also committed to provide access to schools to all Syrian children and provide vocational training opportunities.

The Global Compact for Migration

In 2016, Heads of Governments and States within the UN General Assembly, came together for the first time at the global level, to discuss issues related to refugees and migration. Several intergovernmental consultations and negotiations were held towards the development of a Global Compact for Safe, Orderly, and Regular Migration. The Global Compact for Migration (GCM), prepared under the auspices of the United Nations, is the first intergovernmentally negotiated agreement that covers holistically all international migration dimensions. The non-binding GCM encompasses 23 objectives that address better management of migration at global, national, regional, and local levels. It is considered a significant opportunity to improve the governance of migration, address the challenges associated with today’s migration, and strengthen the contribution of migrants and migration to sustainable development.

In 2019, the UN established a National Migration Working Group in Jordan, to ensure coordinated support by the UN country team, to the Government of Jordan (GoJ) and other relevant non-governmental stakeholders in implementing the GCM and other relevant policies.
Land & Property Rights

While Jordan has a relatively large land area in comparison to its population, more than half of the population lives in or around Amman.82 Competition for urban land has led to an increase in land prices, which are among the highest in the region.83 Despite this large land area, relatively little is found inside urban areas, and even less that is unbuilt.84 Most available land in urban areas is in small, isolated pockets that are left over from other developments, or already allocated to municipalities for future development and provision of social infrastructure or public use.85 As a result, the remaining large tracts of land are privately owned and found on the outskirts of urban areas.86

Jordan has a mixed legal system based on civil law, Shari'a law (Islamic law) and customary law.87 The legal, institutional and administration frameworks related to land tenure reflects a gradual movement towards land privatization.88 While this has enabled more inhabitants and foreign nationals to own land, the de facto and de jure land law have led to unsustainable land use practices and sever land degradation, particularly in the rangelands.89

The current land ownership in Jordan falls under three categories: privately owned land that is registered and document; tribal land which had been historically distributed by tribal leaders; and state land which provides free access to all resources to the land owned by the state.90 While private land, which is represented by 800,000 titles, are registered, state land, accounting for 80% of the country’s total lands, are poorly defined and documented.91 Customary rights on these lands are unclear and can lead to large-scale tenure insecurity.92

In urban areas, most of the land is privately owned land, and is transacted through sale or lease.93 Most of the privately owned land in urban areas are inherited as opposed to outright land purchase.94 State-owned land is authorised for lease or purchase only for Jordanian nationals.95 However, foreign nationals and firms are able to own or lease properties in Jordan for investment purposes and are allowed one residence for personal use if their home country permits reciprocal property ownership rights for Jordanians.96

The elimination of tribal ownership has led to lack of incentives to encourage Bedouins and pastoralists to maintain and conserve the resources and rangelands.97 Informal sale of former tribal lands in both urban and rural areas still occurs.98 Considering that the basis for security land rights is through land registration, the transactions of these lands is not considered valid.99

The Department of Lands and Survey (DLS) was established in 1927 and plays a vital role in guaranteeing the right of ownership of land, conflict resolution on matters concerning land and water sources.100 It is considered Jordan’s information bank on land ownership and is currently responsible for three main tasks: cadastral surveying, registration of land and property, and management of treasury (State) lands.101 All land transactions must be registered with DLS, even in special economic development areas like JVA and ASEZA.102 The cadastral database is digitalized and keeps records of all procedures and documents, including land registers and cadastral plans.103 DLS has land registration directorates and registration offices in all governorates and sub-governorates.104 As for treasury (state) lands, DLS carries out several tasks including leasing, expropriation and control of subdivision and boundary fixing transactions implemented by licensed surveyors.105 DLS collects sales taxes and registration fees from the governorate.106

Despite these well-established land administration processes and clear mandates, there are various challenges.107 Most urban land is privately owned, while most non-urban land is treasury (state) land.108 As private lands are located in prime areas, they have become more expensive with the increased demand, while state lands are outside the land market and remain underutilized.109

During the land market bubble between 2005 and 2008, land speculation raised land prices by a factor of 10.110 This was influenced by the population influx of Iraqi and Palestinian refugees, scarcity of land, and higher land value assessments by the DLS.111 While the land market stabilized in the intervening years, the influx of Syrian refugees has created a high demand for rental housing. Rental costs are highest in Irbid, East Amman and Madaba.112
Women’s rights to land are enshrined within the Constitution, the legal framework, within the Shari’a law and even the customary law. There are no legal restrictions on the ownership or purchase/sale of land by women both as individuals and jointly through marriage. Data from 2012 reveal that married women’s ownership of house and land titles increases with age and wealth, and that urban married women and those living out of refugee camps are more likely to own a house than rural married women. Women with higher education are also more likely to own land or house titles.

However, social restrictions on land inheritance and land ownership remain and have an adverse impact on poor women, driven by strong cultural, religious, traditional and financial barriers. Female heirs face pressures to relinquish their land and property rights through various forms ranging from intimidation, violence, and subtle coercive forms of taking land rights by male heirs through offering “gifts” to female heirs in exchange of land and property shares. Families headed by women also tend to have fewer economic assets than households headed by men; 43% of male heads of households receive loans for agricultural development and 14% receive loans for income-generating activities, compared to 21% and 9% of female heads of households respectively.

Legal improvements need to be accompanied by remedies to realize women’s land rights, including increasing women’s awareness of their rights to inheritance, enforcing laws relating to the division of inheritance, and empowering women economically to enable claims to their rights. The Jordanian government, in cooperation with NGOs, have worked to promote women’s empowerment and removing legal barriers to land access, ownership and use.

As for refugees, they are the most tenure insecure in Jordan, particularly Syrian refugees. A quarter of refugee families are female-headed households. Many households rent houses without basic rental agreements, leaving families vulnerable to forced eviction and further displacement. Furthermore, one in ten refugees is living in an informal shelter such as a tent, mud hut or caravan. Almost half of refugees are living in shelters whose condition is classified as undignified. There are efforts to improve tenure security through programmes that provide rent-free accommodation to families most in need by upgrading uninhabitable, substandard buildings. Through bilateral agreements, renters agree to upgrade houses in exchange for the legal right to occupy the land and property for a 12-24 months period. As demand for dignified housing increases, tensions between refugees and host communities are likely to increase.
Municipal Finance

In this chapter, it is important to note that Greater Amman Municipality (GAM), Aqaba Special Economic Zone (ASEZA), Petra Development Tourism Regional Authority (PDTRA) and Jordan Valley Authority (JVA) are autonomous entities, and do not fall under MoLA’s jurisdiction, therefore the information below excludes them, unless stated otherwise. Also important to note, is that under the Local Administration Law of 2021, municipalities are classified into three categories based on population size; category 1 includes 12 municipalities with populations over 200,000, category 2 includes 65 municipalities with populations between 50,000 and 200,000, and category 3 includes the rest of the municipalities that are not classified in categories 1 and 2.

Jordan’s municipalities are legal and budgetary entities governed by the Local Administration Law, which defines them as “a civil institution with financial and administrative independence.” Budget preparation and execution is governed by Law No.22/2021, it details the responsibilities of the Local Council to approve the execution is governed by Law No.22/2021, it details administrative independence." Budget preparation and execution is governed by Law No.22/2021, it details the responsibilities of the Local Council to approve the general and annual budgets of the municipality. It is then endorsed by the Minister of Local Administration.

However, municipalities are, for the most part, institutionally and financially weak. Many rely heavily on central governmental transfers, due to low income, municipal staff salaries accounting for half the budget, and the lack of capacity to manage their own resources and utilize their own revenues/ expenditure, and further exacerbated because of the state-imposed privatization of urban services. As a result, many responsibilities and financial resources remain vested in centrally-controlled agencies. This renders municipalities subject to strict centralized control over their budgets.

The transfer allocation system dates back to 2002, and takes into account several factors, including: population, percentage of poor, and distance to Amman. Although central fiscal transfers represent more than half of the municipal revenues, Jordan remains one of the Middle Eastern states wherein municipalities receive the lowest share in public expenditures, only 3% of the central state budget is dedicated to municipalities. Municipal expenditure for all entities including (GAM, ASEZA, PDTRA and JVA) relative to GDP is 6.2%. The system has been unstable over the past few years due to other commitments from the central government. Consequently, municipalities are typically not notified in advance about the amount of governmental transfer, and in many instances, the grant transfer is delayed until May or later, driving municipalities to borrow from the Cities and Villages Development Bank (CVDB). As such, mayors have expressed concerns about the lack of predictability in the system, limiting the ability to properly plan budgets and expenditures.

More than half of Jordan’s municipalities are currently experiencing an acute deficit and concomitant high degree of indebtedness. In 2017, the government decided to distribute JOD100 million to municipalities to help them settle a proportion of their debts, total municipal debt in 2017 amounted to JOD130 million. Many municipalities spend most of their budget on municipal employees’ salaries, which highly restrains their scope of action in the face of indebtedness. This centralized control over local spending has negative consequences on the quality of service delivery and urban planning at the municipal level.

Figures show that approximately 43% of Jordan’s population work as civil servants, resulting in low economic dynamics within the municipalities. Despite an announced municipal hiring freeze, the amount spent by municipalities on salaries and wages increased from JOD 36.9 million in 2002 to JOD 44.1 million in 2004 and JOD 95 million in 2012 to JOD 130 million in 2015. This amounts to 47.6% of ‘category 1’ municipalities’ budgets, and around 33% of ‘categories 2 and 3’ municipalities’ budgets.

This issue is further exacerbated by the Syrian crisis, that has caused increased pressure on the fragile services to meet the demands from both host communities and refugee populations. The JRP estimates that the total debt of municipalities to provide services to Syrians in Jordan, is reaching an average of USD 20.9 million per year for the years 2020-2022.

The cumulative impact of the Syrian crisis is equivalent to 18% of the GDP, due to disruptions to regional trade as well as influx of refugees. According to 2016 World Bank Quarterly Economic Brief (QEB), it is estimated that each refugee costs the Jordanian government $3,750 (JD2,500) per year. The influx of more than 630,000 registered Syrian refugees costs the Kingdom over $2.5 billion a year, which amounts to 6% of Jordan’s GDP and one-fourth of the government’s annual revenues.

<table>
<thead>
<tr>
<th>Municipalities cost</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Municipalities Debt (USD)</td>
<td>151,056,338</td>
<td>161,355,634</td>
<td>172,444,542</td>
</tr>
<tr>
<td>Cost per person</td>
<td>13.9</td>
<td>14.5</td>
<td>15.1</td>
</tr>
<tr>
<td>Total cost of Syrian refugees</td>
<td>19,500,006</td>
<td>20,899,269</td>
<td>22,409,828</td>
</tr>
</tbody>
</table>

Total direct cost for municipalities to provide services to Syrians in Jordan for the period 2020-2022.

Source: JRP
According to JRP 2020-2022, the Jordanian government has incurred substantial costs from service provision to Syrian refugees. These costs mainly include energy and water, which the government provides at subsidized prices to all residents regardless of the nationality, in addition to providing education, exemption of work permit fee, and infrastructure services. The cost estimates of these services in 2020, as well as the forecasts for 2021 and 2022, are reported in the table below.

<table>
<thead>
<tr>
<th>Service</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidized Energy</td>
<td>146,333,803</td>
<td>149,150,704</td>
<td>151,967,606</td>
</tr>
<tr>
<td>Subsidized Water</td>
<td>59,000,000</td>
<td>60,000,000</td>
<td>61,000,000</td>
</tr>
<tr>
<td>Work Permit Waivers</td>
<td>41,509,600</td>
<td>39,622,800</td>
<td>37,736,000</td>
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<tr>
<td>Infrastructure</td>
<td>147,798,044</td>
<td>148,395,250</td>
<td>150,222,047</td>
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<tr>
<td>Health</td>
<td>72,277,000</td>
<td>74,373,000</td>
<td>76,529,000</td>
</tr>
</tbody>
</table>

Cost of Providing Selected Public Services to Syrian Refugees (measured in JD).
Source: JRP

In 2016, the total municipal revenues reached JOD 359.8 million. Of this, JOD 110 million came from governmental transfers, JOD 9 million from governmental grants, and JOD 240.5 million in self-revenue. JOD 138 million (58% of self-revenue) was generated through building and land taxes, waste collection fees reached JOD 16.5 million (7% of self-revenues), and betterment levies charged by the municipalities to support the extension of infrastructure to new areas totalled to JOD 13.2 million (6% of self-revenues). Many municipalities have limited access to own-source revenue from property tax collection, capital revenues from renting out public buildings, and fees for solid waste collection, permitting and licensing. Most municipalities are only able to raise one third to one fifth of their revenue from such sources. Commercial financing for municipal investments has been limited, with municipalities mostly borrowing from CVDB. CVDB reserves the right to intercept fiscal transfers as a mitigation against the risk it is exposed.

In terms of investments, direct investments by municipalities are limited, with the majority of investments within municipal areas coming from line ministries through their de-concentrated units at governorate level. However, consultations with municipalities are often limited, resulting in limited coordination for an integrated urban approach. The lack of coordination could be attributed to the fact that governorates operate under and are administrated by the MoI, while municipalities represent a separate government level, overseen by MoLA.

The availability of financing for municipalities is necessary, to enhance sustainable urban development across the whole of Jordan. Given the municipalities’ limited capacity to support local economic development, the government has taken steps to improve the financial situation of the municipalities, including the expansion of the transfer pool, application of a more equitable municipal transfer formula, and a revision to the Municipalities and Decentralization Laws.

Cities and Villages Development Bank

The Cities and Villages Development Bank, is an administratively and financially independent public institution established in 1979, that provides long term financing to establish both services and productivity projects through local councils. The bank’s capital in 2017 was raised to 110 million, with 68% contributed from the central government, 30% from local councils, and 2% from the Jordan Central Bank.

The CVDB administers and guarantees loans held between the municipalities and any other party, assists the local councils in setting priorities for economic feasible projects and provides technical experience and services including training of technical staff. It acts as financial intermediary for government transfers. The accounts of municipalities are inspected by the Audit Bureau (AB). CVDB loans for one municipality must not exceed 15% of the bank’s capital and reserves, and a single loan must not be greater than 2% of the bank’s capital. A loan is subject to the financial position of the municipality and the project’s priorities (technical studies). Despite the services provided by CVDB to municipalities, provision of infrastructure projects has accounted for JOD 3.4 million, equivalent only to 1% of the total portfolio, highlighting an opportunity for future empowerment.

**2020 Accounts**
Source: CVDB 2019 Annual Report
Land Value Capture Instruments
The 1966 Planning Law has a number of provisions that could be useful for municipalities to build upon to increase their revenue streams. There are provisions for two forms of development levies within the planning law, including ‘general’ and ‘special’ development levies. General development levies are implemented following decisions of the Supreme Planning Council, while special development levies are decided by the provincial or local planning committees. Revenues are used to cover capital expenses of a particular public or private project, and both development levies should be charged to land or property owners.153

Betterment Levies
Betterment levies, which are outlined in article 54 of the Planning Law, entails a one-off charge levied on land located in a specified area of influence, that has increased in value as a result of public investment. The article indicates that revenues from these levies are meant to cover costs of land expropriation required for future public investment and associated compensations, along with other costs of construction.154

The Real Estate Ownership Law for 2019 has provisions for betterment taxes, which is charged following an official expropriation of land that was for the purpose of the construction of a new road or the expansion of road space. It is charged on property owners directly affected by the road space and is typically up to 25% of the amount of the overall appreciation of the land. The tax is paid specifically in four equal instalments over a period of four years.155

However, despite all these instruments legally present in laws, it has been noted that taxation is not as politically acceptable as needed; only around 7% of respondents of a recent survey on public opinion noted that they would support the government levying new taxes to improve basic services such as health care, education and infrastructure. 70% of the survey respondents cited affordability reason, and another 12% cited the low provision of services provided by the government does not justify an even higher tax take.156

Local Economy
The informal sector constitutes 26% of the Jordanian economy, limiting municipal revenue collection and hindering local economic development.157 In terms of ownership of enterprises, Syrians have recently begun establishing their own private investment businesses, in the industry, commerce, agriculture or real estate sectors.158 By the end of 2013, Arab investors have invested 40% in the industry sector, 38% in the commercial sector, 20% in the agricultural sector and 2.5% in the real estate sector, highlighting Jordan’s openness to investors and ease of doing business.159 Moreover, investments in the Kingdom are expected to reach around $8.9 billion, comprising 18.7% of the GDP in 2022.160

A large number of Public-Private Partnerships (PPP) have been signed to meet increasing infrastructure needs since 2005. By 2015, 30% of the total public sector’s investment portfolio was procured through PPP, compared to 6% in emerging economies.161 The PPP Law No. 17 was approved in 2020, providing the legal framework for the government’s PPP programme and formalizing the role of the PPP unit. Jordan’s PPP Unit, coordinates government efforts to increase private sector participation in key infrastructure projects.162

Jordanian municipalities are very interested in the involvement of the private sector and the development of PPP. They are required by law to create investment committees comprising the mayor, the executive director, members of the Municipal Local Development Unit (MLDU) and a representative of the Finance Department.

Local Economic Development
In order to address the rising unemployment, and foster job creation at municipal level, MLDUs were created in the 1990’s, but each unit typically consists of only one person.163 Some mayors did not see the benefit of the MLDU and shut them down. In 2003, Local Development Units were created within each governorate (GLDUs), with the aim of developing participatory mechanisms to engage local stakeholders in local development processes. GLDUs were reactivated in 2006 during the preparation of the decentralization process.

According to the 2021 Local Administration Law, municipal councils are in charge of identifying local
investment needs through a participatory process. In reality, the LDUs are playing this role.

USAID works with municipalities in order to train them to foster business creation and economic growth in their communities, and launched the USAIN LENS project to improve local economic development (LED). The project works with the GLDUs and MLDUs in Amman, Zarqa and Irbid which gather most of Jordan’s enterprises, to achieve economic growth.
Major Infrastructure Initiatives

Jordan’s infrastructure is well developed, and contributes heavily to the GDP. In 2017, the public services sector contributed to 61.4% to the GDP, while the industrial sector contributed 27.4% to the GDP.\(^{104}\)

Jordan is one of the highest ranked countries in Global Infrastructure Hub’s InfraCompass 2020, with the quality of infrastructure scored at 67.4 out of 100.\(^{105}\) The country is considered to be a global leader in the Activity drive, in particular, scoring 80.9.\(^{106}\) The ‘Activity’ is measured against the extent and nature of recent infrastructure investment activity and extent of private sector involvement over the last five years, relative to the size of the economy, whereby at 1.4% of GDP, Jordan has one of the highest levels of private investment in infrastructure as a share of GDP globally.\(^{107}\)

However, InfraCompass 2020 also reveals that there are several metrics to improve, particularly in relation to financial markets (stocks trade), funding capacity (gross government debt) and funding capacity (long term GDP growth). Jordan traded stocks worth approximately 5.5% of GDP in 2019, below the Upper Middle Income Countries’ average of 25.6%.\(^{108}\) This indicator is essential for infrastructure investors to exit investments at appropriate points. Jordan’s debt to GDP ratio is at 94.6%, revealing one of the highest level of gross government debts in Upper Middle Income Countries.\(^{109}\) Jordan’s long-term GDP growth is 2.7%, lower than the average, could also hamper Jordan’s ability to borrow and build more infrastructure.\(^{110}\)

The assessment from InfraCompass reveals that Jordan is a high scorer in terms of planning, whereby there is a set of priorities and corresponding pipeline projects. In total, 250 projects have been identified in the pipeline, with a total cost of JOD 15.853 billion. These projects are all listed in key documents, such as the Jordan Economic Growth Plan 2018-2022 and Green Growth National Action Plan 2021-2025, and have been uploaded to the Information System for Jordan Response Platform for the Syria Crisis (JORISS). From the 250 projects, the majority of the projects are in the water and energy sectors, with 36 and 33 projects respectively, followed by education (29), health (25), agriculture (16), sanitation (13), justice (10) and transport (9). In terms of costs, more than JOD 2 billion have been allocated for projects in water, energy, transport and education, revealing high interest by the government to address key challenges related to these sectors, such as water scarcity, reliance on fossil fuels, limited mobility options and growing youth population.

![Planned and Ongoing Infrastructure Projects’ Cost Per Sector](image)

Ranking of Jordan’s driver performance on a scale from “Emerging” (score from 0-20) to “Global Leader” (score from 80-100). Source: Global Infrastructure Hub
Refugee Response

The Syrian crisis has increased the pressure across basic needs, such as water supply, educational and health sectors. In the first two years of the Syria crisis, the international community’s response focused almost exclusively on providing humanitarian assistance to the refugees. However, more recently, attention has turned to building resilience of the host community and mitigating the impact on the country’s population, infrastructure, and economy.

The JRP supports infrastructure provision by identifying key priorities in infrastructure systems to provide access to quality public services in several vital sectors. The highest sector allocated funding is social protection and justice, followed by WASH, economic development, shelter, education, health and public services.

<table>
<thead>
<tr>
<th>Sector</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Services</td>
<td>116,003,454</td>
<td>106,151,555</td>
<td>75,919,722</td>
<td>298,074,731</td>
</tr>
<tr>
<td>Health</td>
<td>163,268,972</td>
<td>177,889,629</td>
<td>161,959,878</td>
<td>503,118,479</td>
</tr>
<tr>
<td>Education</td>
<td>202,060,332</td>
<td>180,315,000</td>
<td>179,840,000</td>
<td>562,215,332</td>
</tr>
<tr>
<td>Shelter</td>
<td>25,071,888</td>
<td>10,178,044</td>
<td>9,678,250</td>
<td>44,928,182</td>
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<tr>
<td>Economic Empowerment- Food Security</td>
<td>225,752,000</td>
<td>216,756,268</td>
<td>197,620,000</td>
<td>640,128,268</td>
</tr>
<tr>
<td>Economic Empowerment- Livelihoods</td>
<td>68,465,000</td>
<td>58,845,000</td>
<td>41,480,000</td>
<td>168,790,000</td>
</tr>
<tr>
<td>WASH</td>
<td>129,775,983</td>
<td>220,883,397</td>
<td>132,794,174</td>
<td>483,453,554</td>
</tr>
<tr>
<td>Social Protection and Justice</td>
<td>386,883,817</td>
<td>343,655,889</td>
<td>336,175,631</td>
<td>1,066,715,337</td>
</tr>
<tr>
<td>Total Project Requirements</td>
<td>1,317,281,446</td>
<td>1,314,674,782</td>
<td>1,135,467,655</td>
<td>3,767,423,883</td>
</tr>
<tr>
<td>Direct Budget Support</td>
<td>932,267,195</td>
<td>948,035,730</td>
<td>959,402,595</td>
<td>2,839,705,520</td>
</tr>
<tr>
<td>JRP Grand Total</td>
<td>2,249,548,641</td>
<td>2,262,710,512</td>
<td>2,094,870,250</td>
<td>6,607,129,403</td>
</tr>
</tbody>
</table>

Required Budget Allocation for Infrastructure Sectors in Jordan USD (2020-2022)
Source: JRP
Jordan overall is heavily reliant on not only the private sector for the provision of infrastructure, but also development banks. In 2018, EBRD provided Jordan with USD 1 billion to finance infrastructure projects in energy, transport, water and wastewater, solid waste, education and other municipal services. More recently, the Asian Infrastructure Investment Bank (AIIB) has approved a USD 250 million investment in Jordan to accelerate economic recovery from the COVID-19 pandemic, as well as another USD 1.2 billion project co-financed with the World Bank called the Inclusive, Transparent and Climate Responsive Investments Programme-for-Results (PforR) project.

Electricity and Telecommunications
The quality of Jordan's existing infrastructure is widely recognized, with its electricity and telecommunications infrastructure ranking among the best in the region. 100% of the population has access to electricity, with only 10.3% of electricity output lost. It is also estimated that 87.6% of the population are subscribed to mobile-broadband, while only 3.9% are subscribed to fixed-broadband internet.

Transport
The transport sector, which accounts for more than 8% of Jordan's GDP, also has a relatively well-developed infrastructure to support the growth. It is the best in the region, with a scoring of 76.9. The highway network covers more than 2,700km, connecting all corners of the Kingdom with 1,900km of secondary roads. The presence of 3 major airports in the country has strengthened Jordan's connectivity and transport infrastructure. However, despite the improvements in physical transport infrastructure, public transportation is still limited across the country for several reasons. Therefore, most Jordanians are dependent on the use of individual motorized vehicles, whereby 52% of respondents to a survey by REACH/UNWOMEN indicated that cars are their primary means of transport, while only a fifth rely on the bus system. The survey also exposes the car ownership gap between Jordanians and Syrians, whereby less than 1% of Syrian survey respondents indicated that they own a car, and 41% indicated that walking is their primary means of transportation.

Basic Services
Jordan has one of the lowest levels of water resource availability per capita in the world. Nevertheless, approximately 98% of the population has access to an improved water source. Yet, it is estimated that 40% of water transported by pipes around the country is lost to leakage due to dilapidated pipes and tanks as well as improper installation and maintenance.

It is worth noting here that water deficits are projected to occur in Jordan due to the increasing water demand, driven by the population growth and influxes of refugees, as well as the decreasing water levels at the existing ground and surface water sources. These deficits are expected to vary geographically across the Kingdom, the Northern Governorates are expected to experience a more significant water deficit in comparison to the Southern Governorates. This increases the need for bulk water conveyance infrastructure to redistribute water. The Ministry of Water and Irrigation is currently considering seven new planned water resources’ projects, including: Amman Aqaba Water Desalination Conveyance Project (AAWDCP), Wadi Al Arab II, Hasa Shafeiah Wellfield (Khan Al Zabib Project), Hesban Wellfield Utilization Project, Basalt Wellfield Utilization Project, Kufranjah Dam Water Supply Project (Phase II), and Wehda Dam Water Supply Project. These projects vary in status ranging from being in the detailed feasibility phase to the construction phase.

Furthermore, there are planned wastewater infrastructure improvement projects, including capacity upgrading of the existing 28 WWTPs and 14 new WWTPs. Additionally, there are planned projects that aim to improve the existing sewerage network and expand the network’s coverage.

Public Private Partnerships
Jordan has raised about $10 billion in private capital through PPPs in the electricity, transport, and water sectors since the 1990s. However, challenges were witnessed in screening projects and preparing feasibility studies to expand the PPP models. A new PPP law was ratified in April 2020, to take effect in August 2020 in an effort to increase the significance and magnitude of PPP Projects in Jordan, to introduce more scrutiny and comprehensiveness to the overall PPP framework. Such efforts have been noted to help in achieving Jordan’s Vision to support economic development, alleviate fiscal pressures and help address the effects of the refugee crisis.
Affordable Housing

Jordan's housing sector is currently facing two major and interconnected challenges; firstly, the lack of adequate, affordable housing, and, secondly, the need to respond to the escalated housing demand driven by the significant population growth of its own citizens alongside the succeeding influxes of Palestinian, Syrian, and Iraqi refugees.191

Stimulated by demographic growth and arrival of several waves of refugees, Jordan’s private sector produced 1.1 million dwellings between 2004 and 2015.192 With half of these apartments built in Amman, many of them are spacious and unaffordable. Affordable housing accounted for less than 1% of the total housing produced between 2004 and 2015.193 Being comprehensive, the total housing deficit in Jordan is over 15.9% at a national level; excluding Syrian refugee camps; which accounts for 310,926 households, of which 64% (199,245 households) suffer a quantitative deficit while 36% (111,681 households) suffer a qualitative deficit. Additionally, the 2015 Census revealed that 10% of the population live in overcrowded conditions and 43% of non-Jordanian households share apartments.194 In mid-sized cities, Jordanians are competing with Syrian refugees for rental apartments.195

Furthermore, the widespread lack of adequate and affordable housing in Jordan have historically been exacerbated by several factors, such as the mismatch between the housing supply and demand, the increase in land prices due to land speculation, the absence of taxation of vacant land, the lack of integration between housing and urban planning, the lack of appropriate regulation to address affordability, the lack of institutional capacity, the lack of stakeholder and political commitment, as well as the lack of incentives for developers to build more affordable units.196

Developers have concentrated production on larger units (120-200 m²) whereby 50% of the new housing units that were built between 2004 and 2015 have an area of over 150 m², 40% of units have an area between 100-149 m², and a mere 10% of units are smaller than 100 m². This has consequently exacerbated the mismatch between the supply and demand of households. This is especially evident from the significantly high vacancy rates, which reached 18.4% in 2015.197 Additionally, the number of vacant units doubled in over a decade, going from 220,000 in 2004 to 432,000 in 2015. A staggering 57% of vacant units nationwide were concentrated within Amman, with the vacancy rate increasing to 23% in 2015. This challenge is much greater now with the influx of refugees, who compete with Jordanians for affordable housing.198 Over the next decade, Jordan will need to produce between 62,000 to 74,000 housing units based on the demand (small sized units) annually to reduce the current deficits and keep up with new household formations.199 However, with the slowdown in construction since 2015, only 35,000 dwellings are formally constructed each year.200

The Housing and Urban Development Corporation is the sole government agency responsible for housing and the umbrella under which the Jordanian housing sector operates. The HUDC was given the mandate to build housing for the middle classes and ensure serviced plots for individuals to inhabit. Decent Housing for a Decent Living, an initiative launched in 2008 aspired to build about 100,000 in five years. However, the initiative was not completed, and due to financing challenges, less than 10,000 units were built.201 Over recent years, and due to several factors affecting its effective delivery of housing on the production side, the HUDC has been transitioning its role from production to focus more on policy.202

Moreover, the Kingdom has made several efforts to combat the affordable housing shortage, such as building social housing projects, launching the Royal Housing Initiative named ‘Decent Housing for Decent Living’, and establishing the Housing Loan Subsidy Programme and the Jordan Mortgage Refinance Company. Unfortunately, these efforts have had limited success.203

Furthermore, regarding housing in refugee camps, Jordan became the first Arab country to upgrade the temporary refugee camps (also considered to be informal settlements) through public participation between 1981 and 1986.204 Various initiatives took place after that across the country to continue upgrading Palestinian refugee camps.205
Climate Risk Context

With very limited sources of water, Jordan is the second most water scarce country in the world, with annual renewable water resources being less than 100 m$^3$ per person.\textsuperscript{206} It is heavily reliant on water resources outside its borders, which has led to tensions with neighbouring countries. The water scarcity is further compounded by the large influx of refugees, which has increased Jordan’s struggle to meet domestic water needs.

Jordan ranked 81 out of 181 in the NDGAIN index for climate vulnerability.\textsuperscript{207} Although it is not a significant contributor to climate change, Jordan is one of the countries most affected by it. It has begun to suffer from its negative effects, including increasing temperatures, erratic rainfall, declines in available water (underground and surface), and an increased likelihood of heatwaves, flash floods, droughts and landslides.\textsuperscript{208}

Since 1960, the country has witnessed a rise in annual maximum temperatures of 0.3–1.8°C and rise in annual minimum temperature of 0.4–2.8°C across all regions.\textsuperscript{209} There has been an increase in the average number of heatwaves across the country and consecutive dry days nationwide. A decline in annual precipitation by 5-20% was witnessed across the country.\textsuperscript{210} The latest flash floods that took place in south of Jordan in 2018 killed 12 people in Petra,\textsuperscript{211} and 21 people in the Dead Sea area.\textsuperscript{212} The country is expected to experience a 15-60% decrease in precipitation and 1-4 centigrade increase in temperature between 2011 and 2099, which will have serious impacts on natural ecosystems, river basins, watershed and biodiversity.\textsuperscript{213} This will, in turn, impact food productivity, water resources, health, infrastructure, and urban areas.

Jordan’s first National Policy on Climate Change was adopted in January 2013. The policy aims to: strengthen Jordan’s capacity respond to the impacts of climate change and solidify Jordan’s global stewardship in emission reduction; build the adaptive capacity of communities and institutions with consideration for gender and vulnerable groups; and ensure that the interests of vulnerable groups (including the poor, youth and women) are adequately addressed in mitigation and adaptation policies and strategies.\textsuperscript{214} Jordan has ratified various climate change agreements and protocols, including the Paris Agreement (ratified November 2016), and the Kyoto Protocol (January 2003).\textsuperscript{215}

Inhabitants of Jordan are vulnerable to natural hazards due to limited proactive approach to disaster prevention and mitigation, insufficient institutional capacities at the national and local levels, limited trained human resources, lack of awareness amongst senior officials and communities about disaster preparedness, and unsatisfactory implementation of existing policies.\textsuperscript{216} The National Disaster Risk Reduction Strategy aims to strengthen the DRR sector in Jordan.

As for climate mitigation, the potential for mitigation is large, even though Jordan’s total greenhouse gas (GHG) emissions are very small; the total GHG emissions from the energy sector, transport and industrial energy activities were 74% of the total GHG emissions of Jordan, while the waste management sector emitted about 13%, and industry about 8%.\textsuperscript{217} There is a need to strengthen the promotion of renewable energy and energy efficiency in Jordan, which will have a large impact on the reduction of GHG emissions in the country and increase mitigation.\textsuperscript{218} To do so, there needs to be a political and legal framework for renewable energy and energy efficiency, as well as a need for strengthening the implementation and enforcement of existing regulations, such as green building codes.\textsuperscript{219}

With the transport sector being one of the highest contributors to GHG emissions, strategies need to be developed to promote energy efficiency and low carbon transportation modes. Climate change perspectives should also be integrated in solid waste and wastewater policies, strategies and action plans. Access to national and international financing for low carbon energy and environmental technology should be enhanced, as well as promote technology transfer of mitigation in Jordan.\textsuperscript{220}

As Jordan’s urban footprint is increasing, the land available for agriculture is declining.\textsuperscript{221} 41% of Jordan’s total land area is characterized as degraded due to overgrazing, unsustainable agricultural and water management, and over-exploitation of vegetative cover. In order to increase climate change mitigation, it is vital to improve forest and range land management to increase the capacity to store GHG.\textsuperscript{222}
REGIONAL CONTEXT
Irbid Governorate Location and Connectivity

Irbid Governorate is the second largest governorate in terms of population and is located in the north-west region of Jordan, 90 km from the capital Amman. It borders Mafraq governorate to the east and Al Balqaa, Ajloun and Jerash Governorates to the south. It borders the Syrian Arab Republic to the north and the east, and Palestine to the west, making it a main gateway to Jordan. The governorate is around 620 m above sea level,223 and extends over an area of 1,571.8 km², equivalent to 1.8% of Jordan’s total area.224

Irbid Governorate is the third most urbanised governorate, with 92.3% of the population being urban.225 It is the main commercial, administrative and education hub in the northern region.226 The history of urban development in Irbid Governorate is profoundly interlinked with human displacement either from rural-to-urban or city-to-city in order to seek better livelihood opportunities and access to urban services. In particular, the human displacement cause by the political instability in the neighbouring countries has led to hosting refugees at established camps or within urban areas. The proximity between the country of origin and the host community eased the integration of refugees into host communities based on commonalities of natural and social attributes, such as topography, traditions, language, weather and religion.

Due to its proximity to Syria, Irbid Governorate is hosting more than 20% of the Syrian refugees in Jordan.227 Access to Jordan by road from Syria is either through Al Ramtha or Jaber Border Crossings. Al Ramtha border crossing is an international border crossing located between Dara’a city in Syria and Al Ramtha in Irbid Governorate. The cities are 12 km apart, which is evident in the fact that 76.6% of Syrian refugees in Irbid Governorate are from Dara’a.228 This border has been officially closed since the Syrian conflict in 2011.229

The governorate holds prospects of developmental potentials since it has a high and dense human capital, a high presence of migrant populations, presence of infrastructure and opportunities for economic investments. Land is widely available for agricultural opportunities, and Irbid Governorate’s proximity to major regional hubs including Amman, Damascus and Baghdad makes it attractive.230 In terms of transportation, Irbid is well accessed by most governorates, around 47.8% of households own at least one private car,231 indicating a heavy reliance on private modes of transportation.
Fig. 6: Connectivity and Accessibility of Irbid Governorate
Regional Land Administration and Institutional Context

Irbid Governorate’s administrative boundaries have had a few changes over the past 30 years. Prior to 1994, the administrative boundary of Irbid Governorate included the areas currently under the governorates of Ajloun and Jerash.232

Irbid Governorate is divided into nine Liwas, no Qada, and 14 municipalities.234 These divisions correspond to different institutions, and particularly 3 different divisions. The administrative boundaries outlined by the Ministry of Interior (MoI) include the Liwas, which are under the administration of the Governorate of Irbid. These divisions cover the entire area of the governorate, and are essential for census, which is conducted by the Department of Statistics.

In terms of planning, the municipalities are mainly responsible for conducting planning activities, under the Ministry of Local Administration (MoLA). There are 14 municipalities within the Governorate of Irbid, including the Greater Irbid Municipalities (GIM). These municipalities do not cover the entire area of the governorate, as there are some uninhabited areas.

As for real estate services and land plotting, the Department of Lands and Survey (DoLS) divides the governorate into eight directorates, 187 villages and 2,009 basins.235 It is important to highlight that all the administrative boundaries described are not aligned, impacting decision-making processes and planning activities within the governorate.

![Changes in the administrative boundaries of Irbid Governorate](image-url)
Regional Planning Context

The Irbid 2030 Plan was developed in 2010 with a 20-year horizon to address planning in Irbid at three different scales: Regional scales (Regional Growth Plan), Municipal Scale (Area Plan), and Neighbourhood Scale (Community Plan).

Regional Growth Plan (RGP)\(^236\)
RGP covers an area of 669.5 km\(^2\) and provides a conceptual growth framework that guides development within Irbid Governorate, and in particular four liwas: Irbid Qasaba, Bani Obed, Al Mazar and Al Ramtha. The plan addresses growth challenges and opportunities in Greater Irbid, Al Ramtha, West Irbid and Al Mazar municipalities.

RGP provides an overall land use plan and associated policies that direct growth and responds to the growth pressures at the governorate level until 2030 and beyond. The plan also conceptualizes urban-rural development; it proposes the categorization of lands within the planning boundary into urban growth areas, rural growth areas and rural settlement area. The overall strategy of the plan is to integrate land use, infrastructure and transportation planning. The plan is comprised of 12 component (sectoral) plans, each elaborating different aspects of the growth concept, considering several aspects including balancing nature with culture, tradition with growth, and historic preservation with modernization. It contains a vision for 2030 based on public forums and consultations held with partner municipalities.

Urban sprawl is another goal addressed through the plan, by conserving environmental and agricultural resources to create efficient urban areas and saving money by reducing infrastructure and service costs. The plan provides a set of guidelines to ensure enforcement of land use provisions and development. While the plan was prepared in 2010, it has not yet been approved by the Higher Planning Council (HPC). Even though the law enables first-rank municipalities such as GIM to approve regional plans for the governorate, no regional or structural plans have been approved in Irbid for the past 40 years. Slow approval processes and complex administration provisions at national level hinders regional and local development.

With the arrival of Syrian refugees into Irbid, updating the RGP is critical to ensure addressing urban development challenges further exacerbated by the refugee crisis. However, the Irbid Vision 2030 is still considered the main guiding document for most development projects at municipality level, including the RGP.

USAID CITIES Programme
As for areas outside the boundaries of the RGP, the USAID CITIES Programme\(^237\) has funded 11 municipalities within the Governorate of Irbid to develop a strategic plan and local development plans, which include the municipalities of GIM, Al Kfarat, New Mazar, Al Sarou, Al Shouleh, Al Taibeh, Northern Aghwar, New Ramtha, Rabieyt al Koura, and Sahel Houran. These plans were developed through a participatory approach that involved all relevant stakeholders. Through preparing a vision and message for the municipality and coming up with a set of strategic, sectoral, and development goals, the programme aimed to increase the performance of the municipality and its services, raise the efficiency of work in it and enhance partnerships between the public and private sectors.\(^238\) Each strategic plan contains a description of the socio-economic context of each municipality, comparing it to governorate and national level data, followed by SWOT and PESTEL analysis, identifying strategic and local development goals followed by an operation plan for each goal, as well as a list of needs identified through discussions with the local councils. These plans do not identify any actions towards addressing refugees’ needs and demands, or their integration into communities.\(^239\)

Integrated Regional Development Study of Northern Jordan\(^240\)
As a response to the Jordanian Government’s desire to develop the Northern Region and to achieve the economic development envisioned by the five-year development plan (1976-1980), the Government of Japan provided its technical assistance to Jordan by assigning Japan International Cooperation Agency (JICA) and the International Development Centre of Japan to develop the “Integrated Regional Development Study of Northern Jordan” study. The study was divided into two phases: phase one aimed at providing a framework for economic development of northern Jordan and suggesting necessary investments and inputs for the next five-year plan (1981-1985). Phase two aimed at identifying three highest priority projects and providing detailed pre-feasibility studies for the selected projects. These three projects include the Industrial Estate of Irbid, Irbid Ring Road, and Ajlun-Dibben-Jerash Tourism Plan.
Fig. 8: Irbid Regional Growth Plan (RGP)
Demographics

Irbid Governorate is the second most populated governorate in Jordan after Amman. As of 2020, Irbid Governorate constitutes 18.5% of Jordan’s total population, reaching 2,003,800, with only 153,300 being rural and the rest are urban. The majority of the population resides within the administrative boundaries of GIM. The census conducted by DOS follows the administrative boundaries of MoI, using the Liwa and not the municipalities. The Liwa with the highest population are Irbid Qasaba and Bani Obeid, all of which cover areas that are part of GIM. Two Palestinian refugee camps are also located within these Liwas.

The Liwas of Al Koura, Al Taybeh, Northern Aghwar and Northern Mazar have the lowest population and population densities. They are also considered as poverty pockets due to low development, service and socioeconomic index.

Irbid Governorate has the highest population density in Jordan at 1,274.8 people per km². More than half of Irbid Governorate’s population is aged under 25, which increases demands on educational facilities and the dependency rate and would require careful planning for the future.
Refugees

As of 2015, the total number of Palestinians, Iraqis and Syrians in the governorate of Irbid is 792,924. The governorate has one of the highest shares of Syrian refugees, whereby more than 24% of all urban refugees registered with UNHCR in Jordan are living in Irbid. The total number of refugees registered with UNHCR in Irbid Governorate as of October 2021 is 137,782, including 136,820 Syrian refugees. As for Palestinians, there are 55,916 registered refugees with UNRWA. The refugees vary in terms of location of residence across Irbid based on their financial abilities and economic sectors they are active in. Based on disaggregated data on refugees per Liwa, most of the refugees are concentrated in areas within GIM. Overall, there are three Palestinian refugee camps within Irbid governorate, of which two camps, located within GIM, are managed by UNRWA, and one camp named King Abdullah Park (KAP), located close to Al Ramtha city, is operated by UNHCR and UNRWA, as it hosts Palestinian Refugees from Syria (PRS). A fourth camp for Syrian refugees was located in the governorate, named Cyber City. This camp was closed in 2016 and all refugees were relocated to KAP in Al Ramtha district, which now hosts 593 individuals. UNRWA is responsible for the official registration of the PRS in KAP, and UNICEF is responsible for WASH services within KAP.

It is important to mention that most of the Palestinian refugees have the Jordanian nationality, enabling them to access benefits and employment opportunities and making them less vulnerable.

For the Palestinian refugees, the majority are in the central and southern areas within GIM. This correlates to the location of the two Palestinian refugee camps in Irbid, which are now integrated settlements within the urban fabric.

For Syrian refugees, Irbid is usually the first refugee destination for more than 20% of Syrian registered refugees. In general, the commonalities in traditions, language, shared history and socioeconomic ties makes it easier to resettle in Irbid. The eastern regions of the governorate are where most Syrians are located due to the spatial proximity to Dara’a, both Al Ramtha and Dara’a are part of Horan Plains. Proximity to Al Hasan Industrial Estate in the east of the governorate is another factor defining patterns of settlements of Syrian refugees, whereby the Estate employs 1% of Syrian labour force.
Fig. 10: Refugee Density in Irbid Governorate
Regional Infrastructural Access

As illustrated in the map, most of the urban areas within the governorate are adequately supplied with water and electricity, while several areas are not connected to the sewerage network.

**Water**

Irbid Governorate is highly dependent on groundwater and rainwater collected in dams. The governorate gathers around 54% of Jordan’s water sources.

63% of governorate residents are connected to the public network for drinking water, compared to 93% nationwide. Despite the established connections, more than 80% of the population does not rely on the public network for drinking water, but on mineral water. As for refugees, only 10% rely on piped water as the main source of drinking water; 82% of Syrian refugee households rely on filtered water, 4% rely on bottled water, 2% rely on a tanker truck and 3% rely on a water well.

Overall, there are challenges with water access through the public network. Water loss and weak pumping due to lack of pipelines’ maintenance has led to many seeking to purchase water from private suppliers especially during the summer, increasing the purchase prices. To try to mitigate the water deficiency at government level, an in-depth analysis to the water supply systems has been conducted. The proposed improvements for Irbid Governorate include improving the pipeline network, and reservoirs capacity, in addition to system restructuring.

**Solid Waste Management**

For solid waste management, Irbid generates approximately 721,504 tons of solid waste annually, accounting for the highest share in the northern region in 2016. It is projected that by 2034, the governorate’s solid waste generation will double, reaching 1,516,151 tons/year. Three transfer stations serve the governorate, which then transport all waste to Al Akaider Dumpsite in Mafraq governorate.

In terms of wastewater, Irbid Governorate has six centralized Wastewater Treatment Plants (WWTP). Based on the stakeholder workshop, the main challenges identified relating to sewerage include: residents throwing solid waste in the network and lack of regular maintenance, leading to blockage of the network or damaged pipelines. The absence of a storm-water network has increased demand on the sewerage network and wastewater treatment plants. The wastewater infrastructure master plan developed in 2020, indicated six major projects to be implemented in Irbid Governorate. These projects intend to improve the pipeline network, pump stations capacity, and service expansion.

**Electricity and Energy**

99.1% of the population are connected to the electricity network at governorate level compared to 99.9% at national level. In terms of heating, 54.8% of households rely on gas for heating (compared to 47.9% at national level), 29.0% of kerosene or solar heater (compared at 31.1% at national level), and 7.8% rely on wood, charcoal or jift (compared to 7.1% at national level). As for household appliances, 82.9% have a water heater (compared to 78.5% at national level), 9.7% use a solar heater (compared to 12.2% at national level), 36.0% have an air conditioner (compared to 32.0% at national level). The main challenges relating to provision of electricity includes high pressure on electrical power plants, resulting in frequent electricity failures during the year, especially during peak seasons around the summer. There is also a lack of dependency on alternative renewable energy sources, whereby more than 80% of the residents depend on gas and electric water heaters rather than solar heaters (9.7%). Overall, urban growth takes place without proper planning, and infrastructure provision follows areas where urban sprawl occurs.

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**Distribution of housing units by main source of drinking water (DOS, 2017)**

- Rainwater: 10.5%
- Public network: 42.2%
- Water filter: 1.7%
- Piped water: 2.2%
- Bottled water: 0.5%
- Other: 0.8%

**Main source of drinking water for Syrian refugee households**

- Rainwater well: 10.4%
- Piped water: 81.1%
- Filtered water: 0.1%
- Mineral water: 5.3%
- Other: 3.1%
Land Use

Due to the topography and climate of Irbid Governorate, the majority of the land cover is considered green; 39% of the land use within the governorate is classified as agricultural areas, followed by planned areas at 15%, peripheral areas at 9.6%, rural areas at 0.4% and forests at 3.7%. The planned areas identified are mostly located around Liwa of Irbid Qasabah, with some scattered on the western regions of the governorate.

The incremental growth of built-up areas at the expense of agricultural lands has been continuously growing between 2006 and 2015. The governorate witnessed a drastic growth in urban areas in 2011, coinciding with the influx of Syrian refugees.

The Palestinian refugee camps in Irbid Governorate were set up in 1948 and 1967 prior to any attempts to develop a land-use plan for the city or the governorate. As the camps were initially set up as temporary, they have now become integrated into the urban fabric of Irbid City.

With the arrival of Syrian refugees, the government intended to set up refugee camps separated from the urban areas in order to reduce demand on urban infrastructure. Initially, two camps were developed as temporary sites in King Abdullah Park (KAP) and the Industrial Cyber City on land classified as agricultural. In 2016, Cyber City Camp closed and refugees were relocated to KAP.

Classification of land in Irbid Governorate
Source: MoLA, 2007

Urban sprawl impact on agricultural lands in Irbid Governorate - Dunum = 1000 sqm
Source: IISTE.ORG, 2017
Fig. 12: Land Use of Irbid Governorate

LEGEND

- International Boundary
- Governorate Boundary
- Greater Irbid Municipality Boundary
- Crossing Border
- Localities
- Palestinian Refugee Camp
- Syrian Refugee Camp
- Urban Centre
- Urban Footprint (2015)
- Planned Area
- Industrial
- University
- Jordan Valley Authority
- Wadi
- Marginal Area
- Rural Area
- Agriculture Area
- Forest
Housing

In Irbid Governorate, 67.8% of households reside in their own property whereas 20.8% reside in rental property, 11.2% in free housing, and 0.2% are provided housing in return for work.\(^{278}\)

Housing units in demand by most residents are between 150-199 m\(^2\) at governorate level, while the average is at 136.8 m\(^2\). The average number of rooms per house is 4.0, with an overcrowding rate of 1.2 persons per room in dwelling unit.\(^{279}\) Compared to northern governorates, Irbid Governorate has the highest average housing area and number of rooms, and lowest overcrowding rates. For Syrian refugees in Irbid Governorate, the overcrowding rate increases to 2.9, as the average number of rooms per unit decreases to 3.1, and the average housing area also decreases to 103.3 m\(^2\).\(^{280}\)

In terms of affordable housing, despite the governorate witnessing an increase in demand for affordable housing, it is limited and has become a critical issue due to inflation in land, construction, and energy prices.\(^{281}\) As aforementioned, the HUDC is the sole government agency responsible for housing and the umbrella under which the Jordanian housing sector operates. Therefore, the map reveals the spatial location of the HUDC’s implemented initiatives for land plots and apartments that were distributed to low-income Jordanian citizens. Most of these initiatives are located at the periphery of the planned areas within the governorate, which may limit the residents’ access to basic infrastructure networks and public facilities. The last implemented initiative was in 2012, whereby HUDC’s role began transitioning to be more policy focused.\(^{282}\)

The majority of the Syrian refugees living outside of camps in Irbid Governorate live in apartments as opposed to traditional houses, as apartments are more readily available in urban areas.\(^{283}\) Only 1% of non-camp households own their home, 1% occupy their house for free, and 98% pay rent. In Irbid Governorate, the mean rent per unit is 149 JOD per month.\(^{284}\)
Local Economic Activity

The poverty rate in the governorate is 15%, which exceeds the country’s overall poverty rate of 14.4%. The governorate has three poverty pockets: Koura, Northern Mazar, and Northern Shouneh Liwas. Additionally, the inflation rate of 5.2% within the governorate has exceeded the general inflation rate of 4.77% within the kingdom.

Nevertheless, the Irbid Governorate is the second, after Amman, in terms of the number of economic enterprises in operation, with a contribution rate of up to 71% of the total economic enterprises in the north (about 16.7% at country-level). There are four Industrial and Development Zones in the Irbid Governorate: Prince Hasan Industrial City, Irbid Development Zone, Cyber City, and Jordan River Crossing City. Prince Hassan Industrial City is the second largest industrial city in the Kingdom with regard to the volume of investment, which has created 36,509 job opportunities through more than 154 operating companies. Additionally, enterprises operating in commercial and industrial activities constituted about 80% of the total enterprises in the Irbid Governorate.

Although the Irbid Governorate is a main agricultural region, the Governorate’s economy depends on several sectors, predominantly public administration, wholesale, retail and repair, education, transportation and storage, and manufacturing respectively, as well as other economic activities at lower rates. The public sector has the highest percentage of the governorate workforce with a total of 34.3%. This is followed by the education sector at 14.7%, the commercial sector at 13.2%, and the transport sector at 7.2%.

Furthermore, the Irbid Governorate is characterized by the presence of many universities with outstanding academic standards, which contributes to the enhancement of the local development process and advances in the research and development sector. In addition to attracting international students who had an impact on the urban expansion and commercial development of the city.
Administration and Governance Context

Under MoLA’s administration, Irbid Municipality was created in 1881. In 2001, the Cabinet announced their decision to merge the 16 areas adjacent to the city of Irbid with the original seven areas of old Irbid city, thus forming what is known today as the Greater Irbid Municipality. The municipal boundary of GIM covers most of Irbid Qasabah Liwa and the entire Liwa of Bani Obeid.

GIM is divided into 23 districts. The boundaries of GIM cover an area of 356 km², accounting for 22.7% of Irbid Governorate’s area. The regulated area which is 122 km², accounts for 34% of the GIM’s total area.

GIM’s organisational structure includes 21 departments supervised by five Mayor’s assistants for Planning Affairs, Engineering Affairs, Technical Affairs, Financial Affairs and Local Areas Affairs. GIM is the only municipality in which research studies and planning are developed under a single department. It also developed a Crisis and Risks unit, which falls under the responsibility of the Executive Director.

The Greater Irbid Municipal Council is headed by the Mayor, and consists of 30 members; of which six are required to be women. Each member represents a district, and is elected by residents for a span of four years.

GIM controls all services provided for its inhabitants, including roads’ maintenance, street-lighting, solid waste management, building approvals, tax collections, among others. It is responsible for providing municipal services for all the societal segments within its municipal boundaries regardless of their status of residency, to include both Jordanians and non-Jordanians.

With the presence of two Palestinian refugee camps within GIM, UNRWA is responsible for managing the solid waste collection within the Palestinian camps, as well as providing maintenance for roads, sewerage, water, and electricity networks.

As described earlier, detailed and structure plans are typically approved by the HPC. However, only a few municipalities, including GIM, were granted the right to approve detailed plans without the review of HPC. As for the masterplan, a masterplan for GIM was developed in 2010, however, it still has not been approved by the HPC. Despite the delay in getting approvals, GIM still follows the masterplan for their development.

GIM’s organisational chart (GIM, 2019)
Population Density and Distribution

In 2015, the population within Greater Irbid Municipality reached 926,210 inhabitants, accounting for 52% of the governorate’s total population. The city’s growth is due to various factors, including rural-urban migration, concentration of economic activities and services, but most importantly the influx of refugees.

There is a relatively equal distribution between males and females in GIM, with the female to male ratio being 48.3:51.7. Around 62.7% of GIM’s population are aged between 15-64, which is higher than the kingdom’s percentage of 61.9%. The population growth rate in GIM is 2.8 (2017). The average number of family members in GIM is 4.9 individuals per family, higher than the national average of 4.8 individuals/family.

The population density within GIM is 12,797.5 people/km². The highest population density is concentrated around the Irbid Palestinian refugee camp in the city centre, which has a population density of 65,000 people/km². The area where Husun Camp (known locally as Martyr Azmi Al-Mufti camp) is located also has one of the highest population densities in GIM. While these camps were intended to be temporary initially, they have developed as permanent urban areas over time.

The lower population density within GIM is Fouara and Hour districts towards the north, as well as Shatana and Al Naima districts in the south of GIM. As one moves further out of the centre, the population gradually decreases, leading to a decrease in the population density.

The number of registered Syrian refugees in UNHCR within GIM’s boundary is estimated to be 180,438. However, the actual number of Syrians residing within GIM’s boundary exceeds 200,000. The closure of the borders with Syria between 2015 and 2021 has slowed down the refugee population growth rate, and the only change observed is the movement of refugees from rural settings to urban areas for better livelihood opportunities.
Migration Context

Within Greater Irbid Municipality, 36% of the population are non-Jordanians; this is broken down to: 3% Palestinians, 21% Syrians, <1% Iraqis, with the remaining 11% of other nationalities, including Yemeni and Egyptians.315

The demographic dependency of GIM reached 66.7%, which is higher than the governorate rate of 66.4%, and the national level at 61.4%.316 This highlights the importance of preparing plans that will meet the needs of the population in terms of education, health, open and recreational spaces, as well as job opportunities.

Within GIM, there are two main Palestinian camps, hosting more than 55,916 refugees:317

- Irbid Camp, which was established in 1951, is located in the centre of the city to host 6,926 inhabitants. It now hosts more than 29,000 refugees, indicating a potential increased demand on existing infrastructure.
- Husun Camp (known locally as Martyr Azmi el-Mufti camp)318, which is located at the southern area of GIM, was established to host 12,500 refugees. It now hosts more than 26,800 refugees.319

Among the most important challenges facing the Palestinian camps are the weak infrastructure, hygiene, health and education services in general. This is further compounded by high rates of poverty and health issues; 16% of Irbid Camp residents suffer from chronic health issues, and only 56% have health insurance.320 In Husun Camp, challenges also include unemployment, where 18% of the camp's population are unemployed, and 23% have an income below the national poverty line.321

There is one official refugee camp located at the eastern side of Irbid Governorate outside of GIM's administrative boundaries named King Abdullah Park. As such, the influx of Syrian refugees into Irbid has been felt across various parts of the municipality, whereby the Syrian refugees live in different residential neighbourhoods. Due to the close proximity of Irbid to Syria, many of the refugees were reunited with relatives living in Jordan, and blended into society. The social and demographic changes resulted in the transformation of the city, where some parts felt and looked like Syrian cities, with its shops and restaurants.322

There are some other key factors that assisted in the integration between Syrians and Jordanians since 2012: the spatially-close nature of Jordanian and Syrian households, resulting in good relations between inhabitants. The linguistic and cultural similarities as well as the ongoing border movement and trade with Syria has also enabled a smooth integration.323 However, some factors hindered the integration, including spatial and infrastructural factors; the lack of public spaces, overwhelmed education system, and competition on opportunities such as jobs and housing.324
Urban Growth

Irbid was known since 1884, during the Ottoman period, when the city had approximately 250 houses and a population of 1,300 inhabitants. Irbid City has grown from a town of 0.28km² in 1924 to a city of 359.27 km² to date, with an urban area of 74.2km².

Irbid has witnessed various migration movements, with the largest waves of refugees arriving to Irbid being the Palestinians, who arrived in 1948 and 1967. These migration movements have profoundly shaped the urban characteristics of the city, transforming it from a village to a medium-sized city. While refugees initially resided in refugee camps, the areas developed informally to become part of the urban fabric.

Irbid has also attracted rural inhabitants seeking economic opportunities and better access to urban services. This internal displacement, along with the influx of refugees has led to a significant increase in the city’s population, adding more pressure on the municipality to provide services within their limited capacities and resources.

With all these factors in mind, the city of Irbid has witnessed rapid population growth. The population growth rate of GIM was 2.8 in 2017, higher than the growth rate of the Kingdom and the governorate, which are both at 2.6.

The radial plan of the city encouraged the growth outwards, with topography playing a major role. The city’s growth towards the south was triggered by the establishment of the Yarmouk University in 1976, while the growth towards the east was driven by need to provide quality housing for the growing population. Areas towards the north and the west were less attractive as they were limited by the topography.

Planned areas within GIM are scattered to accommodate the haphazard developed urban areas, and to provide municipal services to the residents. This reflects the fact that planning is practiced at the municipality as a reactive measure, and not as a proactive one, whereby planning follows the actual urban growth in the city.
Fig. 17: Urban Growth of Irbid City

- Greater Irbid Municipality (GIM)
- District Boundary
- Main Road
- Regulated Area Boundary
- Urban Footprint (2015) Outside GIM
- Crossing Border
- Localities
- Palestinian Refugee Camp
- Syrian Refugee Camp
- Urban Centre

LEGEND

- Urban Expansion
  - Urban Footprint in 2000
  - Urban Footprint in 2005
  - Urban Footprint in 2010
  - Urban Footprint in 2015

IRBID SPATIAL PROFILE

- Jerash Governorate
- Ajloun Governorate
- King Abdullah Park Camp
- Irbid Camp
- Husun Camp
- Nuaaynimah

N.png

IRBID CROSSING BORDERS

- Ar Ramtha Crossing Border
- Ramtha
- King Abdullah Park Camp

0 2 4 8 12 Km

Fig. 17: Urban Growth of Irbid City
Land Use

Greater Irbid Municipality’s footprint reached 356 km² in 2021. The significant spatial growth of urban areas has led to an increased demand for housing due to the influx of refugees and migrants, as well as rural-urban migration.329

The majority of land in Irbid is privately owned; GIM owns only 30 km² of land within its boundaries, where only 1% of this land is built-up and one third is Haraj lands, which are forest-covered lands owned by the national government (treasury).330

Around 76% of the land within GIM boundary is unplanned, while planned areas within GIM cover 22km², constituting 22% of GIM’s administrative area. Agricultural lands comprise the highest share of lands within GIM’s unplanned area, constituting 52% of the total land coverage.

In terms of land use distribution within planned areas of GIM, residential land use comprises the highest percentage of planned area, at 87.9 %. Green and open spaces, on the other hand, constitute around 1.2% of planned areas. Industrial land uses also remain low within the municipality, constituting 0.7% of land use.

It is important to note that the residential zones of Jordan are categorised into seven main types: Residential types A, B, C, and D, as well as agriculture residential, rural residential, and residential with special regulations. Residential type A category represents the least affordable typology while residential type D is the most affordable one. The most prevalent type in Irbid is B, followed by C then A and lastly D.

Commercial land use in GIM follows the street network, and specifically main roads. The pattern indicates urban expansion towards the east, northeast and south of the municipality.

Palestinian refugee camps remain excluded from municipal land use and development plans, despite the fact, that they are now permanent and well-established communities within the social and urban fabric of Irbid, in which their shelters are connected to municipal services and inhabitants pay service tax.331 Although land use layers for Palestinian refugee camps are often missing, most of the camp’s land use is considered residential, as land plots were granted by the government and fully designated to be used for shelter when the camp was established.332

In terms of the location and integration of the Palestinian camps, Irbid camp is now fully merged with the residential areas of the city. Husun camp, on the other hand, is more detached from the urban centre of the city as it is located outside the planned area boundary bordering the agricultural-designated lands.
Greater Irbid Municipality (GIM)
Regulated Area Boundary
Main Road
Liwa Boundary
Urban Footprint (2015)
Crossing Border
Localities
Palestinian Refugee Camp
Syrian Refugee Camp
Urban Centre
Residential (Type A)
Residential (Type B)
Residential (Type C)
Residential (Type D)
Residential (Special regulation)
Residential (Rural)
Residential (Agricultural)
Camp site
Commercial
Park
Service
Industrial Area
Rural Area
Agricultural Area
Forest
Marginal Area
Wadi

LEGEND

Fig. 18: Land Use in Irbid City
Local Economic Activity

Major economic centres are divided into direct and indirect economic sectors, whereas commercial and industrial facilities which contribute directly to the area's economy are classified as direct economic sector, while facilities such as banks, education and medical centres are classified as indirect economic sector.

Commercial Sector:
GIM is strategically located on a major trade route, with a high number of retail activities, which attracts daily commuters from neighbouring towns.336 Accordingly, the commercial sector is the main source of employment.337 Additionally, GIM has vital economic centres distributed across the city, including, but not limited to, the city centre market (Al Souq), Yarmouk University street, Hashmi street, Petra and Wasfi Al Tal streets, and Irbid-Husun highway. Most of the economic activities within the city are linked to retail, gastronomy, and IT.

Education Sector:
The education sector is the second highest employer in GIM.338 One of the main universities that has influenced the economic and urban development of the Irbid is Al Yarmouk University, with a total of 33,334 students.339 Additionally, a main public university, located in Ramtha at the edge of GIM (on the southeastern side), is the Jordan University of Sciences and Technology, with a total of 23,500 students.340 Moreover, the city has private universities and university colleges.341 The presence of universities in and around Irbid makes it a dynamic city and directly assists in job creation. Furthermore, commercial activities near universities, such as in neighbourhoods around Yarmouk University, have thrived.342

In addition to universities, public and private schools, including kindergartens, cater to the entirety of the city's population, both host and refugee communities. These educational institutions provide GIM with a wide range of professions through the degrees they offer in medicine, engineering, IT, social sciences, and others, which attracts economic interactions at the city level.

Industry Sector:
Cyber City has been built right off the Ramtha-Amman highway and is adjacent to the Jordan University of Science and Technology.343 Due to the unrest in Syria, it has been used to host refugees until 2016.344 Cyber City, operating mainly within the garment industry, employs 2,500 non-Jordanian workers, with on-site accommodations, as well as approximately 1,000 Jordanian workers.345

Another industrial area is the Irbid Development Area, located 20 km to the east of GIM with an area of 1.8 km².346 Near the Jordan University of Science and Technology, this Development Area has attracted six projects with an investment value of around JD 38 million.347 The existing projects in the area have created around 1,455 jobs.348 It has five main target sectors including service industries, support, scientific research and development, healthcare, housing, and multiple commercial services.349 Additionally, GIM has several industrial areas for car repair and services, such as the Irbid and Huwara industrial areas.

Agriculture Sector:
Agriculture activities constitute an important part of GIM's economic activities. The agriculture sector significantly increased and began being considered as an altered economic activity with the influx of Syrian refugees into the city. Nevertheless, the development of the Irbid Development Area, increasing urban sprawl, and the shortage of water, have put the agriculture sector under threat. Accordingly, this sector needs planned urban development as well as high-tech irrigation systems and techniques to preserve its status within the economy.350

Tourism Sector:
As a city, Irbid has few destinations to attract tourism, but rather acts as a stop on the way to the better-known neighbouring destinations within the Governorate.351 Nevertheless, it has many hotels that serve international students and visitors.

Home-Based Businesses:
Home-based businesses are prevalent in GIM, including trades people, farmers, as well as professionals and service providers operating from home-based businesses. A balance is required between export-based and population-serving employment.352 Furthermore, the Unit of International Development and Planning has endeavoured to ensure social cohesion, as per the Jordan Response Plan, by focusing on serving the local communities with a sustainable vision. Among the Unit's several projects funded by international bodies, was the training for writing business proposals, which was given by the Lutheran Organisation and attended by refugees and locals.
Fig. 19: Local Economic Activities in Irbid City
Natural Hazards

Irbid Governorate is vulnerable to various natural hazards, which is evident through geo-hazardous events, such as the active tectonic movements - earthquakes - in the Northern Aghwar, an area where the Asian and African tectonic plates meet.\textsuperscript{353}

Additionally, the hydrological and meteorological events, caused by drastic climate change occurrences, account for 97\% of the national disasters.\textsuperscript{354,355} Such hydrological and meteorological events are associated with wide variations in temperatures during the summer and winter and have resulted in extreme weather events such as droughts, heat waves, storms, and flash floods. The spatial distribution of flood hazard map has shown that the districts of Ramtha are the most vulnerable areas to floods due to high rainfall intensity.\textsuperscript{356} Additionally, GIM is within the medium class of flood hazards. Therefore, there is a need to design and implement short-term resilience interventions to increase the adaptability of these vulnerable areas to floods, hence reducing the disaster probability. However, the influx of refugees from neighbouring countries in addition to the already-weak infrastructure and limited natural resources have significantly burdened the efforts to enhance resilience and reduce disaster risk at governorate and city level.\textsuperscript{357}

The map illustrates the drought occurrences at the city level in 2016, whereby Liwa Qasabah Irbid (north of GIM) is moderately dry, while Liwa bani Obeid is mildly dry.
Fig. 21: Drought Severity in Irbid City

Legends:
- Greater Irbid Municipality (GIM)
- Main Road
- District Boundary
- Liwa Boundary
- Urban Footprint (2015)
- Crossing Border
- Localities
- Palestinian Refugee Camp
- Syrian Refugee Camp
- Urban Centre

Drought Severity:
- Mild Dry
- Moderately Dry
- Severe Dry
- Mild Wet

Locations:
- Liwa' Bani Kenanah
- Liwa' Bani Obeid
- Jerash Governorate
- Liwa' Qasabah Irbid
- Liwa' Al Taybeh
- Liwa' Alwastiyyah
- Liwa' Ar Ramtha
- Liwa' Al Kurah
- Ajloun Governorate
- Ar Ramtha Crossing Border
- King Abdullah Park Camp
- Irbid Camp
- Husun Camp
- Nuayyimah
- Greater Irbid Municipality (GIM)
- Main Road
- District Boundary
- Liwa Boundary
- Urban Footprint (2015)
- Crossing Border
- Localities
- Palestinian Refugee Camp
- Syrian Refugee Camp
- Urban Centre

Fig. 21: Drought Severity in Irbid City
Transport and Mobility

Greater Irbid Municipality is the strategic centre of the Irbid Governorate due to its administrative centre and close proximity to international borders. On a daily basis, more than 145,000 people commute between Amman and Irbid. The latest data collected is from 2008, and the numbers are estimated to be much higher.

There are plans to develop a ring road around Irbid City, which has been divided into several phases; two phases have been completed, with the total length of the completed areas to be around 18km out of 43km. The rest of the ring road was originally planned to be completed by 2020, however, there have been delays in the construction, and work is still ongoing. It has also been noted that the constructed road lacks safety measures, and requires further work to ensure safety.

Irbid faces many challenges in the mobility sector; commuters in Irbid heavily rely on private cars. While the dependence is partly explained by cultural factors, it is further aggravated by the lack of policies that regulate privately owned buses, making them unreliable and repelling users from using them.

Consultations with residents while developing the Irbid 2030 Plan revealed that 25% of participants identified transport as the main area of concern, with the main issues being congestion, lack of parking spaces, and access to the public transport network.

The increase in population density and lack of road network planning is a major factor for the increased traffic congestion, with a rapid increase in car ownership since 1990s, where in 1999 the number of vehicles in Irbid was around 28,907 and in 2017, the number reached 56,579. The narrow roads within the city and lack of parking spaces coupled with poor parking management has led to haphazard parking in the city centre, increasing congestion.

GIM does not have a railway network, with the microbuses being the only available means of public transport. GIM has its own privately-owned bus networks that are regulated by the Land Transport Regulatory Commission (LTRC), which regulates the routes in and out of the city. In 2021, there were 677 shared taxis/service, 1,800 taxis, 932 medium buses, and 205 large buses. There are six main stations in Irbid:

- The Central Terminal Station, or New Amman Station is located 3km southeast of the city centre, with routes leading to the eastern and southern parts of the municipality, as well as neighbouring governorates and other governorates in the centre and south of Jordan.
- North Bus Station is located next to Irbid refugee camp, with routes leading to the northern region of the Governorate.
- New Aghwar Bus station is located 1.5 km from the centre with routes leading to the western region of the Governorate.
- Old Aghwar Bus station is located in the city centre with routes leading to the adjacent towns west of the municipality.
- Sheikh Khalil Bus station is located near the city centre, with routes leading to the southern parts of the Municipality, including Azmi Al Mufti (Husun refugee camp).
- Sal Bus station has routes leading to the eastern districts of the municipality and Ramtha City.

The north and centre of GIM have access to the public transportation network. However, other districts within the city are not as adequately served by the public transportation network, such as: Al-Huwwara, Al-Sareh, Bushra, Al-Rawda, Al-Bareha, Al-Naser, Al-Husun, Hoor, Fowalara, Hekma, Sal, Kafr Gayez, Al-Mghayer, Alal, Kitim, Shatana, Al-Na’aymah, and Maru districts.

The lack of affordable transport options to enable mobility between places of residence and workplace and medical facilities has hindered accessibility to these facilities, and particularly for refugees. Only 2% of Syrians in Irbid own a car, many of the Syrian refugees in Irbid have their own cars which they drove from Syria, but most of them cannot maintain them if they break down. The most efficient means of transport for lower income groups of Syrian refugees is carpooling.
Planned Infrastructure Investments

**Major Urban Development Projects**
The City Centre Renovation and Revitalization Project began in 2016, aiming to integrate heritage, transport and mobility, public spaces, markets, and infrastructure, which affect the socio-economic value of the city centre and residents. In its detailed design phase, the project focuses on downtown Irbid, while the architectural and transportation studies will encompass larger scales. In addition to that are the New Regional Market project and the upgrading of the Central Market of Irbid. Technical drawings have been completed for the former, but donors are still being sought to finance the construction, while the upgrading of Central Market of Irbid was funded by the AFD in 2016.

**Major Transportation and Urban Mobility Projects**
To enhance urban mobility, GIM has developed various agreements with several entities, such as the LTTC, CVDB, private and external donors. Currently, there is a proposed Local Bus Reform Project in Irbid City, which is in the final stage of study development and is funded by EBRD. The project proposes seven new routes to access unserved areas with 39 new buses, that will be operated by the private sector. The project aims at enabling GIM to offer reliable and modern bus services to the community and to improve the connectivity between terminals and public facilities within the city. GIM will be establishing a Bus Operating Company and providing infrastructure, while LTTC's role is to regulate bus services and licensing. The project is currently seeking donors to finance the construction phase.

The Ring Road Completion project aims to build on the 1978 JICA project by completing the 2,600m road to the west of Irbid City, which is now under construction and aims to improve traffic, reduce congestion, and connect the north and south of the city. Furthermore, the renovation of bus stations, financed by LTTC, consists of the operational Irbid Main Bus Station and the planned New North Complex which has been allocated land by GIM but is awaiting finance and design completion. There is a prospective unfunded project focusing on paid parking management and multi-level vertical parking locations in GIM, aiming to provide safe and orderly parking in commercial areas while reducing traffic jams and road accidents. Additionally, another unfunded planned project concerns building bridges and tunnels to serve the traffic axis extending along Prince Al-Hassan Street, from the intersection of Al-Hassan Sports City to its intersection with King Hussein Street.

**Major Water Management Projects**
Financed by Yarmouk Water Company and Vinci, with a loan from the French Treasury for emerging countries (RPE, Réserve Pays Emergents), the rehabilitation of supply networks and the improvement of energy efficiency of pump installation project will be collaboratively implemented by Egis and Vinci. The improvement of water and sanitation networks in GIM and Ramtha project will be a collaboration between AFD, KfW, MADAD, and NIF. Furthermore, financed by the AFD, the European Bank of Investment, and NIF, and supervised by a consortium led by Egis, the Wadi Al Arab Water System II project aims to abstract and treat water from the King Abdullah canal.

**Major Waste Management Projects**
Led by GIZ, in cooperation with MoLA and MoEnv, the Waste to (positive) energy in Jordan 2015-2017 project will be implemented in 22 municipalities, including GIM. Additionally, this cooperation extends to support solid waste management in refugee-hosting communities 2014-2017 project. Meanwhile, the proposed WWTP at Wadi Shalalah is under construction to serve Eydon, Hoson, Sareeh, Howwara, Sal, Bossara, and the northeastern part of Irbid, with a total capacity of 15,000 m³/day.

**Climate Change and Sustainability Projects**
The European Union is funding the Cleaner Energy Saving Mediterranean Cities (CES-MED) project. The 2016 GIM Sustainable Energy and Climate Action Plan (SECAP) project encourages green solutions, such as electricity generation from waste energy (biogas) and green buildings initiatives for municipal structures. In the short term, this aims to reduce the city’s carbon footprint by 5% by 2020. In the long term, this aims to reduce the city’s carbon footprint by 15% by 2030, specifically through projects, such as: the solar or energy-efficient street-lighting project (ongoing), the energy efficiency measures in the household sector project (under revision), and the wheeled PV plants (16 MWp is under progress) to fully cover the city’s demand (proposed).

**Storm-water Management Projects**
GIM is facing various challenges regarding storm-water management, including inadequate funding plans, whereby the current storm-water drainage network constitutes only 40% of GIM and its affiliated areas. Future projects include the completion and closure of valleys that permeate residential areas in GIM, most notably the Al-Husun, Al-Sareeh, Bushra, and Huwwara districts. A tender for box culverts will be issued for these areas, funded by grants and loans from development banks. Some storm-water drainage problems will be addressed through the proposed 2020 tender to treat some of the city’s hot spots, including completing the closure of valleys in the Al-Hajwi Basin/Aydun area, and implementing rainwater drainage lines of various diameters in different streets and areas within Irbid City.
Fig. 23: Planned Infrastructure Investments in Irbid City

<table>
<thead>
<tr>
<th>No.</th>
<th>Project Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>The City Centre Renovation and Revitalization Project</td>
</tr>
<tr>
<td>2</td>
<td>Waste sorting</td>
</tr>
<tr>
<td>3</td>
<td>Organic waste plant</td>
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<td>4</td>
<td>Waste recycle</td>
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<tr>
<td>5</td>
<td>Craft area</td>
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<tr>
<td>6</td>
<td>Central Fruit and Vegetables Market Project</td>
</tr>
<tr>
<td>7</td>
<td>Meat and Poultry Slaughterhouse</td>
</tr>
</tbody>
</table>
Access to Basic Services

Overall, Greater Irbid Municipality residential areas are well connected to basic service networks, including water, electricity, and telecommunication.

Access to Energy and Electricity

Irbid is supplied with electricity through four main substations, with a total capacity of 140MVA. The National Electricity Company is the main and only provider of electric power in GIM. The total number of subscribers in GIM reached 545,811 subscribers in 2018, distributed between the domestic, commercial, industrial, agricultural, governmental, and other sectors. The percentage of the population connected to the electricity network in the Liwa Qasabah Irbid has reached 99.9%, which is equal to the percentage on the governorate and the Kingdom levels. Nevertheless, the challenges faced by the energy and electricity sector in GIM include:

- High pressure on electrical transformers during the summer.
- Frequent electricity failures during the year and especially in the summer.
- Lack of alternative resources of electrical energy.
- High cost of projects in the mining sector.
Fig. 24: Basic Service (Electricity) in Irbid City

Greater Irbid Municipality (GIM)

District Boundary

Main Road

Urban Footprint (2015)

Crossing Border

Localities

Palestinian Refugee Camp

Syrian Refugee Camp

Urban Centre

Electricity Grid

PEOPLE PER 10 DONUM (1 HECTARE)

0 - 5
5 - 10
10 - 50
50 - 100
300 - 300
300 - 650

Fig. 24: Basic Service (Electricity) in Irbid City
Access to water

The continuous population growth represents a considerable challenge to the water supply system whereby water scarcity is one of the biggest fears and challenges at the Irbid City level. Meanwhile, water loss is considered high and accounts for 37.1%. The Yarmouk Water Company, with its branch located in GIM, provides water delivery services to GIM residents. The percentage of the population served by the water network within the boundaries of the GIM is estimated to be approximately 99%. Additionally, according to the Irbid 2030 Plan, the total water supplied to Irbid Governorate is about 39 MCM/a, with 17 MCM/a of this being supplied to the GIM, which hosts 43% of the total population of the governorate.

It has been estimated that the projected water demand in GIM will be around 39 MCM/a in 2030, resulting in a shortage of about 22 MCM/a. In summary, the major challenges facing the water sector in GIM include:

• Old water networks that need rehabilitation.
• Serving buildings in sprawl areas, which affects the water network efficiency by increasing water losses due to long distances.
• Water does not reach homes periodically due to the weak water pumping networks, especially in the summer, forcing residents to buy drinking water.
• Carrying out sewage excavations without prior coordination with the municipality, which leads to the breakage and damage of some lines carrying drinking water.
Fig. 25: Basic Service (water) in Irbid City
Access to Sewage Network:
80% of GIM’s total population is connected to sewerage network, despite several areas within GIM not being connected to the sewerage network. Wastewater generated in GIM is currently collected in three WWTPs: Irbid Central (Fo’ara) WWTP, Wadi Hassan WWTP, and Wadi Shallala WWTP.

Solid Waste Management
The GIM is served with two waste transfer stations, Taqabbal and Trucks City, which transfer the compressed waste to Al Ekaider landfill located at the eastern part of Irbid Governorate in Mafraq governorate, 37 km away from the city centre. Although GIM is responsible for service provision, waste management services have recently been deteriorating, which has resulted in health issues and creating an uncomfortable environment for residents, many of whom cannot open their windows because of the spread of insects, rodents, and unpleasant odours, especially during the summer. In 2017, the total solid waste generation amount is around 600 tonnes/day. The average waste generation per capita for refugees residing in urban areas is 0.64 kg/day, and 0.52 kg/day in rural areas. This has added pressure to the solid waste management system. 85% of the waste generated at city level is formally collected and disposed.

Storm-water Drainage Network
Since Irbid is flat, and as shown in the map, not all areas are served with storm-water drainage network. In general, storm-water drainage is considered a challenge in GIM.
Fig. 26: Basic Services (sewerage, storm-water, and solid waste) in Irbid City

Greater Irbid Municipality (GIM)
District Boundary
Main Road
Urban Footprint (2015)
Crossing Border
Localities
Palestinian Refugee Camp
Syrian Refugee Camp
Urban Centre
Storm-water (Drainage) Network
Sewerage Network
Wastewater Treatment Plant (WWTP)
Transfer Stations

LEGEND

PEOPLE PER 10 DONUM (1 HECTARE)

0 - 5
5 - 10
10 - 50
50 - 100
100 - 300
300 - 650

Fig. 26. Basic Services (sewerage, storm-water, and solid waste) in Irbid City
Access to Public Facilities

GIM provides its services to everyone living within its districts. The municipality provides physical services related to street cleaning and environmental-related aspects, building permits, popular markets, health inspection, and maintenance of the urban infrastructure. All services provided by the Municipality and activities targeting the community are available to locals and refugees alike.

The map shows the spatial distribution of the public facilities within GIM’s administrative boundary including educational, healthcare, religious, commercial, and recreational facilities.

Public facilities are mainly concentrated in the city centre, and decrease as you move out towards the peripheries of GIM.
Fig. 27: Public Facilities in Irbid City

Legend:
- Greater Irbid Municipality (GIM)
- Main Road
- District Boundary
- Public Transit Network
- Urban Footprint (2015)
- Crossing Border
- Localities
- Palestinian Refugee Camp
- Syrian Refugee Camp
- Urban Centre
- Public School
- Private School
- Commercial Activities
- Public Hospital
- Private Hospital
- Public Health Centre
- UNRWA Health Centre
- Recreational Facilities
- Religious Facilities

People per 10 Donum (1 Hectare):
- 0 - 5
- 5 - 10
- 10 - 50
- 50 - 100
- 100 - 300
- 300 - 650
- 650 - 1000

Fig. 27: Public Facilities in Irbid City
Access to Public Facilities / Healthcare Facilities

As a country, Jordan has quite an advanced healthcare system, whereby it was ranked by the World Bank to be the number one healthcare service provider in the region and among the top five in the world.410 Over the years Jordan has emerged as one of the most desirable locations in the region for medical tourism, and the country is rapidly developing an international reputation for high quality and affordable healthcare.410 Due to recent shifts in the political climate of the Middle East, Jordan has accepted an influx of refugees. This, coupled with an increase in the domestic population, has led to a significant increase in the demand for hospitals as well as demands for suitable, sustained healthcare infrastructure and services overall.411 The country’s healthcare system is mainly divided between public and private institutions. The public sector provides 37% of all hospital beds in the country while the military’s Royal Medical Services provides 24% of beds, and the private sector provides 36% of beds.412 Currently, there are 117 hospitals in Jordan of which 69 are private hospitals, 31 governmental hospitals, 15 hospitals for the royal medical services, and 2 university hospitals.413

In addition to the public and private sectors, a significant portion of healthcare in Jordan, specifically for refugees, is provided through programmes led by the United Nations and non-governmental humanitarian agencies. UNRWA is the dominant provider of primary care for Palestinian refugees. It provides free or heavily subsidized preventive healthcare and limited curative medical treatment to its beneficiaries at its health centres located inside and outside refugee camps.414 Furthermore, under an agreement with the Ministry of Health, UNRWA can refer patients to public hospitals for medical treatment and will cover part of the cost of some hospital referrals for inpatient care.415 Furthermore, UNHCR, together with health partners, continues to support access to primary, secondary, and tertiary healthcare services for all other refugees in the camps and urban areas, through the referral system and the cash-for-health programme.416 UNHCR supported health services are available for free for all vulnerable refugees excluding Palestinians.417

Additionally, until late 2014, the Jordanian Ministry of Health provided healthcare free of charge to all Syrian refugees registered with the UNHCR. This caused a large burden on the healthcare system.418 In response, the GoJ announced a new health access policy in early 2018, reducing the level of access to all refugees outside camps, where refugees were required to pay 80% of the full foreigner’s rate at MoH facilities (this represented a two- to five-fold increase in service rates).419,420 The new policy and huge inflation in the cost of health services caused considerable hardship for all refugees living outside camps. This affected the access to healthcare facilities and utilization behaviors among urban refugees. The impact on vulnerable Syrian refugees was the most significant, whereby 69% of households experienced reduced access to healthcare, 9% reported that medicine was unaffordable, 17% of households have reportedly increased their level of debt, and more than 53% of Syrian spent more than 10% of their expenditure on health items.421 In 2019, the Government of Jordan reinstated subsidized access to public healthcare for Syrian refugees.422 This was extended in 2020, to all non-Syrian asylum seekers and refugees across Jordan.423 Accordingly, primary, secondary, and some tertiary healthcare services are available to all registered refugees from all nationalities at the non-insured Jordanian rate at public health centres and Governmental hospitals.424 The non-insured Jordanian rate is normally considered affordable for non-vulnerable individuals especially at secondary and tertiary levels of care.425 Based on the latest population census, about 56% of the Kingdom’s overall population are insured.426 The majority of Jordanians have insurance with the public sector, while the remainder have coverage through private, university, or military sources. However, there is considerable geographic disparity in the population with healthcare insurance, whereby in 2010, Irbid Governorate had an insurance coverage that reached around 83% of its population.427 Furthermore, regarding the COVID-19 vaccination rates, the latest statistics from the MOH reports, Jordan has administered approximately 8 million doses of COVID-19 vaccines so far, whereby approximately 37.3% of the country’s population has been fully vaccinated with two doses and 41.2% with one dose.428 Additionally, based on data from the MOH and National Centre for Security and Crisis Management (NCSCM), UNHCR has estimated that, as of the end of October 2021, 33% of Syrian refugees living outside of camps have been vaccinated against COVID-19.429

At city level, GIM has 11 hospitals and 34 health centres that are distributed across its neighbourhoods. These hospitals have approximately 1,400 beds, with the population to healthcare bed ratio being around 400 persons per bed. The map displays the spatial distribution of existing public and private hospitals, and health centres in GIM. 64.2% of GIM’s population have access to public hospitals and public health centres within a 15-minute walking distance, while 95.2% have access within a 30-minute walking distance.
Fig. 28: Healthcare Facilities in Irbid City

- Greater Irbid Municipality (GIM)
- Main Road
- District Boundary
- Urban Footprint (2015)
- Locality
- Palestinian Refugee Camp
- Syrian Refugee Camp
- Urban Centre
- Public Hospital
- Private Hospital
- Public Health Centre
- UNRWA Health Centre

ACCESSIBILITY BY WALKING
- 15 minutes
- 30 minutes

Legend

Irbid Camp
Irbid
Husun
Nuwayimah
Ar Ramtha Crossing Border
King Abdullah Park Camp
N
Jerash Governorate
Ajloun Governorate

Fig. 28: Healthcare Facilities in Irbid City
Access to Public Facilities / Commercial Activities

Commercial land use within GIM’s planned area is 3.6%. As depicted in the map, Commercial Activities are most evident at the districts around the city centre and along main roads. They are seen to decrease as you move out towards the peripheries of GIM.

Based on the SDG indicator analysis of public services within a 15 and 30 minute walking distance, 93% of GIM’s population has access to commercial activities within a 15-minute walking distance and 97% has access within a 30-minute walking distance.

Furthermore, local standards indicate that the service catchment radius of commercial activities is 500 meter. Accordingly, 75% (55.9 km²) of GIM’s urban area is fully served with commercial activities, while 25% (18.2 km²) have no commercial facility coverage.
Fig. 29: Commercial Activities in Irbid City

LEGEND
- Greater Irbid Municipality (GIM)
- Main Road
- District Boundary
- Urban Footprint (2015)
- Crossing Border
- Localities
- Palestinian Refugee Camp
- Syrian Refugee Camp
- Urban Centre
- Commercial Activities

ACCESSIBILITY BY WALKING
- 15 minutes
- 30 minutes
Access to Public Facilities / Education Facilities

According to data from the DOS, Jordan has a substantial school-age population, whereby 1.8 million children are between the ages of 6 and 15 as of the end of 2017. Children of Jordanian nationality are the majority at 84%, whereas Syrian children account for 10% and other nationalities for 6%. Additionally, 18% of the Kingdom’s school-age population live in the Irbid Governorate.

As the Syrian conflict continues into its tenth year, Syrian refugee children in Jordan are confronting obstacles to education that grow more acute as they progress into secondary education. The main factors contributing to the decreasing education enrolment of Syrian refugees in Jordan includes poverty, the lack of affordable and safe transportation, the poor quality of education in schools for Syrian children, the low value of continuing education for Syrian refugees given their limited professional opportunities in Jordan, administrative barriers to enrolment, as well as the lack of accommodations for children with disabilities. To alleviate the burden on over-crowded schools in areas where Syrian families are concentrated, the Ministry of Education has facilitated double shift schooling in Jordanian schools to accommodate the massive numbers of refugee children who wish to continue their education.

Basic education in Jordan comprises of 10 years of mandatory education for students from the ages of 6 until 16 years old. This is free for students in public schools and advised by the Ministry of Education. Overall, the Jordanian educational system consists of 2 years of preschool education, 10 years of compulsory basic education, and 2 years of secondary academic or vocational education. Furthermore, schools in Jordan are mainly categorised into private and public schools.

GIM has a high educational level compared to the levels of Governorate of Irbid and the Kingdom as whole. It has three public universities, two private universities, and three colleges. However, there is a deterioration in some indicators related to the education system, such as the increase in the number of rented schools and the increase in the burden on teachers. Therefore, the Municipality needs more schools with different levels as well as more faculty members to accommodate the increase in population and serve the new urban growth areas.

As depicted in the map, educational facilities are concentrated in the districts around the city centre, with hardly any more facilities as you move out of the city centre and towards the peripheries of GIM. There are 181 public schools in GIM, of which 117 are primary and 64 secondary schools, as well as 91 private schools. The street network analysis conducted on public schools in GIM indicates that 90% of the population have access to public schools within a 15-minute walking distance, while 98% have access within a 30-minute walking distance. Based on the local standards, the service catchment radius for primary and secondary public schools, which is 3 and 5km respectively, is well served within GIM’s urban areas. Since the cost of private schools is much higher than public schools, the majority of the population cannot afford them. As the analysis finds overall, GIM is well served with public schools spatially.
Fig. 31: Educational Facilities in Irbid City

Jerash Governorate
- Ar Ramtha Crossing Border
- Irbid Camp
- Husun Camp
- King Abdullah Park Camp

Ajloun Governorate
- Irbid
- Husun
- Nuayyimah

Greater Irbid Municipality (GIM)
- Main Road
- District Boundary
- Urban Footprint (2015)
- Localities
- Palestinian Refugee Camp
- Syrian Refugee Camp
- Urban Centre
- Public School
- Private School

LEGEND
- ACCESSIBILITY BY WALKING
  - Up to 15 minutes
  - Up to 30 minutes

ACCESSIBILITY BY WALKING
- Up to 15 minutes
- Up to 30 minutes

IRBID SPATIAL PROFILE
- Localities
- Palestinian Refugee Camp
- Syrian Refugee Camp
- Urban Centre
- Public School
- Private School

Fig. 31: Educational Facilities in Irbid City
Access to Public Facilities / Recreational Facilities

The minimal availability of public parks is considered a challenge across many Jordanian municipalities and cities, with GIM being no exception.

About 25% of the city’s population is served by public parks at the residential-neighbourhood level. Overall, the city lacks parks and green open spaces, especially in the city centre. Some parks and green open spaces are evident at the regional level, but the area per population living near a park is low at approximately 0.48 m²/person.

There are 17 functional parks at the neighbourhood and district levels, and one regional park named King Abdullah II Park. In total, the parks cover an area of 9.3 km², which accounts for 1.4% of GIM’s total area. Although there are 18 parks altogether, there remains a shortage in the number of parks and open spaces, both in rural and urban areas. The existing parks need continuous and periodic maintenance. Additionally, it is worth noting that there are many lands owned by GIM that are classified as parks but are not exploited. Furthermore, there is a planned project to construct an amusement park, with the aim of establishing a permanent recreational area in Irbid that serves Irbid and the surrounding areas. However, this project has not yet received funding.

As shown in the map and based on the SDG indicator analysis of public services within a 15 and 30 minute walking distance, 48% of GIM’s population has access to public parks within a 15-minute walking distance while 79% has access within a 30-minute walking distance.

Accordingly, public parks in GIM are considered limited, highlighting the need for developing more public parks within the Irbid City. This is especially evident in the urban areas of some northern and southern districts, such as Al Sarih and Al Huson districts, which lack any public parks at all. Additionally, several areas within the city centre also lack any public parks despite the high number of inhabitants.
GIM mobilises funds for infrastructure projects through various channels. In terms of municipal self-generated revenues of first category municipalities, GIM came in second highest for the year 2020 with an amount of 452,026,29 JOD. Self-revenue are generated from taxes and fees, financial investments, interest rates, rent, grants, licensing and fees. In 2020, 54% of the total municipal revenue generated by GIM came from taxes, followed by 10% from general fees, 7% from building licensing fees, and 6% from solid waste management and hazard prevention. It can be noted that taxes and fees have continued to be the largest source of revenue for GIM between 2016 and 2020.

Higher government allocates an annual budget to be directly transferred to municipalities, which typically comes from the proceeds of the 8% fossil fuel tax. The process of how the central government allocates funding for capital projects within municipalities is a complex task that is impacted by a variety of factors, such as the overall financial capacity of the municipality. Therefore, the share which each municipality receives may change with every year. The fund allocated to GIM from fossil fuel proceeds is between (8-12%) of the total fossil fuel revenue. In general this type of subsidy is benefiting smaller municipalities rather than greater municipalities that are able to generate their own revenues.

As for external financing, GIM is able to access funds through various channels. In terms of local aid, GIM can access financing from local development foundations, local NGOs, local development funds and public LLCs. GIM is also able to access funding from local municipal grants, such as the Princess Alia Foundation, Phosphate Company, Arab Potash Company, Jordan Environment Fund (JEF), The Royal Hashemite Court.

CVBD is mandated to provide municipal financing to all infrastructure sectors that fall within the municipality’s responsibility. However, financing is provided to projects of highest priority and for which the municipality will require further financial support, beyond what it can. GIMs municipal loans from CVBD have continued to increase, from JOD4,922,059 in 2016, to JOD18,085,869 in 2020. Accounts non-collectable for GIM in 2020 was at 79%, according to CVDB, the high percentage indicates a weakness in the management of collecting self-revenues and receivables, negatively impacting the level of services provided by the municipality.
GIM also has access to foreign development aid. This can be done directly to the municipality’s local fund in the form of cash or in-kind grants. GIM is also able to receive funding from international donors through Ministry of Planning and International Cooperation (MoPIC), whereby the Office of International Cooperation at MoPIC allocates the adequate budget needed for municipal infrastructure projects, based on the previously determined municipal infrastructure needs submitted to MoLA and integrated into The Jordan Response Plan (JRP). For any project mobilized through MoPIC, GIM has to exclusively communicate with MoLA and CVDB, as funds will be dispersed based on a certain criteria, which is not published. Through MoPIC, GIM is able to access financial aid from Official Development Assistance (ODA), as well as development funds, banks and agencies.

However, there are certain infrastructure projects that directly target municipalities without the involvement of MoPIC, such as the Jordan Municipal Support Project, implemented by the Federation of Canadian Municipalities. It is important to note that for many of these projects, MoLA needs to be notified when signing any agreement.

<table>
<thead>
<tr>
<th>Revenues</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Taxes and Fees</td>
<td>14,434,616.30</td>
<td>14,402,371.50</td>
<td>15,373,103.08</td>
<td>14,703,338.50</td>
<td>15,635,680.04</td>
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<tr>
<td>Enterprise Licensing Fees</td>
<td>699,863.30</td>
<td>990,827.10</td>
<td>856,217.60</td>
<td>846,060.10</td>
<td>866,244.80</td>
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<tr>
<td>Building Licensing Fees</td>
<td>5,480,056.29</td>
<td>4,326,131.00</td>
<td>3,110,802.48</td>
<td>2,363,696.19</td>
<td>1,881,572.23</td>
</tr>
<tr>
<td>Redeemed funds</td>
<td>1,027,805.04</td>
<td>720,780.64</td>
<td>1,189,592.62</td>
<td>1,239,560.44</td>
<td>766,360.17</td>
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<tr>
<td>Fees</td>
<td>4,228,223.79</td>
<td>3,652,107.21</td>
<td>3,650,441.44</td>
<td>3,218,508.28</td>
<td>2,991,445.28</td>
</tr>
<tr>
<td>Revenues from Solid Waste Management and Hazard Prevention</td>
<td>4,286,195.11</td>
<td>4,746,220.18</td>
<td>6,077,398.30</td>
<td>7,545,135.18</td>
<td>1,861,687.27</td>
</tr>
<tr>
<td>Miscellaneous revenues</td>
<td>6,280,822.43</td>
<td>5,582,005.88</td>
<td>8,945,305.42</td>
<td>5,061,616.17</td>
<td>3,570,353.93</td>
</tr>
<tr>
<td>Grants</td>
<td>1,014,797.48</td>
<td>25,000.00</td>
<td>50,000.00</td>
<td>1,040,000.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Revenues from rent</td>
<td>1,260,732.89</td>
<td>1,499,797.50</td>
<td>1,587,992.16</td>
<td>1,432,084.67</td>
<td>1,186,862.83</td>
</tr>
<tr>
<td>Revenues from interest charged</td>
<td>5,759.26</td>
<td>1,028.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Revenues from financial investments</td>
<td>346,017.20</td>
<td>915,043.00</td>
<td>575,717.90</td>
<td>498,102.75</td>
<td>298,861.65</td>
</tr>
<tr>
<td>Total Annual Municipal Gross Revenues</td>
<td>39,064,889.30</td>
<td>36,861,312.01</td>
<td>41,416,571.00</td>
<td>37,948,102.28</td>
<td>29,059,068.20</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Wages and Labor Expenditures</td>
<td>19,733,327.40</td>
<td>20,545,111.00</td>
<td>20,611,924.83</td>
<td>22,706,299.10</td>
<td>24,420,808.21</td>
</tr>
<tr>
<td>Operating Expenditures (public and administrative)</td>
<td>5,981,794.60</td>
<td>4,732,136.11</td>
<td>7,813,592.33</td>
<td>7,632,852.01</td>
<td>3,216,491.25</td>
</tr>
<tr>
<td>Rent Expenditures</td>
<td>367,417.80</td>
<td>338,506.34</td>
<td>319,481.84</td>
<td>339,623.84</td>
<td>281,821.34</td>
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<tr>
<td>Health and Environment Expenditures</td>
<td>465,149.00</td>
<td>45,768.13</td>
<td>81,693.46</td>
<td>82,772.28</td>
<td>80,777.05</td>
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<tr>
<td>Social Community Expenditures</td>
<td>62,648.17</td>
<td>61,260.47</td>
<td>47,220.64</td>
<td>63,907.77</td>
<td>48,123.76</td>
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<tr>
<td>Maintenance Expenditures</td>
<td>1,581,690.00</td>
<td>1,992,564.32</td>
<td>1,926,361.55</td>
<td>2,377,849.48</td>
<td>1,563,659.43</td>
</tr>
<tr>
<td>Brokerage and Interest Expenditures</td>
<td>321,382.93</td>
<td>535,716.39</td>
<td>705,285.42</td>
<td>1,550,445.68</td>
<td>482,356.25</td>
</tr>
<tr>
<td>Total Annual Municipal Current Expenditures</td>
<td>28,513,409.90</td>
<td>28,251,062.76</td>
<td>31,505,560.07</td>
<td>34,753,750.16</td>
<td>30,094,037.29</td>
</tr>
</tbody>
</table>
GIM is eligible to borrow funds from commercial banks, but mostly relies on CVDB as it is the financial lending arm for the government, providing better concessional rates, and in some instances zero interest loans. Borrowing from commercial banks typically requires the minister’s approval at MOLA.

Overall, based on the trends observed between 2016 and 2020, GIM’s gross expenditures have been always higher than the gross revenue, revealing the need for GIM to consider external funding sources.

In 2016, GIM generated 55 JOD/capita (77.5$ USD/capita) and in parallel, it spent 77 JOD/capita (108.6$ USD/capita). In addition, GIM’s expenditure on capital investments has reached 24% of the total expenditure.

As for expenditures, wages and labor expenditures have continued to consume the majority of GIM’s budget, reaching a total of JOD 24 million in 2020. This was followed by operating expenditures, maintenance expenditures, brokerage and interest expenditures.

GIM’s self-revenues increased after the Syrian crisis in 2011 to reach its peak in 2015 where it reached more than 40 million JOD with high autonomy ratio of 81%.

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GIM’s self-revenues increased after the Syrian crisis in 2011 to reach its peak in 2015 where it reached more than 40 million JOD with high autonomy ratio of 81%.

<table>
<thead>
<tr>
<th>Capital Expenditures</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital Administrative Expenditures</td>
<td>161,098.00</td>
<td>113,873.67</td>
<td>205,762.33</td>
<td>253,350.99</td>
<td>815,168.08</td>
</tr>
<tr>
<td>Capital Services Expenditures</td>
<td>15,276,813.50</td>
<td>16,576,885.26</td>
<td>10,993,280.07</td>
<td>10,315,495.92</td>
<td>4,346,164.21</td>
</tr>
<tr>
<td>Capital Investment Expenditures</td>
<td>0.00</td>
<td>0.00</td>
<td>54,697.82</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Capital Investments</td>
<td>0.00</td>
<td>250,906.00</td>
<td>110,822.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Total Annual Municipal Capital Expenditures</td>
<td>15,437,911.50</td>
<td>16,941,664.93</td>
<td>11,364,562.22</td>
<td>10,568,846.91</td>
<td>5,161,332.29</td>
</tr>
<tr>
<td>Total Annual Municipal Gross Expenditures (current + capital)</td>
<td>43,951,321.40</td>
<td>45,192,727.69</td>
<td>42,870,122.29</td>
<td>45,322,597.07</td>
<td>35,255,369.58</td>
</tr>
</tbody>
</table>

Annual Actual Municipal Revenue/Expenditure Figures in JOD
Source: GIM Annual Financial Closing Accounts 2016 - 2020

GIM Municipal Financial Analysis
Source: GIM Annual Financial Closing Accounts 2016 - 2020

As for expenditures, wages and labor expenditures have continued to consume the majority of GIM’s budget, reaching a total of JOD 24 million in 2020. This was followed by operating expenditures, maintenance expenditures, brokerage and interest expenditures.

GIM’s self-revenues increased after the Syrian crisis in 2011 to reach its peak in 2015 where it reached more than 40 million JOD with high autonomy ratio of 81%.
As Irbid has a high performance in many aspects, its inability to significantly reduce debt and the recent annual deficits cannot be explained without taking into consideration the burden of refugees and providing services for one of the most populous urban centres in Jordan. In return, impacting the financial stability and structure of expenditures of the city.

The World Bank is working on supporting public financial management reforms at the local government level in Jordan, through their "Strengthening Municipal Financial Management Systems to Sustain Service Delivery in Municipalities Affected by the Refugee Crisis", for which GIM was selected. The aim of the project is to strengthen the institutional and financial systems, as well as the capacities of selected municipalities in Jordan, to improve local service delivery. Under the broad objective of helping to improve municipalities’ financial management capabilities, the project sets out four specific goals to, improve the effectiveness and impact of municipal spending; enhance the transparency and accountability of municipalities vis-à-vis local communities and beneficiaries; strengthen the municipalities’ capacity to mobilize their own revenues; and reduce the debt and improve the solvency of the municipalities.

Revenue structure of Greater Irbid Municipality in 2016 (FDA, 2017)
Conclusion

Based on the most updated data from the 2015 census, the refugee density analysis conducted within GIM’s administrative boundaries considered the numbers of Palestinian, Syrian, and Iraqi refugees. The analysis indicated that the concentration of refugees is mainly within the centre area, which consists of seven districts as well as Huwwara district, Al Sarih district, and Husun camp area within Husun district located at the eastern side of GIM.

However, neighbourhoods within GIM’s boundaries are too small in scale to be identified when assessed at the city level. Therefore, five districts with the highest refugee presence were selected and further evaluated in coordination with GIM’s team members in order to identify and select the most vulnerable three neighbourhoods within the shortlisted districts. The selected districts for evaluation are Al Naser, Al Rawda, Al Manara, Al Sarih, and Huwwara. The evaluation criteria included assessing the refugee presence in the selected districts, the access to basic services, the access to public facilities, access to public transportation, availability of storm network, and the needed road construction and maintenance. As displayed in the below table, the evaluation revealed that the highest vulnerable districts are the Al Naser district, which includes Irbid Camp, the Al Huwwara district, and the Al Sarih district. The selected districts include neighbourhoods of different characteristics. As such, the profiling exercise will be done for three neighbourhoods with unique typologies, which is an added value for the municipality, as it will build their capacity to replicate the process within the boundaries of other neighbourhoods and across typologies. The selected three districts have access to both electricity and water networks but lack access to the sewerage network.

Within this context, further analysis will be conducted at the district level to select a neighbourhood for profiling.

<table>
<thead>
<tr>
<th>District</th>
<th>Al-Rawda</th>
<th>Al-Manara</th>
<th>Al-Sarih</th>
<th>Huwwara</th>
<th>Al-Naser</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refugee Presence</td>
<td>5</td>
<td>4</td>
<td>2</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Needs access to Infrastructure networks</td>
<td>3</td>
<td>0</td>
<td>3</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Needs access to public transportation</td>
<td>0</td>
<td>2</td>
<td>5</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Needs access to public facilities (schools, health centres, parks, &amp; mosques)</td>
<td>1</td>
<td>3</td>
<td>5</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Drainage Storm-water</td>
<td>5</td>
<td>0</td>
<td>3</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Needs roads maintenance</td>
<td>4</td>
<td>3</td>
<td>4</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Needs roads construction</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>5</td>
<td>0</td>
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<tr>
<td>Total</td>
<td>18</td>
<td>12</td>
<td>26</td>
<td>26</td>
<td>19</td>
</tr>
</tbody>
</table>

Evaluation Matrix with GIM
Fig. 33: Basic Services and Refugee Density in Irbid City
If we wish to rebuild our cities, we must first rebuild our neighbourhoods

Harvey Milk
04

NEIGHBOURHOOD CONTEXT
Al Naser District and Al Ouda Neighbourhood Contexts

Consisting of six neighbourhoods, the Al Naser District covers an area of 4.6 km² and accommodates a total population of 115,535 inhabitants. To accurately select the neighbourhood from the Al Naser District, and with a consideration that almost 99% of all Palestinians who reside in the Al Naser District (specifically inside the camp) are fully-fledged Jordanian citizens, Jordanian resident calculations were added to the Palestinian refugee count.

Accordingly, the Al Ouda Neighbourhood within the Al Naser District was selected based on the findings of the refugee density analysis, which revealed that it has the highest refugee presence in comparison to the other neighbourhoods within the district. This is associated with the location of Irbid refugee camp within the neighbourhood. 7.7% of the neighbourhood’s residents are Palestinians, 6.7% are Syrians, and almost none are Iraqis. In reality, the percentage of Palestinian refugees is actually higher than the aforementioned percentage. However, because many Palestinian refugees living in this district have Jordanian citizenship, they were not incorporated into this calculation.

Al Ouda neighbourhood has an area of 0.8 km², a population of 39,608 inhabitants which comprises approximately 35% of the Al Naser District’s population, and accordingly a population density of 49,510 persons/km². It is considered one of the densest neighbourhoods in Irbid City.

Additionally, Irbid camp covers an area of 249,017 m², constituting of 31% of the whole neighbourhood, and whereby 78% of the camp’s area is considered built up area. Furthermore, 76.5% of the neighbourhood’s area consists of residential type D and 1.6% consists of residential type C, excluding the camp. Around 13% of the land use in the Al Ouda Neighbourhood is commercial and 8.6% is services.

Throughout the visual inspection for the neighbourhood, the housing in the camp was found as substandard and structurally poor. Moreover, substance abuse was repetitively noted by neighbourhood residents as the leading reason behind the decreasing sense of safety. Al Ouda neighbourhood represents the typology of a dense neighbourhood with overloaded infrastructure networks.
Fig. 36: Refugees Density Map

AL OUDA NEIGHBOURHOOD
HANINA NEIGHBOURHOOD
AL KARAMAH NEIGHBOURHOOD
AL YARMOUK NEIGHBOURHOOD
AL NASER NEIGHBOURHOOD
AL HERAFYIN AL SHARQI NEIGHBOURHOOD
IRBID CAMP

LEGEND
- Al Nasir District Boundary
- Neighbourhoods Boundary
- Main Road
- Palestinian Refugee Camp

REFUGEES PER 10 DONUMS (1 HECTARE)
- 0 - 5
- 5 - 10
- 10 - 50
- 50 - 100
- 100 - 250
- 250 - 525
Access to Basic Services

Based on the available data, the map reveals that Al Ouda Neighbourhood is connected to electricity, water, and sewerage networks. Additionally, a site visit was conducted to visually assess the challenges and situation on the ground while interacting with residents.

Electricity Service:
Al Ouda Neighbourhood is well connected to the existing electricity network.

Water Service:
The Capacity Assessment Tool measured the demand on the existing water network, which indicates the sufficiency of the existing network (whereby high demand means low network sufficiency) by factoring in the pipes’ diameter and length, as well as the number of people served. The results designate areas of high and low demand on the tested infrastructure network. Overall, the analysis revealed that there is a relatively high demand on water network at Al Ouda Neighbourhood level although there is access to the existing water network, which means that the water network is serving a larger population than it is designed to. This indicates that there is a need to upgrade the water network at the neighbourhood level to ease the pressure on the current network.

Storm-water Drainage System:
The neighbourhood residents explained that there are challenges with the storm-water drainage system, with one resident explaining, “We are suffering from two things: the overflow of sewerage and from the water runoff. Water comes every Wednesday. I mean on Wednesday, whoever wants to enter the camp has to wear long leather boots.” (Interview, Nov., 2021)

Sewerage Network:
The capacity assessment tool measured the demand on the existing sewerage network and revealed that there is a high demand on sewerage network at the neighbourhood level although there is access to the existing sewerage network, which indicates that the sewerage network is serving a larger population than it is designed to and needs to be upgraded, as explained by the resident’s quote above.

Solid Waste Management:
This visit revealed that there is a weak solid waste collection system within the neighbourhood, as shown in the image. One resident of the Al Ouda Neighbourhood explained that “the issue with the solid waste collection is due to the absence of trash bins... the neighbours throw their trash anywhere. This causes tension between the neighbourhood’s residents.” (Interview, Nov., 2021) There is an evident shortage of trash containers in the neighbourhood whereby the infrastructure networks are serving more people than designed to. In other words, the capacity of the existing infrastructure cannot serve the current population of the neighbourhood, which is negatively affecting the quality and provision of basic services.
IRBID CAMP

Fig. 39: Access to Basic Services Map

Neighbourhood Boundary
Irbid Camp Boundary
Main Road
Planned Investments
Electricity network
Water network
Sewage network
Storm-water drainage

LEGEND

POPULATION DENSITY
PEOPLE PER 10 DONUMS
(1 HECTARE)

0 - 5
5 - 10
10 - 50
50 - 100
100 - 300
300 - 655

IRBID SPATIAL PROFILE
Access to Public Transport

The street network analysis measured the coverage of the existing public transportation services within the Al Ouda Neighbourhood. This applied a defined time interval of 5- and 15-minute walking distance to the existing street network surrounding the bus stops and public transportation routes. The map shows the areas served within a 5-minute walking distance from public transportation routes and bus stops as well as a 15-minute walking distance from bus stops.

Based on this street network analysis considering the spatial location of the existing bus stops and the public transportation routes, only the eastern side of the Al Ouda Neighbourhood has access to bus stops and public transportation routes within a 5-minute walking distance, while Irbid camp mainly has access to bus stops within a 15-minute walking distance. A resident of the Al Ouda Neighbourhood said, “I use public transportation, everyone uses it… it’s cheaper than taxis… I don’t face any problems using the public buses.” (Interview, Nov., 2021)

Regarding the planned infrastructure investment projects, the City Centre Renovation and Revitalization Project\(^4\) is located at the southern edge of the neighbourhood, as shown in the map. As aforementioned, the project aims to integrate heritage, transport and mobility, public spaces, markets, and infrastructure. The project is currently seeking donors to finance construction.
Fig. 40: Access to Transportation Map

- Neighbourhood Boundary
- Irbid Camp Boundary
- Main Road
- Planned Infrastructure Investment Project
- Public Transit Station
  - 5 minutes from station
  - 15 minutes from station
  - 5 minutes from public transit route
- Public Transit Network

LEGEND

0 0.25 0.5 1 Km
Access to Public Facilities & Commercial Activities

Health Care Facilities:
There are no public health centres within the Al Ouda Neighbourhood’s boundaries, except for the UNRWA Health Centre at the edge of Irbid camp, which serves only Palestinian refugees within a 15-minute walking distance. The two public health centres in the surrounding neighbourhoods as well as one public hospital is accessible to 75.7% of the Al Ouda Neighbourhood’s residents within a 15-minute walking distance around the neighbourhood’s boundaries. Accordingly, based on the SDG indicators analysis, all residents of the neighbourhood have full access to healthcare facilities within a 15-minute walking distance. Therefore, the neighbourhood is well served with healthcare facilities.

Educational Facilities:
There are 3 public schools within Al Ouda Neighbourhood, of which 2 are within the Irbid Camp area. Based on the analysis, 29.8% of the population have access to public schools within a 5-minute walking distance and 100% within a 15-minute walking distance. Based on local standards and SDG indicators, the neighbourhood is well served with educational facilities.

Recreational Facilities:
According to the street network analysis and the existing public spaces, the Al Ouda Neighbourhood does not have access to public spaces within a 5-minute walking distance. The northeastern part of the neighbourhood (33% of the neighbourhood’s population) has access to the northern parks within a 15-minute walking distance. At the neighbourhood level, this analysis confirms that there is a relatively low percentage of accessible public spaces in Irbid City.

Commercial Activities:
The Al Ouda Neighbourhood is located in the city centre, where most of the commercial and mixed-use activities are. The neighbourhood is fully served with commercial activities within a 5-minute walking distance.

Residents of the neighbourhood validated the findings that the neighbourhood is well served with public facilities, with one resident explaining, “the area is well covered with services, and I don’t face any obstacles to access any of the public services” (Interview, Nov., 2021)
Fig. 41: Access to Public Facilities Map

- Neighbourhood Boundary
- Irbid Camp Boundary
- Main Road
- Commercial
- Public School
- Private School
- Park
- Public Health Centre
- UNRWA Health Centre
- Public Hospital
- Private Hospital

LEGEND
- POPULATION DENSITY
  - PEOPLE PER 10 DONUMS (1 HECTARE)
    - 0 - 5
    - 5 - 10
    - 10 - 50
    - 50 - 100
    - 100 - 300
    - 300 - 655

IRBID SPATIAL PROFILE
Huwwara District and Al Basatin Neighbourhood Contexts

Consisting of five neighbourhoods, the Huwwara District covers an area of 18 km² and accommodates 25,328 inhabitants. The Al Basatin Neighbourhood within the Huwwara District was selected based on the findings of the refugee density and service-coverage analysis, which revealed that it has a high refugee presence with limited access to public facilities and services, as well as an absence of transportation, especially in comparison to the other neighbourhoods within the district.

The Al Basatin Neighbourhood has an area of approximately 1 km², which accounts for 21.5% of the district area; a total population of 4,188 inhabitants, and accordingly a population density of 4,188 persons/km². It is one of the neighbourhoods in the district that has been significantly affected by the influx of Syrian refugees. Refugee residents consist of 24.8% of the Al Basatin’s population, whereby 22.5% are Syrian, 2.3% are Palestinian, and 0.1% Iraqis. In reality, the percentage of Palestinian refugees is actually higher than the aforementioned percentage. However, because many Palestinian refugees living in this district have Jordanian citizenship, they were not incorporated into this calculation.

The majority of the neighbourhood land is categorised as residential, whereby 9.4% of the neighbourhood’s area is classified as Type A, 56.9% is classified as Type B, and 25.6% is designated for Type C. Additionally, around 7% of the land use in the neighbourhood is commercial and 1.4% is services. The visual inspection of the neighbourhood found that the housing generally seemed to be in a good condition and structurally sound, with most of the buildings having two or three floors. Additionally, many lands were identified as being vacant.

Al Basateen Neighbourhood represents the typology of a neighbourhood that lacks access to some infrastructure networks.
Fig. 43: Refugees Density Map

Legend:
- Huwwara District Boundary
- Neighbourhoods Boundary
- Main Road

Refugees per 10 Donums (1 Hectare):
- 0 - 5
- 5 - 10
- 10 - 50
- 50 - 100
- 100 - 250
- 250 - 500

Borders:
- AL BASATIN NEIGHBOURHOOD
- AL RIDWAN NEIGHBOURHOOD
- AL AZHAR NEIGHBOURHOOD
- AL EMAN NEIGHBOURHOOD
- ABU AL QASEM NEIGHBOURHOOD

Neighbourhoods located near the boundary of Huwwara District.
Access to Basic Services at Al Basatin Neighbourhood

Based on the available data, the map reveals that the Al Basatin Neighbourhood is connected to the electricity, water, and sewerage networks. Furthermore, a site visit was conducted to visually assess the challenges and situation on the ground as well as to interact with residents.

Electricity Service:
Al Basatin Neighbourhood is well connected to the existing electricity network.

Water Service:
The results of the water capacity assessment revealed that there is a relatively high demand on the water network although there is access to the existing water network at the Al Basatin Neighbourhood. This indicates the need to upgrade the existing water network. Furthermore, discussions with residents validated the need to upgrade the water network at the neighbourhood level to improve the pressure of the water pipes, with one resident explaining, “[the] water network is very weak, I have to purchase private water tanks to cover my needs. They are supposed to renovate the network this year.” (Interview, Dec., 2021).

Storm-water Drainage System:
Al Basatin Neighbourhood is connected to the storm-water drainage network. None of the residents who were interviewed complained about the storm-water drainage system.

Sewerage Network:
The capacity assessment revealed that there is a relatively moderate demand on the existing sewerage network, specifically at the western side of the neighbourhood compared to the eastern side as shown in the map. No issues have been mentioned by the residents during the field visit regarding the sanitation service.

Solid Waste Management:
The field visit revealed that there is a weak solid waste collection system within the neighbourhood, as some parts of the neighbourhood are served with trash bins while others are not. Accordingly, there is an evident shortage of trash containers in the neighbourhood. Overall, as was substantiated during the site visit, the solid waste infrastructure within the neighbourhood lacks capacity, which is, in turn, negatively affecting the quality and provision of basic services.
Fig. 46: Access to Basic Services Map

Legend:
- District Boundary
- Neighbourhood Boundary
- Main Road
- Electricity network
- Water network
- Sewerage network
- Storm-water drainage

Population Density:
- People per 10 Donums (1 Hectare)
- 0 - 5
- 5 - 10
- 10 - 50
- 50 - 100
- 100 - 300
- 300 - 655

IRBID SPATIAL PROFILE
Access to Transportation at Al Basatin Neighbourhood

The street network analysis measured the coverage of the existing public transportation services within the Al Basatin Neighbourhood. This applied defined time intervals of 5- and 15-minute walking distances to the existing street network surrounding the bus stops and public transportation routes. The map shows the areas served within a 5-minute walking distance from public transportation routes and bus stops as well as the areas served within a 15-minute walking distance from the bus stops. Based on this street network analysis that takes into consideration the spatial location of the existing bus stops and the public transportation routes, the Al Basatin Neighbourhood was found to not have access to bus stops and public transportation routes. A resident of the Al Basatin Neighbourhood said, "I need to walk for some distance and wait for the bus. I would prefer to use a private car rather than public transportation, as buses don’t enter the neighbourhood." (Interview, Dec., 2021)

Additionally, regarding the road network, most of the district suffers from the deteriorated streets. This was made evident through the complaints from residents on this issue, with one saying, "As you can see, look how the streets are, we have communicated this with officials but have received no response." (Interview, Dec., 2021)
Fig. 47: Access to Transportation Map

LEGEND
- District Boundary
- Neighbourhood Boundary
- Main Road
- Public Transit Station
- Public Transit Network
- 5 minutes from station
- 15 minutes from station
- 5 minutes from public transit route

IRBID SPATIAL PROFILE
Access to Public Facilities at Al Basatin Neighbourhood

**Health Facilities:**
There are no public health centres within the Al Basatin Neighbourhood boundaries. However, there is one public health centre in the nearby neighbourhood that is accessible to 10.2% of the Al Basatin’s residents within a 5-minute walking distance around the neighbourhood’s boundaries. Additionally, based on the SDG indicators analysis, 85.2% of the neighbourhood’s residents have access to the public health centre in the nearby neighbourhood within a 15-minute walking distance. Therefore, it is well served with healthcare facilities.

**Educational Facilities:**
There is one public school within the Al Basatin Neighbourhood, and a few other schools in the surrounding neighbourhoods. Based on the analysis, 34.8% of the population have access to public schools within a 5-minute walking distance and 100% have access within a 15-minute walking distance. Accordingly, based on local standards and SDG indicators, the neighbourhood is well served with educational facilities.

**Recreational Facilities:**
According to the street network analysis and the existing public spaces, the Al Basatin Neighbourhood lacks access to public spaces, with only 22% of the residents in the southern part of the neighbourhood having access within a 15-minute walking distance. At the neighbourhood level, this analysis confirms that there is a low percentage of residents that have access to public spaces.

**Commercial Activities:**
Most of the commercial activities are located on the southwestern street. As shown in the map, 54.1% of the neighbourhood is served with commercial activities within a 5-minute walking distance and completely served within a 15-minute walking distance.

These findings were validated by the neighbourhood’s residents, with one resident explaining, “Buying goods and going to a health centre is fine in the neighbourhood, but there are issues with accessing a park, or having good roads or transportation.” (Interview, Dec., 2021)
Neighbourhood Boundary
Main Road
Commercial
Public School
Private School
Park
Public Health Centre

POPULATION DENSITY
PEOPLE PER 10 DONUMS
(1 HECTARE)
0 - 5
5 - 10
10 - 50
50 - 100
100 - 300
300 - 655

Fig. 48: Access to Public Facilities Map
Al Sarih District and Al Afrah Neighbourhood Contexts

Consisting of 5 neighbourhoods, the Al Sarih District covers an area of 28.3 km² and accommodates a total of 46,003 inhabitants. The Al Afrah Neighbourhood within the Al Sarih District was selected based on the findings of the refugee density and service-coverage analysis, which revealed that it has a high refugee presence and limited access to public facilities, services, and transportation, specifically in comparison to the other neighbourhoods within the district.

The Al Afrah Neighbourhood has an area of 1.2 km², a total population of 8,658 inhabitants, and accordingly a population density of 7215 persons/km². It is one of the neighbourhoods in the district that has been significantly affected by the influx of Syrian refugees. Accordingly, refugee residents consist of 37.4% of the Al Afrah’s neighbourhood population, whereby 36.6% are Syrian, 0.02% are Iraqis, 0.8% are Palestinians. In reality, the percentage of Palestinian refugees is actually higher than the aforementioned percentage. However, because many Palestinian refugees living in this district have Jordanian citizenship, they were not incorporated into this calculation.

Furthermore, around 96.6% of the land in the neighbourhood is designated for residential purposes, whereby 6.3% of the neighbourhood’s area is classified as type A, 42.9% is classified as type B, 37% is classified as type C, 2.6% is classified as type D, and 7.8% is classified type agriculture. Additionally, around 2.8% of the land use in the neighbourhood is commercial, 0.2% is religious facilities and 0.4% is governmental buildings.

The visual inspection of the neighbourhood found that housing generally seemed to be in good condition and structurally sound, with most buildings having two to three floors. Al Afrah Neighbourhood represents the typology of a neighbourhood that lacks access to some infrastructure networks and public facilities.

![Population Nationality Breakdown at Al Afrah Neighbourhood](image1)

![Housing Situation in Al Neighbourhood (UN-Habitat, 2021)](image2)

![Fig. 49: Land Use Map](image3)
Fig. 50: Refugees Density Map

HUWWARA DISTRICT

HUWWARA DISTRICT Boundary

AL FIRDAWS NEIGHBOURHOOD

AL KHALWAN NEIGHBOURHOOD

AL KHLOUD NEIGHBOURHOOD

AL MAJD NEIGHBOURHOOD

AL AFRAH NEIGHBOURHOOD

HUWWARA DISTRICT Boundary

Main Road

Palestinian Refugee Camp

LEGEND

0 - 5 DONUMS (1 HECTARE)

5 - 10 DONUMS (1 HECTARE)

10 - 50 DONUMS (1 HECTARE)

50 - 100 DONUMS (1 HECTARE)

100 - 250 DONUMS (1 HECTARE)

250 - 525 DONUMS (1 HECTARE)

0 - 4 Km

Fig. 50: Refugees Density Map
Access to Basic Services

Based on the available data, the map reveals that Al Afrah Neighbourhood is connected to the electricity, water, and sewerage networks. Additionally, a site visit was conducted to visually assess the challenges and situation on the ground as well as to interact with the residents in the neighbourhood.

**Electricity Service:**
The Al Afrah Neighbourhood is well connected to the existing electricity network.

**Water Service:**
The water capacity assessment results revealed that there is a relatively high demand on water network at the neighbourhood level, although there is access to the existing water network within the neighbourhood. Based on discussions with the residents, there is a need to upgrade the water network in the neighbourhood to improve the pressure of the water pipes, with one resident explaining, “Water comes but the pressure is very weak, so we need to use water motor pumps.” (Interview, Nov. 2021). MoWI stated that an on-going project in Al Sarh District including Al Afrah to construct primary water pipelines and improve home connections.

**Storm-water Drainage System:**
Al Afrah Neighbourhood is not served with the storm-water drainage network. Residents explained that there are challenges with the storm-water drainage system, with one saying, “In the wintertime, the main streets are flooded with rainwater, mud, and dirt drifting from the valleys that can’t pass in the network.” (Interview, Nov., 2021)

**Sewerage Network:**
Although there is access to the existing sewerage network at the neighbourhood, the capacity assessment revealed that there is a relatively moderate demand on the sewerage network on both edges of the neighbourhood and relatively low demand in the centre.

**Solid Waste Management:**
This visit revealed that there is a weak solid waste collection system within the neighbourhood, as some parts of the neighbourhood are served with trash bins while others are not.

Accordingly, there is an evident shortage of trash containers in the neighbourhood. Overall, as was substantiated during the site visit, the solid waste infrastructure within the neighbourhood lacks capacity, which is, in turn, negatively affecting the quality and provision of basic services.
Access to Public Transport

The street network analysis measured the coverage of the existing public transportation services within the Al Afrah neighbourhood. This applied defined time intervals of 5- and 15-minute walking distances to the existing street network surrounding the bus stops and public transportation routes. The map shows the areas served within a 5-minute walking distance from the public transportation routes and bus stops as well as a 15-minute walking distance from bus stops. Based on this street network analysis that takes into consideration the spatial location of the existing bus stops and public transportation routes, the Al Afrah Neighbourhood was found to have no access to bus stops nor to public transportation routes. A resident of the Al Afrah Neighbourhood said, "I have to walk more than 15 minutes to get to the nearest public bus, which makes me very late to my classes in the university. I prefer to use private cars." (Interview, Nov., 2021)

Additionally, regarding the street network, most of the district suffers from deteriorated streets. This was made evident through the complaints from residents on this issue, with one saying, "Al Sarih suffers from the bad conditions of the streets and we need to visit the mechanics because of the holes in the streets." (Interview, Nov., 2021)
Access to Public Facilities at Al Afrah Neighbourhood

Health Care Facilities:
There are no public health centres within the Al Afrah neighbourhood’s boundaries. The two public health centres in the surrounding northern and southern neighbourhoods is accessible to 17.5% of the Al Afrah neighbourhood’s residents within a 15-minute walking distance around the neighbourhood’s boundaries. Accordingly, based on the SDG indicators analysis, most residents of the neighbourhood do not have access to healthcare facilities within a 5 and 15-minute walking distance. Therefore, the neighbourhood is not well served with healthcare facilities.

Educational Facilities:
There is 1 public school only within the Al Afrah neighbourhood, but the neighbourhood is served as well with public schools located in the surrounding neighbourhoods. Based on the analysis, 28.1% of the population have access to public schools within a 5-minute walking distance, and 100% have access within a 15-minute walking distance. Based on local standards and SDG indicators, the neighbourhood is considered well served with educational facilities.

Recreational Facilities:
The are no constructed public parks within the neighbourhood itself, nor is there in the nearby neighbourhoods. Therefore, the neighbourhood is not well served with public parks. Residents of the neighbourhood validated these findings and agreed that the neighbourhood is not served with public parks, with one resident explaining, “The area needs public spaces and a swimming pool where I can take my kids to play. I had to order a taxi to go to King Abdullah II Parks during the weekend.” (Interview, Nov., 2021)

Commercial Activities:
The Al Afrah Neighbourhood is situated along the main street of the Al Sarih District, which is connected to the Amman highway, where most of the commercial and mixed-use activities are. As the map shows, around 62% of the neighbourhood residents are served within a 5-minute walking distance, and the residents are fully served with commercial activities within a 15-minute walking distance.
## Challenges and Interventions Needed

<table>
<thead>
<tr>
<th>Neighbourhood/ Typology</th>
<th>Challenges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Al Ouda Neighbourhood: represents the typology of a dense neighbourhood with overloaded infrastructure networks.</td>
<td>- Overloaded water network&lt;br&gt;- Overloaded sewerage network&lt;br&gt;- Lack of public park&lt;br&gt;- Minimal areas within the neighbourhood have access to public transportation routes and bus stops within a 5 minute walking distance&lt;br&gt;- Weak solid waste management system&lt;br&gt;- Lack of safety due to extensive substance abuse&lt;br&gt;- Poor housing conditions</td>
</tr>
<tr>
<td>Al Basateen Neighbourhood: represents the typology of a neighbourhood that lacks access to public transportation and needs road construction.</td>
<td>- Weak water supply&lt;br&gt;- Poor road infrastructure&lt;br&gt;- Lack of public park&lt;br&gt;- No accessibility to public transportation routes and bus stops&lt;br&gt;- Weak solid waste management system</td>
</tr>
<tr>
<td>Al Afrah Neighbourhood: represents the typology of a neighbourhood that lacks access to public facilities and public transportation, in addition needs infrastructure network and road maintenance.</td>
<td>- Weak water supply&lt;br&gt;- Poor road infrastructure&lt;br&gt;- Lack of public spaces&lt;br&gt;- Lack of access to public health facilities&lt;br&gt;- No accessibility to public transportation routes and bus stops&lt;br&gt;- Lack of connection to the storm-water drainage system&lt;br&gt;- Weak solid waste management system</td>
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Interventions Needed

- Upgrade the water network
- Upgrade the sewerage network
- Construct a public park
- Improve public transportation means
- Improve solid waste management system
- Raising awareness campaigns and exploring socioeconomic enhancement opportunities
- Improve housing conditions

- Upgrade the water network
- Improve road infrastructure
- Constructing a public park
- Improve public transportation means
- Improve solid waste management system

- Improve water supply
- Improve road infrastructure
- Construct a public park
- Construct a health facility
- Improve public transportation means
- Install a connection to the storm-water drainage system
- Add trash bins
- Improve solid waste management system
CHALLENGES AND OPPORTUNITIES
Challenges

STRATEGIC CHALLENGES

Unequal Urbanisation
- Coupled with the refugee crises, urban sprawl has increased the demand on services, exacerbating the pressure on the already-limited municipal capacities and affecting the quality-of-service provision.
- Weak urban planning practices amidst rapid urbanisation has led to the inadequate distribution and access to basic services and public facilities.
- Irbid Governorate has the second highest share of population (2,003,800), which is primarily concentrated in Irbid City. With migration displacement and camp settlements, there are major spatial inequalities in growth patterns, revenue distribution, and the development index.

Demographic Profile
- Jordan has welcomed several influxes of refugees, with the second highest percentage of refugees per capita of 89 refugees per 1,000 inhabitants.
- Jordan has a young population profile, with 63% of its population under 30. This poses a challenge in providing sufficient education facilities and employment opportunities to accommodate the growing youth population.
- Refugees and host communities in Jordan are facing significant challenges stemming from the COVID-19 pandemic, which resulted in increasing unemployment and food insecurity while highlighting the inadequate access to basic services and needs.
- The population growth rate of GIM was 2.8 in 2017, higher than the growth rate of the Kingdom and the governorate, which are both at 2.6.

Climate Change
- Jordan ranked 81 out of 181 in the NDGAIN index for climate vulnerability. It suffers from increasing temperatures, erratic rainfall, declining available water, and increasing heat waves, flash floods, droughts, and landslides.
- At the national level, transport and industrial energy activities are responsible for 74% of GHG emissions, while the waste management sector emitted approximately 13% and industry 8%, posing an environmental challenge.
- The impact of climate change and extreme weather conditions, such as flash floods, droughts, and high temperatures, have further driven people into urban areas.

SPATIAL CHALLENGES

Urban Sprawl and Population Density
- Jordan is experiencing rapid urban growth, with an annual population growth of 2.3% (2019) and population density of 118.9 persons/km². The total built-up area has doubled between 2004-2015, reaching 1,500 km². The spatial expansion of urban areas is equivalent to 1% annually, approximately 15 km². This poses a risk to agricultural land as well as infrastructure and its financing.
- At Governorate-level, increasing urban footprint led to encroachment on agriculture lands, threatening green land availability.
- The available affordable housing initiatives (lands and apartments) are on the periphery of urban areas, leading to more urban sprawl and decreasing the connectivity to city services.
- At the city-level, municipal service provision and development plans follow the scattered urban growth, which reveals that planning is reactive rather than proactive.
- Irbid City has grown rapidly from a town of 0.28km² in 1924 to a city of 359.27 km² to date, with an urban area of 74.2km².
- Highly dense areas, including refugee-concentrated areas are located in the city centre, posing challenges on the quality of life, service provision, and planning.
- The radial plan of the city encouraged the growth outwards leading to further urban sprawl.

Housing
- At the national level, there is a significant mismatch between housing supply and demand, whereby the current housing needs are not being met. Accordingly, the lack of affordable adequate housing has become a critical issue due to the
inflated prices of land, construction, and energy.

• While the HUDC is the sole government agency responsible for housing, its current mandate focuses on overseeing and monitoring the building's construction.

• The influx of Syrian refugees created a high demand for rental housing, further raising land prices. Refugees are the most tenure insecure in Jordan.

• Refugee camps in Irbid City suffer from poor housing conditions.

**Accessibility and Connectivity**

• Irbid’s transportation sector faces many challenges. Commuters heavily rely on private modes of transportation, with 47.8% of households owning at least 1 private car. The lack of street network management, including road maintenance and parking lots, leads to traffic congestion in the city’s urban areas.

• Inadequate mobility options within Irbid City have resulted in major environmental, economic, and social challenges.

• Public transportation in Irbid is slow, costly, and time-consuming, exacerbating vulnerabilities of refugees and people with low-income.

• While the public transportation network extends to the north and centre of Irbid City, other districts remain under-serviced. The lack of policies regulating privately-owned buses makes them unreliable and repels users.

• Women in Irbid face challenges accessing services due to distance to urban centres, which is associated with their accessibility to public transportation.

**Facilities and Infrastructure**

• Irbid Governorate is the third most urbanised governorate. It witnessed rural-to-urban migration. This internal displacement, with the influx of refugees and weak urban planning, has added pressure on the limited municipal capacities and resources for service provision.

• Irbid Governorate shares the highest solid waste amount in the Northern region, which combined with weak solid waste management and increased population demands, imposes health and hygiene risks in urban areas.

• Several areas within the Governorate are not connected to the sewerage and storm-water drainage network.

• There is a minimal availability of public parks in many Jordanian municipalities and cities, including GIM.

• The weak maintenance management of the sewerage network and negative practices of residents lead to blockages or damaged pipelines.

• At the city level, the main challenges regarding the provision of electricity includes high pressure on electrical transformers, especially during the summer, resulting in frequent electricity failures.

• The flow of refugees from camps to urban areas has impacted the capacities of infrastructure and public facilities, such as education, health, and public spaces. It has also increased strain on natural resources, particularly water, which is already scarce.

• Weak infrastructure, hygiene, health, and educational services are among the most important challenges facing Palestinian camps. This is further compounded by high poverty rates and health issues.

**GOVERNANCE, LAND MANAGEMENT & PLANNING CHALLENGES**

**Governance & Administration**

• The boundaries of administrative institutions, like MoI, and planning institutions, like MoLA, GAM, and GIM, are unaligned. This governance framework leads to overlapping mandates and roles and a lack of horizontal and vertical coordination among entities. Consequently, this impacts decision-making processes and planning activities, resulting in a lack of uniformity.

• Jordan’s planning system lacks a National Urban Policy.

• Municipalities play a limited role in service provision due to limited political power, financial resources, and technical capacities to support local economic development.

• The multiplicity in urban planning institutions and actors results in weak coordination and overlapping responsibilities.
• The lack of integrated planning policy at regional and city levels hinders the project prioritization process.
• The lack of a unified system and poor monitoring mechanisms leads to vast disparities between planning documents and on-ground implementation.
• The lack of coordination at the governorate and city levels may make development plans redundant.
• The lack of up-to-date and reliable data available and uniform across different systems and entities has impacted the capabilities for evidence-based decision-making in the city.
• Although Irbid Vision 2030 addresses planning challenges in four Liwa, it hasn't been approved by the Higher Planning Council. The lack of comprehensive regional planning approaches, combined with slow approval processes and complex national administrative structures, impacts the regional and local development strategies.

Land Management & Planning Boundaries
• The only Jordanian planning law is the 1966 “Law of Planning of Cities, Villages, and Buildings, No.79”. It is based on the British Palestine Mandate town planning, which originated from the 1932 British Town Planning Act. This law remains temporary, with minimal attempts to update it.
• Jordan’s legal land tenure system reflects a movement towards land privatization, resulting in unsustainable land use practices and severe land degradation, particularly of agricultural lands. As private lands are in prime areas, they have become more expensive amidst increased demand.
• Social restrictions on land inheritance and ownership persist, especially impacting poor women.
• Palestinian refugee camps remain excluded from municipal land use and development plans, despite being permanent and well-established within Irbid’s social and urban fabric, with their shelters connected to municipal services and inhabitants paying service tax.

ENVIRONMENTAL AND NATURAL HAZARD CHALLENGES
• Jordan’s population is vulnerable to natural hazards due to the limited proactive approach to disaster prevention and mitigation, insufficient institutional capacities at the national and local levels, limited trained human resources, lack of awareness among officials and communities about disaster preparedness, and unsatisfactory implementation of existing policies, such as Amman Resilience Plan, Green Cities Action Plan.
• Jordan is the second most water scarce country. It is heavily reliant on external water resources, exacerbating tensions with neighbouring countries. The influx of refugees increased Jordan’s struggle to meet domestic water needs.
• Urban sprawl is encroaching on agricultural lands. 41% of Jordan’s land area is characterized as degraded due to overgrazing, unsustainable agriculture and water management, and over-exploitation of vegetative cover.
• The hydrological and meteorological events, caused by climate change, account for 97% of national disasters. The vulnerability of Irbid Governorate to various natural hazards is evident through geo-hazardous events. Additionally, the influx of refugees, weak infrastructure, and limited natural resources have significantly burdened efforts to enhance resilience and reduce disaster risk at governorate and city levels.
• Ramtha districts are the most vulnerable areas to floods, while GIM is within the medium class of flood hazards.
• North of GIM is considered moderately dry, while south of GIM is mildly dry.
• At the city level, there is no dependency on alternative renewable energy sources, whereby more than 80% of residents depend on gas and electric water heaters rather than solar heaters (9.7%). There is a lack of incentivized national policies promoting renewable energy and energy efficiency, significantly impacting the reduction of GHG emissions.
governorate’s residents being dependent on underground water resources. There is no major shifting towards renewable energy resources or rainwater harvesting practices.

**SOCIO-ECONOMIC CHALLENGE**

**Economy and Jobs**

- 14.4% of Jordan’s population lives in poverty. The poverty profile of Syrian refugees has imposed stresses on the pre-existing Jordanian poor.
- The poverty rate at the Governorate-level is 15% which exceeds the national rate, increasing the dependency rates.
- Municipalities have limited capacities to support local economic development.
- Municipalities are facing constraints to finance service delivery, due to their low economic dynamics. In addition to low-income revenues, municipal staff salaries account for half of their budgets. While more than half of Municipal budgets depend on governmental transfers, municipalities are not notified in advance about the amount, which hinders budget preparations.
- Despite high education rates, youth in Jordan have low job prospects and an unemployment rate of 19.3% due to the poor conditions of the labour market and high-skilled job saturation. There is a mismatch of skills in the labour market.
- In Irbid Governorate, three Liwa’s are considered poverty pockets, putting pressure on urgent plans to meet their service and employment needs.
- While 54% of revenues are generated from taxes, the municipal self-revenue collection remains low. Financial investments by GIM is limited at 1.0%.
- GIM’s inability to significantly reduce debt and annual deficits is impacting the financial stability and the city’s structure of expenditures.
- Residents of Al Husun camp face economic challenges, with 18% being unemployed and 23% having an income below the national poverty line.

**Conflict between Host and Refugee Communities**

- As housing demands increase, tensions between refugees and host communities simultaneously increase as they compete for affordable housing. In mid-sized cities, Jordanians compete with Syrian refugees for rental apartments.
- The unequal access to public facilities, infrastructure, and job opportunities causes conflict and tensions between refugees and host communities.
- Many refugees rely on humanitarian assistance, which is a short-term strategy to reduce vulnerabilities. However, the lack of legal access to the job market intensifies their vulnerabilities and results in wider informal markets, thus increasing tensions between host and refugee communities in their efforts to receive the limited work opportunities.
- The current Local Development Plans at municipal levels do not address emerging refugee issues, which hinders the integration of marginalized communities in development scenarios.
Opportunities

STRATEGIC OPPORTUNITIES

- Jordan has a high proportion of youth, especially in Irbid Governorate where more than half of the population are under 25 years old. Therefore, the growing labor force and human resources, less demand on health facilities, and reduced dependency rates could become opportunities if a long-term plan that efficiently utilizes resources was adopted to encourage multidimensional developments as well as capacity and skill-building programmes to meet the future needs of this growing population.

- The availability of various documents addressing the needs of refugees and host communities at the national level, such as the National Resilience Plan, Regional Refugee and Resilience Plan, Jordan Response Plan, Jordan Compact, and Global Compact for Migration, provide the opportunity for meeting these immediate necessities of Syrian refugees living in camps and urban areas, as well as host communities impacted by the crisis. Additionally, there is a major opportunity to build on these plans and efforts to achieve sustainable solutions for Jordan's population and refugee integration.

- There is a significant opportunity to improve the governance of migration, address the challenges associated with today's migration, and strengthen the contribution of migrants and migration to sustainable development.

- Transforming the Syrian refugee crisis into a development opportunity that attracts new investments and boosts the local economy.

- Currently, donations to Jordan aim at building the capacities of the governmental institutions to provide long term solutions for the refugee crisis, which is an opportunity to build existing capacities.

- UN-Habitat, in collaboration with MoLA, is currently in the final stages of formalizing the first Jordanian National Urban Policy that will set a guiding framework for urban development in the country, once endorsed.

- Jordan is transitioning from a highly centralized to a progressively decentralized system with more powers at the Governorate and Municipal level. This can enhance local community participation in decision making.

- In GIM, there are attempts towards establishing a proper database, which will enhance data collection and sharing as well as attract investments and donations for database improvement.

- In Irbid City, the spatially-close nature of Jordanian and Syrian households gives the opportunity for refugee integration with Jordanians and for social cohesion between inhabitants.

SPATIAL OPPORTUNITIES

- The COVID-19 pandemic and restrictions raised awareness on the importance of spatial planning, availability of green open space, and of utilizing the existing vacant lands for green open spaces.

- Proper documentation of land ownership encourages land investment. Additionally, Jordan facilitates investment through renting governmental lands for investors.

- There are steps towards implementing white land taxes in Jordan, which will stimulate vacant land usage, thus encouraging intensification.

- In Irbid Governorate, the majority of the land cover is considered green, where 54% of the land use is classified as agricultural. Additionally, 52% of the land within Irbid City is agricultural. This gives the opportunity of using agriculture to boost the local economy.

ACCESSIBILITY AND CONNECTIVITY

- Irbid City is the strategic centre of the Irbid Governorate due to its administrative centre and close proximity to international borders. Additionally, Irbid City is strategically located on a major trade route, which attracts daily commuters from neighbouring towns and retail activities. This gives the opportunity for trading and business.

- There are plans to complete the ring road around Irbid City, which will improve traffic, reduce congestion, and connect the city's north and south.

ENVIRONMENTAL OPPORTUNITIES

- The potential for climate mitigation is significant, as Jordan is mainly a desert and solar energy can be utilized to produce electricity, reduce fuel consumption, and, accordingly, mitigate climate change impacts and GHG.

- At the city level, there are several climate change and sustainability projects, such as the Cleaner Energy Saving Mediterranean Cities (CES-MED) project funded
by the European Union, which aims to reduce the city’s carbon footprint by 15% by 2030, specifically through the solar or energy-efficient street-lighting project (ongoing), the energy efficiency measures in the household sector project (under revision), and the wheeling PV plants (16 MWp is under progress) to fully cover the city’s demand (proposed). These projects, when implemented, will assist in building energy efficiency, reducing reliance on traditional energy resources, and increasing the use of renewable energy.\textsuperscript{487}

**SOCIO-ECONOMIC OPPORTUNITIES**

**Economy and Jobs**

- Jordan is open to potential investors and facilitates doing business. Whereby the end of 2013, Arab investors have invested 40% in the industry sector, 38% in the commercial sector, 20% in the agricultural sector and 2.5% in the real estate sector.\textsuperscript{488}
- Jordan has high education attainment rates which offers the potential of a growing skilled workforce that will support the local economic development of the country when accompanied by other enabling factors. The government of Jordan gave its residents the opportunity to establish home-based business, including Syrian refugees inside and outside camps, which assists in improving the residents’ socio-economic conditions.
- Due to the COVID-19 impacts, there is an increase in unemployment rates, food insecurity, and inadequate access to basic services and needs. However, there is an opportunity of using the government’s vacant lands for urban agriculture/permaculture in order to reduce unemployment, mitigate climate change impact, enhance the residents’ socio-economic conditions, and achieve food security.
- Irbid Governorate is the second, after Amman, in terms of the number of economic enterprises in operation, with a contribution rate of up to 71% of the total economic enterprises in the north (about 16.7% at country-level).\textsuperscript{489} This means that the market is stable and has potential for more growth and investments.
- Irbid Governorate is characterized by the presence of many universities with outstanding academic standards, which contributes to the enhancement of the local development process, advances in the research and development sector, and creates job opportunities.
- There are some major urban infrastructure projects, such as the City Centre Renovation and Revitalization Project, the are seeking financing. This project, when implemented, has the potential of integrating heritage, transport and mobility, public spaces, markets, and infrastructure, which will enhance the socio-economic value of the city centre and the residents’ socio-economic conditions.
- In terms of municipal self-generated revenues of first category municipalities, GIM came in second highest for the year 2020 with an amount of 452,026,29JOD.\textsuperscript{550} Despite Irbid having the burden of refugees and providing services for one of the most populous urban centres in Jordan, it managed to significantly reduce debt and the recent annual deficits. This means that the market is stable and has potential for more growth and investments.
- The World Bank is working on supporting public financial management reforms at the local government level in Jordan, through their “Strengthening Municipal Financial Management Systems to Sustain Service Delivery in Municipalities Affected by the Refugee Crisis”, which GIM was selected for. When implemented, the project will strengthen the institutional and financial systems, as well as the capacities of selected municipalities in Jordan, to improve local service delivery.

**Facilities and Infrastructure**

- Provision and investment in a sustainable water and sewerage systems, public transport, green/open and public spaces, and pedestrian infrastructure will significantly contribute to the residents’ livelihoods, local economy as well as to attract investors and businesses. Additionally, despite the services provided by CVDB to municipalities, provision of infrastructure projects has accounted for JOD 3.4 million, equivalent only to 1% of the total portfolio,\textsuperscript{491} highlighting an opportunity for future improvement.
- As a country, Jordan has quite an advanced healthcare system, whereby it was ranked by the World Bank to be the number one healthcare service provider in the region and among the top five in the world. It is one of the most desirable locations in the region for medical tourism, and the country is rapidly developing an international reputation for high quality and affordable healthcare.
- There is a planned project to construct an amusement park in Irbid City, which if financed and implemented, will be a permanent recreational area in Irbid that serves Irbid and the surrounding areas.
06
STAKEHOLDER WORKSHOP
Stakeholder Validation Workshop

On the 24th of January 2022, the UN-Habitat Jordan team held the Spatial Profile Validation Workshop using a hybrid modality (via Zoom and in-person). This approach was utilized to ensure conformity with the COVID-19 restrictions and measures of physical distancing.

Participants included representatives from relevant ministries and governmental entities, partners from Greater Irbid Municipality, private sector, development banks and agencies, and urban professionals.

The workshop intended to inform stakeholders about the work progress throughout the UPIMC Programme, provide an overview of the developed spatial profile and present the urban development situation and challenges related to the influx of refugees within the city of Irbid, obtain stakeholder perspectives on the developed spatial profile, challenges, and opportunities identified in relation to infrastructure investment and implementation within the selected city, and select one pilot neighbourhood from the three neighbourhoods that were analysed in Irbid for the second stage of the project.

Being comprehensive, during the first session, the UN-Habitat team presented an overview to inform key stakeholders about the UPIMC Programme process, objectives, and intended deliverables of the upcoming stage, which is: Develop Strategic Vision and Scenario Building. This was followed by a brief introduction from a representative of Greater Irbid Municipality, where main actions and potential synergies between UPIMC Programme and their development plans were discussed. Next, a presentation of the national level of the spatial profile was showcased, highlighting its key findings and followed by an open discussion to validate the findings.

The second session entailed an in-depth presentation of Irbid spatial profile at regional and city levels, followed by an interactive exercise to validate the findings and open the floor for feedback and discussion. The session ended with presenting the three analyzed neighbourhoods. Followed by a voting exercise, to select one pilot neighbourhood in Irbid for the next phase.
Qualitative Feedback

Below is a summary on the stakeholders’ feedback regarding the quality of public infrastructure services and public facilities, including:

**Public Transportation Sector:**
While the public transportation network covers some areas of Irbid city, the quality of service has been negatively impacted due to the lack of time management and conflict among bus owners. Therefore, most residents depend on private cars and booking taxis via applications.

**Public Water Service:**
Although the connection to the water network is available and accessible in most areas, piped water is undrinkable. Thus, people tend to buy filtered water. Also, the pipes are old and need maintenance. Additionally, in summer, people suffer from water shortage. On the other hand, the MoWI mentioned that there are currently planned and ongoing projects with allocated budgets to improve the existing water network and connect residential areas within the three analyzed neighbourhoods, which aligns with the identified interventions needed for these neighbourhoods.

**Sanitation (Sewerage) Service:**
The stakeholders mentioned that there are some areas that are not connected to the sewerage network and still rely on septic tanks. Furthermore, the existing network in general needs rehabilitation. It should be noted here that MoWI mentioned that there is a current project with an allocated budget to improve the existing sewerage network at Al Sarih district. The project is still under the studying phase and is expected to be implemented within the upcoming five years.

**Electricity Service:**
The grid needs improvement as well as the power generators.

**Storm-water Drainage:**
Some urban areas suffer from flooding due to the lack of a drainage network which negatively impacts the residents.

**Solid Waste Management System:**
There is a clear challenge in the solid waste management in Irbid. It is one of the cities targeted by the solid waste management plan reformation, to handle the increase in solid waste due to population growth and refugee influx.

**Quality of Healthcare and Educational Facilities:**
In general, these facilities’ spatial distribution was described as very good. Health care and educational services are provided in most of the neighbourhoods. However, the quality of these services was described as poor. The capacity of these public facilities must be increased to accommodate the huge increase in population due to the refugee influx.

**Quality of Recreational (park) Facilities:**
The city lacks green public spaces. Additionally, stakeholders mentioned the absence of maintenance for the existing ones.

**Quality of Commercial Facilities:**
Although the city is well covered spatially with commercial facilities, yet diversity is needed.
The following section summarises the results of the voting exercise that was held after the analysis of the three neighbourhoods in Irbid City was presented. The participants voted on which pilot neighbourhood in Irbid should be selected for the upcoming phase of the Programme.

The results of the voting exercise were as follows:

- Al Afrah neighbourhood: 9 votes
- Al Basatin neighbourhood: 6 votes
- Al Ouda neighbourhood: 4 votes

On February 22nd, 2022, the UN-Habitat Jordan team held an in-person meeting with GIM to further discuss the GIM’s technical comments on the spatial profile and the selection of the pilot neighbourhood.

The Al Afrah neighbourhood received the most votes and was highlighted by the GIM team as the neighbourhood with the highest need for future improvement interventions.

Therefore, the selected neighbourhood for the upcoming stage (Develop Strategic Vision and Scenario Building) is “Al Afrah Neighbourhood” within Al Sarih District in Irbid city, which represents typology number three: the typology of a neighbourhood that lacks access to public facilities and public transportation, in addition needs infrastructure network and road maintenance.
Fig. 56: Selected neighbourhood in Irbid City
Selected Neighbourhood Validation Workshop

On the 20th of March 2022, the UN-Habitat Jordan team held the Neighbourhood Validation Workshop at Al Sarih Youth Centre located in Al Sarih district, within Al-Afrah Neighbourhood (the selected neighbourhood). 24 participants attended the workshop, most of whom were residents of the Al Afrah Neighbourhood, including heads of some CBOs and NGOs in the district as well as women, youth, elderly, refugees, to ensure the inclusion of diverse age groups, genders, nationalities, and abilities within the neighbourhood. Additionally, representatives from GIM, MoLA, and the livelihood unit at UNHCR attended the workshop.

The workshop aimed at informing the residents of the Al Afrah about the UPIMC Programme and its objectives; providing an overview of the developed neighbourhood spatial profile that presents the existing urban situation of their neighbourhood; and obtaining their perspectives on the developed spatial profile as well as the challenges and opportunities identified in their neighbourhood in relation to infrastructure, urban environment, transport, and public facilities.

The first session began with the UN-Habitat team giving an overview to inform the neighbourhood residents about the UPIMC Programme’s process and objectives, as well as the intended deliverables of the upcoming stage, which aims to ‘Develop a Strategic Vision and Scenario Building’. This was followed by a brief explanation on the spatial analysis of their neighbourhood. Next, two interactive sessions were held with the residents, where they were divided into two groups and had an open discussion to identify and map the existing challenges and opportunities in their neighbourhood from their perspectives.

The sessions ended with each group presenting their collectively identified challenges and opportunities under the four themes of infrastructure, urban environment, public facilities, and transport.
An image showing the neighbourhood validation workshop
Challenges Identified by the Local Community

To trigger the discussion regarding the challenges during the interactive session, the UN-Habitat team prepared images displaying the different challenges at the selected neighbourhood, other neighbourhoods in Jordan, and in other countries in general.

At the beginning, the participants were divided into two groups. In cooperation with the UN-Habitat team member, each group assigned four of its members to sort the challenges into four main themes: infrastructure, urban environment, public facilities, and transport.

Afterwards, the other participants were requested to choose an image, highlight the challenges in their selected image, and map the challenge if it exists in their neighbourhood.

The results of this session highlighted the existing challenges at Al Afrah neighbourhood from the local community’s perspective, categorised into the following four main themes:

1 Public Facilities

- **Health facilities**
The residents explained that the public health centre located at Al Sarih district, but not within the Al Afrah neighbourhood is not enough and closes at 4 pm. Additionally, there is a lack of a 24-hour emergency centre and specialized staff. Availability of medicines in the existing health centre was also mentioned as a challenge.

- **Recreational facilities**:
The residents highlighted the lack of public spaces and open spaces in the neighbourhood such as football fields and parks. This forces children to play in the streets.

- **Educational facilities**:
According to the local residents, schools are relatively far away from the neighbourhood. In general, the school facilities within the neighbourhood are in a poor condition.

- **Commercial Facilities**:
The existing commercial facilities cover the basic needs but lack diversity. Accordingly, residents highlighted that they must reach other neighbourhoods to fulfill some of their needs.

- **Religious Facilities**:
Some residents highlighted the fact that there are no churches at the neighbourhood.

2 Urban Environment

The participants touched upon the lack of general cleanliness in the neighborhood, where solid waste management has been highlighted as a challenge, specifically regarding the unequal distribution of janitors and waste containers, with some areas lacking any waste collection services. The lack of awareness regarding waste disposal was mentioned as well, where some people utilize trash bins for other purposes. Additionally, the issue of stray dogs was raised as a challenge by the residents.

Regarding the existing street network within the neighbourhood, the residents mentioned that the streets are narrow, deteriorated, and lack signage to guide the vehicles’ movement, which makes the streets unsafe in general. Furthermore, some residents use the streets to display and market their goods, which further narrows the cars’ pathway. Additionally, they explained that the streets lack proper sidewalks. If available, the sidewalks will have walking obstacles, which makes it unfriendly to pedestrians and disabled people.

Another issue that was highlighted is the violation of buildings on setbacks, which furthermore affects the visual image of the neighbourhood.

Furthermore, the aviculture activities and cow and sheep farms cause bad odors, and lead to an unpleasant environment.
3 Basic Services/Infrastructure

A general issue regarding infrastructure is the lack of coordination between official entities with regards to infrastructure works.

- **Street infrastructure:**
The residents intensively explained that the roads’ infrastructure is generally deteriorated, with a lot of holes. Additionally, there are no pedestrian crossings.

- **Sanitation (Sewerage) Service:**
The lack of periodic maintenance for the manholes was frequently mentioned. Additionally, the fact that some manholes are kept open without lids threatens the safety of people, causes bad odors, and the emergence of different pests.

- **Water Service:**
Residents explained that there is a weak and uneven provision of water service in the neighbourhood.

- **Electricity Service:**
The residents explained that the neighbourhood is poorly lit. Additionally, electricity posts are located randomly between residential buildings and proximate to the upper floors resulting in a dangerous environment.

- **Storm-water Drainage Service:**
The residents explained that the rainwater floods in the direction of the cemetery. They also highlighted that the storm-water drains are not well located as it is not installed at the lowest points of the streets.

4 Accessibility and Public Transport

There are no bus stops or public transit routes within the neighbourhood. The only bus route runs along Al Sarih street and sometimes does not even cover its whole designated route, making public transport unreliable in relation to timing and route. Furthermore, due to the streets’ bad condition, taxis refuse to take rides inside, to, and out of the neighbourhood. Additionally, the issue of traffic jams was raised as a result of the lack of parking spaces where people double-park and block streets.
Fig. 57: Challenges identified by the Al Afrah Residents
Needs and Opportunities Identified by the Local Community

Following the same methodology used to identify the challenges in the previous session, the UN-Habitat team began the needs and opportunities identification session by explaining the importance of this identification for their neighbourhood. Accordingly, the participants highlighted their needs and the potential opportunities available in Al Afrah neighbourhood, which were categorised into the following four main themes:

1 Public Facilities

- **Health facilities**
The residents explained that opening a comprehensive health centre that provides a 24-hour emergency service is needed at the neighbourhood.

- **Recreational facilities**
The residents explained that they need a park and green open spaces within the neighbourhood. Additionally, they suggested having a space for bazars. They also mapped the potential area to construct these facilities as shown in the map.

- **Educational facilities**:
According to the local residents, the highest priority intervention needed at the neighbourhood is a capacity building centre for training and general awareness raising. Additionally, they mentioned that they need a nursery. The map shows the potential suggested area for these facilities.

- **Commercial Facilities**:
More diversity of commercial facilities was requested by the residents, as the existing ones are very limited.

2 Urban Environment

To overcome a main challenge identified within the neighbourhood regarding solid waste management, residents explained that awareness campaigns that address waste disposal and recycling are significantly needed.

As for the visual aspect of the urban environment, the participants highlighted the need for the general beautification of the neighbourhood through adding more green elements, in cooperation with the residents. This can include planting trees, implementing urban agricultures on vacant lots and rooftops, improving the neighbourhood’s street-scape and sidewalks. Additionally, they proposed relocating cow and sheep farms outside of the neighbourhood, and providing a solution for stray dogs.

3 Basic Services/Infrastructure

There was a general need that was identified by the residents which is to overcome the lack of coordination in the municipal services with regards to infrastructure.

- **Road infrastructure**:
The residents mentioned the need for road maintenance, adding pedestrian crossings, and enhancing the street-lighting in general.

- **Sanitation (Sewerage) Service**:
The need to upgrade the sewerage network was highlighted.

- **Water Service**:
Residents mentioned the need to improve the water service provision in the neighbourhood.

- **Electricity Service**:
The residents explained that there are some electricity posts located on the streets that should be removed, as they pose a dangerous risk to the residents and any passerby.

- **Storm-water Drainage Service**:
The residents highlighted the need to maintain the storm-water drainage network and relocate the drains according to the proper levels.

4 Accessibility and Public Transport

The neighbourhood needs public transport stops and extended routes. Furthermore, the residents extensively highlighted the importance of constructing a pedestrian tunnel or bridge on Al Sarih street as indicated in the map.
Fig. 58: Opportunities and Needs identified by the Al Afrah Residents

LEGEND
- Neighbourhood Boundary
- Transport Theme
- Infrastructure Theme
- Urban Environment Theme
- Public Facilities Theme
Conclusion- Challenges and Interventions Needed at Al Afrah Neighbourhood

Based on the spatial analysis conducted for the pilot neighbourhood in Irbid City (Al Afrah) and the challenges, needs, and opportunities highlighted by the neighbourhood’s residents, this section summarizes the identified challenges and the needed interventions at Al Afrah in relation to the SDGs.

**SDG 3: Good Health and Well Being**

The analysis revealed that there is a lack of access to health care facilities within a 5- and 15-minute walking distance at the Al Afrah neighbourhood. This was validated by the neighbourhood residents.

Accordingly, the needed intervention is to construct a comprehensive health centre within the neighbourhood that includes a 24-hour emergency centre.

**SDG 6: Clean Water and Sanitation**

Residents described the water service as weak, uneven, and limited. They also explained that the sanitation network needs regular maintenance. This is aligned with the capacity analysis conducted that revealed that the water and sewerage networks within the neighbourhood are overloaded.

Therefore, the needed intervention is to upgrade the water and sewerage networks to accommodate the increase in population.

**SDG 9: Industry and Infrastructure**

The residents mentioned the need for road maintenance, installing speed bumps, adding pedestrian crossings, and enhancing the street-lighting in general. The field visits conducted by the UN-Habitat team confirmed that the roads need rehabilitation and more lighting. Furthermore, the residents also mentioned the they suffer from poor storm-water drainage. Accordingly, the needed intervention is to rehabilitate the road infrastructure and to add more lighting poles in the neighbourhood. There is additionally a need to provide periodic maintenance to the storm-water drainage system and relocate the drains based on the proper levels.

**SDG 11: Sustainable Cities and Communities**

The analysis revealed the limited commercial areas within the neighbourhood, which was further emphasised by the residents. Additionally, they mentioned the lack of public recreational facilities in the neighbourhood.

Therefore, the needed interventions are to encourage diversity in commercial facilities, a nursery, and a capacity building training centre. Regarding the public recreational facilities, the needed interventions include creating more secured play areas, parks, and green open spaces, adding more lighting poles, shaded seating areas, and a bazar.

As for transportation, the analysis showed that the neighbourhood residents have no access to public transport means within 5- and 15-minutes walking distances. Moreover, residents highlighted the need for public transport stops and routes, and that taxis refuse to take rides inside, to, and out of the neighbourhood because of its deteriorated roads. They also highlighted the lack of a pedestrian bridge or tunnel on the main street (Al Sarih Street), which threatens their safety. The needed interventions in this regard is to extend a public transport route into the neighbourhood and to add a fixed stop at the central area of the neighbourhood. Additionally, a pedestrian bridge/tunnel on the main street is highly necessary.

Furthermore, the unequal distribution of janitors and waste containers was highlighted as a challenge concerning solid waste management in the neighbourhood. Accordingly, the needed intervention, is to add waste containers and assign more janitors to serve the neighbourhood equally and efficiently.

Another highlighted need is the general beautification of the neighbourhood, where residents suggested increasing the green elements by adding trees and utilizing rooftops and vacant lots for urban agriculture. They also suggested relocating cow and sheep farms outside of the neighbourhood, and providing a solution for stray dogs.
An image of Al Afrah neighborhood
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