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Chapter 1: Doing Business in Jordan

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Market Overview

Jordan is strategically positioned at the crossroads of the MENA region, close to Europe Asia, and Africa. The Hashemite Kingdom of Jordan is only one of two Arab countries to have signed a peace agreement with Israel and is the only Arab country to sign a Free Trade Agreement with the United States, penned in 2001. The U.S.-Jordan Free Trade Agreement, which came into full effect in 2010, continues to create advantages for U.S. exporters for high-quality products at more attractive prices, as tariff barriers on the majority of goods traded between the United States and Jordan were eliminated. Because of the FTA there has been a surge in bi-lateral trade increasing 600 percent over the past ten years.

Jordan remains a tourist destination in the Middle East with a moderate climate and historical sites such as the Dead Sea, Petra, and Wadi Rum.

Regionally, Jordan remains a haven of stability for business interests and in the second year of an Arab Spring has shown resiliency as an even more attractive place for investment and as a business hub in the region. Jordan has strong, cooperative relations with its neighbors and the wider international business community. Imports into Jordan include: mineral fuels and crude oil, industrial machinery, transportation equipment, food and agricultural products, textiles, manufactured goods such as rubber products, paper and cardboard, yarns, chemicals, clothing and footwear. The largest exporters to Jordan include: EU (20 %), Saudi Arabia (20%), China (11%), Germany (6.6%), United States (6% of total imports), Italy 3.43%, France 2.23%, and UK 1.71%.

U.S. opportunities in Jordan include:

- Energy/Power, including Renewable Energy
- Clean Tech
- Healthcare, including Medical Devices
- Travel & Medical Tourism
- Information Communication Technology
- Safety & Security
Market Challenges

The global economic slump and a decline in sectors such as travel & tourism, construction, and defense have depressed GDP growth rate in Jordan. Jordan imports 96 percent of its energy from neighboring countries such as Egypt and Saudi Arabia. With insufficient water supplies, oil, and natural gas this makes Jordan heavily dependent on foreign assistance. Of serious concern is the fact that Jordan ranks sixth in terms of water poverty after other Arab countries and the poverty line is 500 cubic meters per capita each year excluding agriculture.

Underemployment and high rates of poverty remain critical issues in Jordan. Jordan’s budget deficit resonates across all sectors which impacts defense, security, and ICT and is a major deterrent to economic growth. King Abdullah has implemented major economic and government reforms but results are still years away. The middle-class has taken the economic hit harder than any other group in Jordan and this has resulted in lower home ownership and standards of living. The population growth rate continues to climb while 70 percent of the population is under 30 but a whopping 36 percent is under 15 years of age.

Market Opportunities

Jordan market opportunities can be summarized as follows:

- Jordan needs to invest heavily in alternative and renewable energy including wind and solar, the renewable energy market for equipment and services is around $40 million and the U.S. share is 5 percent

- The energy sector, particularly power generation, municipal gas systems, and oil shale development are key sectors of growth.

- ICT sector is the fastest growing sectors in Jordan’s economy at 25 percent growth. More than 80,000 jobs total in sector contributing 14 percent of GDP. There are 400 companies in Telecom, IT, Online and mobile content, outsourcing and games development.

- Telecommunications is a liberalized sector but there is a large opportunity in internet penetration which stands at 30 percent with a goal of 50 percent by 2012. Jordan has more than 6 million mobile phone subscriptions

- Opportunities abound in e-health with current pilots in three hospitals and a model based on electronic health solutions royal initiative. Medical tourism is beginning to draw large numbers of patients to Jordan as a medical destination.
The Jordanian market is best entered by working closely with a local agent, distributor or partner. U.S. companies looking at Jordan should be aware of the following:

- Complete and direct foreign investment is possible in most, but not all sectors
- Jordanian firms, across multiple sectors, regard U.S. products highly for their quality and advanced technology
- U.S. consumer products and brands in the market are well regarded, and there is still much room for the introduction of new U.S. products, services and franchises particularly to the 20 to 35 year old segment of the population.
- The perception of distance and delivery time, and lack of familiarity with U.S. products also triggers the need for strong representation by local agents.

U.S. firms considering the Jordanian market should focus on understanding the specificity of this market as well as the potential for using Jordan as a regional hub for certain types of products or services. Working closely with Jordanian agents, distributors or partners is essential to ensure a competitive position and successful market entry.

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Chapter 2: Political and Economic Environment

For background information on the political and economic environment of the country, please click on the link below to the U.S. Department of State Background Notes.

http://www.state.gov/r/pa/ei/bgn/3464.htm
Chapter 3: Selling U.S. Products and Services

- Using an Agent or Distributor
- Establishing an Office
- Franchising
- Direct Marketing
- Joint Ventures/Licensing
- Selling to the Government
- Distribution and Sales Channels
- Selling Factors/Techniques
- Electronic Commerce
- Trade Promotion and Advertising
- Pricing
- Sales Service/Customer Support
- Protecting Your Intellectual Property
- Due Diligence
- Local Professional Services
- Web Resources

Using an Agent or Distributor

Good sales results in Jordan are hard to achieve without proper local partnerships. The U.S. Commercial Service in Jordan can help companies find such an agent or distributor. For more information please visit our website http://www.buyusa.gov/jordan

Establishing an Office

Foreign companies and institutions can register and operate in Jordan through the Ministry of Industry and Trade (MOIT). It is wise to use a local attorney as a legal adviser to help in the process.

The Companies Law provides guidance for registering foreign companies and establishing regional and representative offices. Foreign companies can register as operating companies, non-operating companies, and offshore companies. More information can be found at http://www.mit.gov.jo/.

The Jordan Investment Board (JIB) operates as a one-stop shop for potential investors is located at http://www.jordaninvestment.com

Franchising

Jordanians are enthusiastic about U.S. franchises and local investors are increasingly interested in franchising, especially in the service sector and the fast food industry. The Jordanian market, however, cannot absorb large numbers of a single franchise. U.S. retail and service franchises have significantly increased in the last several years.
Examples of recent franchises include: TGI Fridays, Applebees, ACE Hardware, and Ruby Tuesdays. Other franchises in the fast food industry such as KFC, Pizza Hut, and McDonald’s have been in the market for several years.

Franchises in other categories, such as child care/development, e.g., FasTracKids, are also becoming of interest. Several new malls have opened in the capital in recent years; others are under construction; and there are plans for outlet stores in the southern suburbs of Amman. These projects are expected to generate opportunities for additional retail franchises.

Direct Marketing

American companies can use a direct marketing approach for their products to end users in the government and private sectors in Jordan, however, in general it is recommended to work through a local representative.

American companies can find competent local firms that are capable of organizing marketing campaigns for their products through a wide range of media.

Joint Ventures/Licensing

Joint ventures with Jordanian partners are one means of penetrating the local market. A joint venture is confined to the special relationship between partners as specified in the joint venture agreement, and is essential in some services where foreign ownership/share of companies cannot exceed 50%.

For a list of restricted sectors, please consult: http://tcc.export.gov/Trade_Agreements/All_Trade_Agreements/exp_005590.asp

Selling to the Government

The two primary governmental entities implementing public sector procurement process in Jordan are the Government Tenders Directorate (GTD) and the General Supplies Department (GSD).

The Jordanian Armed Forces have separate procurement offices and have sole jurisdiction over defense sales to Jordan.

Foreign companies can bid for government-commissioned programs that are slated for international or mixed bidders but working with a local partner is recommended.

USAID finances several projects in Jordan in water, economic development, health, education, and democracy and governance. USAID gives priority to using American equipment if available (http://www.usaidjordan.org/).

Other governmental projects funded by multi-lateral lending institutions such as the World Bank are done according to those agencies' procurement regulations.

Jordan signed a $25 million Millennium Challenge Corporation (MCC) Threshold grant. The program aims to strengthen democratic institutions and increasing government
transparency and accountability including enhancing the efficiency and effectiveness of customs administration. For more information see http://www.mcc.gov/

Distribution and Sales Channels

There are several border crossings in Jordan but goods generally arrive through the Port of Aqaba or Queen Alia International Airport and distributed to their final destinations by road. Local representation is very helpful for dealing with customs and customs clearance agents. Details on the customs clearance stages can be found on the Customs Department website at http://www.customs.gov.jo

Jordan's retail network is transitioning from traditional shops and marketplaces to American-style malls. Several large malls have opened in Amman and there are plans for outlet stores in southern Amman. On-line and mail ordering is quite limited. Marketing via internet is possible but this is still a nascent channel with low internet penetration and with consumers that tend to consider it insecure.

Selling Factors/Techniques

Cost, delivery time, responsiveness to Requests for Quotations and credit terms are of significant importance in purchasing decisions by Jordanian companies.

Even though an impressive number of Jordanians can speak and read English, it is better from a marketing perspective in some sectors to have catalogues/brochures translated into Arabic.

Electronic Commerce

Jordan is considered to be one of the advanced countries in the region. Broadband is widely available, and Jordan has multiple internet service providers (ISPs). E-commerce facilities have been developed by various service providers. Use of the internet and e-mail is growing among Jordanians, but e-commerce is still in the early stages of use for the business community. The Jordanian government has started a major e-procurement initiative. This preparatory assistance project will provide initial support required for the establishment of e-procurement in the government of Jordan.

Jordan started to introduce electronic commerce legislation a few years ago, though there has yet to emerge a clear body of regulations and tax laws covering electronic commerce transactions. Legislation that allows for and regulates electronic signatures is still needed. Jordan neither actively regulates nor does it promote electronic trade. No tariffs, however, are imposed on electronic transactions.

Trade Promotion and Advertising

U.S.-style promotion is gaining popularity. There are a number of trade fair events where U.S. exporters can participate, and many Jordanian business people attend major regional fairs, such as those held in Dubai.

Advertisement in newspapers, radio, and business journals as a means to locate agents, distributors or buyers can also be done. Billboards and electronic screens are also
available. Cell phones are ubiquitous in Jordan and an increasing number of notices and advertisements are sent via SMS. U.S. firms may also advertise on the CommercialService/Amman website: http://www.buyusa.gov/jordan/en/fuse.html.

Details on Jordanian newspapers can be viewed at http://www.onlinenewspapers.com/jordan.htm.

The number of magazines has tremendously grown in the past year in number and quality. They offer good access to the more affluent sector of society. There are a number of regional business magazines and sector-specific magazines distributed throughout the Middle East that can also offer useful advertising opportunities.

Pricing

Local importers base their pricing on the export price, freight costs, applicable import tariffs and taxes, the 16% sales tax, and profit margin. U.S. manufacturers and suppliers should, however, coordinate with local representatives before assigning a final price to a product. The Jordanian market is generally very price-sensitive. Products with higher prices than the competition will need vigorous marketing support and must be demonstrably of higher quality.

American companies have additional advantages through the Free Trade Agreement that was signed in 2001 between Jordan and the U.S. Please visit http://www.jordanusfta.com/.

Sales Service/Customer Support

Sales service and customer support are vital. It is critical that U.S. firms actively commit to their local agent or distributor, properly train them, and provide on-time comprehensive support to ensure that customers will receive necessary support.

Protecting Your Intellectual Property

Prior to its accession to the WTO, Jordan passed several new laws to improve protection of intellectual property rights (IPR), patents, copyrights, and trademarks. Laws consistent with TRIPS (Trade Related Aspects of Intellectual Property Rights) now protect trade secrets, plant varieties, and semiconductor chip designs. The law requires registration of copyrights, patents, and trademarks. Copyrights must be registered with the National Library, a subsidiary body of the Ministry of Culture. Patents must be registered with the Registrar of Patents and Trademarks at the Ministry of Industry and Trade. In 2007, Jordan amended its Trademark and Patent Laws to enable accession to the Madrid Protocol Concerning the Registration of Marks and the Patent Cooperation Treaty. Jordan's pharmaceutical industry generally abides by the new TRIPS-consistent Patent Law. In addition, in signing the FTA, Jordan committed to even stronger enforcement of IPR, particularly in the pharmaceutical sector. It acceded to the World Intellectual Property Organization (WIPO) treaties on copyrights (WCT) and performances and phonographs (WPPT).

Jordan's record on IPR enforcement has improved. In 2007, the First Instance Court of Amman issued the first jail sentence in Jordan for software piracy, and the Business
Software Alliance indicated that software piracy in Jordan decreased two percentage points to 61 percent in 2006. Jordan’s Customs Department and the Public Security Department have created specialized IPR units. Pending amendments to JISM’s authorizing law aim to enhance the agency’s role in seizing counterfeit products that have entered the Jordanian market. Jordanian agencies responsible for IPR enforcement, however, lack resources and capacity. Enforcement mechanisms and prosecution still need to be strengthened, particularly to enable ex officio seizure authority absent a formal complaint by a private party or right holder. As a result, the government’s record on IPR protection remains mixed. A sizeable portion of videos and software sold in the marketplace continue to be pirated. The Jordanian government continues to examine means to provide more comprehensive protection of IPR, including through more stringent enforcement of existing laws, introduction of new regulations based on existing laws, and the creation of an independent IP body.

**Protecting Your Intellectual Property in Jordan:**

Several general principles are important for effective management of intellectual property (“IP”) rights in Jordan. First, it is important to have an overall strategy to protect your IP. Second, IP is protected differently in Jordan than in the U.S. Third, rights must be registered and enforced in Jordan under local laws. Your U.S. trademark and patent registrations will not protect you in Jordan. There is no such thing as an “international copyright” that will automatically protect an author’s writings throughout the entire world. Protection against unauthorized use in a particular country depends, basically, on the national laws of that country. However, most countries do offer copyright protection to foreign works under certain conditions, and these conditions have been greatly simplified by international copyright treaties and conventions.

Registration of patents and trademarks is on a first-in-time, first-in-right basis, so you should consider applying for trademark and patent protection even before selling your products or services in the Jordanian market. It is vital that companies understand that intellectual property is primarily a private right and that the US government generally cannot enforce rights for private individuals in Jordan. It is the responsibility of the rights’ holders to register, protect, and enforce their rights where relevant, retaining their own counsel and advisors. Companies may wish to seek advice from local attorneys or IP consultants who are experts in Jordanian law. The U.S. Commercial Service can provide a list of local lawyers upon request.

While the U.S. Government stands ready to assist, there is little we can do if the rights holders have not taken these fundamental steps necessary to securing and enforcing their IP in a timely fashion. Moreover, in many countries, rights holders who delay enforcing their rights on a mistaken belief that the USG can provide a political resolution to a legal problem may find that their rights have been eroded or abrogated due to legal doctrines such as statutes of limitations, laches, estoppel, or unreasonable delay in prosecuting a law suit. In no instance should U.S. Government advice be seen as a substitute for the obligation of a rights holder to promptly pursue its case.

It is always advisable to conduct due diligence on potential partners. Negotiate from the position of your partner and give your partner clear incentives to honor the contract. A good partner is an important ally in protecting IP rights. Consider carefully, however, whether to permit your partner to register your IP rights on your behalf. Doing so may create a risk that your partner will list itself as the IP owner and fail to transfer the rights
should the partnership end. Keep an eye on your cost structure and reduce the margins (and the incentive) of would-be bad actors. Projects and sales in Jordan require constant attention. Work with legal counsel familiar with Jordanian laws to create a solid contract that includes non-compete clauses, and confidentiality/non-disclosure provisions.

It is also recommended that small and medium-size companies understand the importance of working together with trade associations and organizations to support efforts to protect IP and stop counterfeiting. There are a number of these organizations both Jordanian-based and U.S.-based. These include:

- The U.S. Chamber and local American Chambers of Commerce
- National Association of Manufacturers (NAM)
- International Intellectual Property Alliance (IIPA)
- International Trademark Association (INTA)
- The Coalition Against Counterfeiting and Piracy
- International Anti-Counterfeiting Coalition (IACC)
- Pharmaceutical Research and Manufacturers of America (PhRMA)
- Biotechnology Industry Organization (BIO)

**IP Resources**

A wealth of information on protecting IP is freely available to U.S. rights holders. Some excellent resources for companies regarding intellectual property include the following:

- For information about patent, trademark, or copyright issues -- including enforcement issues in the US and other countries -- call the STOP! Hotline: **1-866-999-HALT** or register at [www.StopFakes.gov](http://www.StopFakes.gov).

- For more information about registering trademarks and patents (both in the U.S. as well as in foreign countries), contact the US Patent and Trademark Office (USPTO) at: **1-800-786-9199**.

- For more information about registering for copyright protection in the US, contact the US Copyright Office at: **1-202-707-5959**.

- For more information about how to evaluate, protect, and enforce intellectual property rights and how these rights may be important for businesses, a free online training program is available at [www.stopfakes.gov](http://www.stopfakes.gov).

- For US small and medium-size companies, the Department of Commerce offers a "SME IP Advisory Program" available through the American Bar Association that provides one hour of free IP legal advice for companies with concerns in Brazil, China, Egypt, India, Russia, and . For details and to register, visit: [http://www.abanet.org/intlaw/intlproj/iprprogram_consultation.html](http://www.abanet.org/intlaw/intlproj/iprprogram_consultation.html)

- For information on obtaining and enforcing intellectual property rights and market-specific IP Toolkits visit: [www.StopFakes.gov](http://www.StopFakes.gov) This site is linked to the USPTO website for registering trademarks and patents (both in the U.S. as well
as in foreign countries), the U.S. Customs & Border Protection website to record registered trademarks and copyrighted works (to assist customs in blocking imports of IP-infringing products) and allows you to register for Webinars on protecting IP.

- The U.S. Commerce Department has positioned IP attachés in key markets around the world. You can get contact information for the IP attaché who covers Jordan at: Travis Hunnicutt, Economic Office at HunnicuttTA@state.gov

Due Diligence

U.S. companies interested in contracting with local agents should conduct due diligence prior to signing any contracts. The Embassy's commercial section is able to conduct confidential background checks on local companies via a fee-based service available through the U.S. Department of Commerce or directly through the Commercial Service office in the Embassy. Go to: http://www.buyusa.gov/jordan/en/ for more information.

Local Professional Services

A full range of banking, auditing, legal, advertising and other service providers is available in Jordan. For further information, please contact the U.S. Commercial Service office in Amman http://www.buyusa.gov/jordan/en/.

Web Resources

- USAID Jordan http://www.usaid.gov(locations/middle_east/)
- Jordan-U.S. Free Trade Agreement http://www.jordanusfta.com/
- American Chamber of Commerce (AmCham) https://sites.google.com/a/amcham.jo/ps/
- Amman World Trade Center http://www.awtc.com/
- Information Technology Association Jordan(Intaj) http://www.intaj.net/
- The Jordan Garments, Accessories & Textile Exporters Association (JGATE) http://www.jgate.org.jo/
- Jordan Furniture Exporters & Manufacturers Association http://www.jfema.org/
- Jordan Investment Board http://www.jordaninvestment.com/
- Jordanian Association of Manufacturers of Pharmaceuticals and Medical Appliances (JAPM) http://www.japm.com/

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Chapter 4: Leading Sectors for U.S. Export and Investment

Commercial Sectors

- Healthcare Technology and Medical Devices
- Information and Communication Technology
- Renewable Energy
- Clean Tech
- Safety and Security Equipment
- Biotechnology
- Travel & Tourism
- Aviation/Aerospace
- Agricultural Sectors
Health Technology and Medical Devices

Overview

Key Social Indicators 2008

<table>
<thead>
<tr>
<th>Indicator</th>
<th>FY 2010</th>
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<tbody>
<tr>
<td>Population (000)</td>
<td>6136</td>
</tr>
<tr>
<td>Growth rate (%)</td>
<td>2.2</td>
</tr>
<tr>
<td>Crude Birth Rate (Per 1000 Births)</td>
<td>27.0</td>
</tr>
<tr>
<td>Crude Death Rate (Per 1000 Population)</td>
<td>6.0</td>
</tr>
<tr>
<td>Infant mortality (per 000)</td>
<td>23</td>
</tr>
<tr>
<td>Life expectancy:</td>
<td>73</td>
</tr>
<tr>
<td>Males (years)</td>
<td>71.6</td>
</tr>
<tr>
<td>Females (years)</td>
<td>74.4</td>
</tr>
<tr>
<td>Population median age (years)</td>
<td>21.1</td>
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</tbody>
</table>

Source: Information Center/Ministry of Health/WHO

Jordan’s health care system is regarded as one of the best in the region. Jordan has become a medical tourism destination in the region by offering relatively high-quality care at comparatively inexpensive rates. The boom in private hospitals is keyed to this growing “medical tourism” trade. Medical tourism generates about two-thirds of all the tourism income to Jordan, as patients often travel with their entire families and/or stay for relatively long periods.

Jordan’s health care system uses the latest technologies and has highly educated and well trained doctors. Many Jordanian physicians have received some form of medical training in the U.S., giving U.S. products good exposure. Jordanian doctors are respected throughout the region for their expertise, hence their choices of technology influences buying decision throughout the region. Many doctors in the region are trained in Jordan, and many Jordanian doctors work in neighboring countries. The influence of Jordanian doctors’ choices in medical technology can impact buying decisions in other countries where they practice. This raises the incentive for US firms to enter the Jordanian market.

Primary health care sector reforms underway include renovating and adding medical diagnostic devices and therapeutic equipment; improving the quality of health care and hospital services; upgrading hospital infrastructure; developing and implementing health information systems, and medical research.

According to the World Health Organization (WHO), 10% of Jordan’s GDP goes toward health care, with the public sector financing over 45% of this total. Jordan spent $350 per capita on health in 2010 (more than twice the regional average). By the end of the year 2008, Jordan had 100 hospitals with a total bed capacity of 11,000, and nearly a third of these facilities are in the private sector.

Jordan has the highest per capita rate of health related expenditures after Saudi Arabia and Lebanon. Through 44 public hospitals and 60 private hospitals, it provides health care services for its citizens and over 250,000 patients from neighboring countries annually. Imports of medical equipment and pharmaceuticals exceeded $370 million in the year 2008 and are
expected to grow to US $ 519 million by 2013, representing a compound annual growth rate (CAGR) of 7.01%. The main drivers for growth include the continuing high volume medicine export activity, generated by Jordan’s domestic drug manufacturers. Additionally, the epidemiological profile of Jordan indicates an increasing burden of obesity and diabetes-related disorders, which will drive spending in overall healthcare.

Medical equipment: Demand for medical equipment and services should increase during the next few years with the increase in the number of government and privately owned hospitals; new equipment for hospitals under construction; renovated equipment to replace existing equipment in functioning facilities; upgrading clinics and health care structures; expanding health insurance coverage; and shifting from older conventional methods to modern treatment methods. It should be mentioned that since 1998, the Ministry of Health has prohibited the import of used and refurbished medical devices into the Kingdom.

Medical tourism: In 2004, the MoH set a plan with public and private sectors to generate an annual $1 billion in medical tourism by the year 2010. Medical Tourism experts at the World Bank have ranked Jordan the leader in the Arab region and the fifth in the world as a medical tourism hub. The medical tourism sector annually generates over $1 billion in revenues, as the number of foreign patients from 84 foreign countries seeking treatment in the Kingdom in 2008 stands at over 200,100 per year a 10.5% increase over the previous year’s total of 190,000, outstripping the (8.8%) increase in general tourism arrivals.

A study commissioned by the PHA for the Ministry of Health said 45,000 Iraqi patients have treated by Jordanian private hospitals in 2007, while Palestinians and Sudanese came second with around 25,000 patients from each country, 20,000 Yemenies, 19,000 Saudis, 10,000 Syrians, 10,000 Libyans and other Bahrain, Algeria and Kuwait. The study also showed that more than 1,800 US citizens, 1,200 UK citizens and 400 Canadian citizens sought medical treatment in the Kingdom during 2007. (cost of treatment in Jordan for an American patient, including air travel and accommodation, is only 25% of the cost of receiving treatment in the US.

In the meantime, Jordan continues to make efforts, such as marketing campaign and web promotions, to attract medical tourists from new destinations, including the former Soviet Union and Africa. And in February 2009 Jordan held an international medical tourism congress aiming to develop new strategies to improve and expand the capacity of the private health sector while also seeking opportunities for growth from other markets. Regulatory policies are also being implemented to gain international quality accreditation to provide standardized protocols for global patients.

Jordan’s current medical tourism sector revenues are estimated to reach US$650mn - $700 million by the end of 2010 and the country is keen to reach its ambitious target of US$1bn by 2012. Jordan is aiming to reach the figure of 300,000 medical tourists in 2015, which would bring revenues of US$1.5bn.

E-Health Care: E-health care is another key government program aiming to ensure the accountability of the health care system. The government of Jordan began a pilot projects in 2011 that hopes to expand to the entire health care system, starting with public hospital. The e-health initiative system will operate the storage, retrieval and updating of the electronic health records (HER) of patients cared for by all the participating health care facilities in Jordan. Ideally the e-health system will reduce danger of errors during treatment. The system will alert the provider of lab results to dangers of drug interactions and it will remind providers when their patient is due for exams or tests.
Laws: As for improving standards the focus of health care policy in Jordan in 2011 is greater equity and accountability. The government has taken steps in areas such as medical responsibility and e-health care and creating more accountability health care system through the implementation of medical responsibility, accreditation and e-health care regulations. Once of those action was drafting of the medical responsibility law. Expected to pass in 2012, its current working protects patients’ rights, ensures compliance with clinical guidelines and offers reasonable compensation in cases of malpractice. The move should help with gaining international accreditation. 14 Hospitals in Jordan have received national accreditation based on reducing medical errors and preventable harm in the hospital and six hospitals have received Joint Commission International (JCI).

U.S. companies are encouraged to appoint technically strong agents and distributors to sell their products and technologies in Jordan, and participate in leading trade exhibitions, such as the “Arab Health” in Dubai, to create market and product exposure. The U.S. Commercial Service (CS) offers programs to introduce U.S. products and technologies in Jordan.

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<thead>
<tr>
<th>Sub-Sector Best Prospects</th>
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There is a need in the next five years for 10 hospitals each with 10,000 beds. (focus on Amman, Zarqa, and Irbid)

Best Services Prospects include:
- Consulting in hospital administration, quality control and certification standards
- Training

Best Product Services include:
Given the hospital redesign projects and private clinics investments the following equipment offers excellent sales prospects.

- Medical Equipment; C-T Scanners; MRI; PET Scanner; Physiological monitoring; Kidney Dialysis equipment reagents for automated laboratories; Laparoscopy surgery; Endoscopy; Cardiology equipment; Cardiology surgery; Ophthalmology; Neurosurgery; Oncology; Medical Supplies; Electro medical Equipment; Other Medical & Equipment Instruments; Other Electro-diagnostic Apparatus ; UV/IR Apparatus; Surgical Medical Equipment; Radiology and Imaging equipment; Sonography equipment; Endoscopy equipment and flexible scopes; Anesthesia and operating theatres; Laparoscopic surgery; Hospital/ Clinical furniture; Sterilization equipment; and Surgical instruments.

- Consumables for Clinical laboratories ie Tubes/Glasses
- Equipment and supplies for plastic surgery
- Medical Surgical Sterilizers
- Medical x-ray, Alpha, Beta, Gamma Ray Equipment
- Orthopedic & Prosthetic Appliances
• Clinical Lab Diagnostic Equipment; and Clinical laboratories Equipment
• Organ transplant
• Mental health

**Opportunities**

Hospitals, both private and public, will continue to expand and the demand for new hospitals and medical equipment and pharmaceuticals will continue to grow. The new Queen Rania Pediatric Hospital is now in operation and started its services as of Feb, 2010. Also, a new general military hospital is now under construction in Aqaba to replace the old existed Princess Haya Hospital, managed by the RMS as the current location of Princess Haya does not allow any expansion.

The MoH plans to continue investing in hospital infrastructure throughout the country, improving the quality of health care and hospital services and developing and implementing health information systems. Primary health care sector reforms will include renovating and adding medical diagnostic devices and therapeutic equipment; improving the quality of health care and hospital services; upgrading hospital infrastructure; and developing and implementing health information systems.

The Jordanian dental services sector is also expected to grow over the coming years. Such growth is mainly triggered by the inclusion of dental services to the universal healthcare scheme provided by the Ministry of Health. These government initiatives have been well received by the people of Jordan as most of them have had limited access to dental services. Private dental service insurance coverage also exists in Jordan. Dental clinics at all public hospitals have experienced a large increase in the number of patients using the national healthcare scheme for dental services for all categories of the society.

**Web Resources**

Ministry of Health:  www.moh.gov.jo
Medical Tourism Directorate:  www.moh.gov.jo
Jordan Medical Council: www.jmc.gov.jo
Higher Health Council: www.hhc.gov.jo
Jordan Private Hospitals Association: www.pha-jo.com
Jordanian Association of Manufacturers of Pharmaceuticals & Medical Appliances: www.japm.org.jo
Information and Communication Technology (ICT) is one of the growth sectors in Jordan’s economy. It is Jordan’s 3\textsuperscript{rd} largest contributor to economy accounting for 14% of GDP (10% direct and 4% indirect). 84,000 jobs (direct employment figures for the IT industry reached 14,000 of which 5219 for telecoms, with indirect employment for ICT estimated at around 70,000), and attracting $150 million in investments annually. Information and Communication Technology (ICT) is one of the growth sectors in Jordan’s economy, expanding by 30% per year. Jordan’s ICT sector is dominated by the liberalized telecommunications sector rather than IT with 6.6 million mobile phone subscribers in Jordan which represents a 108% penetration rate. (in 2010 there were 6.06 million mobile subscriptions and the majority, around 6.06m users were pre-paid customers). Average annual telecom local spending of more than USD 500 million into the economy (Orange, Umniah, Zain, …)

Jordan currently has three mobile phone provides: Zain former Fastlin (42% market share), Jordan Telecom Group/Orange (51%) the only integrated operator in the country offering mobile, fixed-line, whole sale telecoms and internet services, and Umniah (7%) The Telecommunications Regulatory Commission (TRC) granted the first 3G license in 2009 to Jordan Telecom/Orange for $71m, therefore, Jordan Telecom/Orange launched had the exclusive right to the technology for one year which was launched in March 2010. In 2011 FREINDi entered the market.

Licenses WiMAX operators are beginning to make in roads into the market, with over 17% market share of the small broadband market by late 2009. WiMAX operators Mada Communication offer subscribers free unlimited VoIP calls to other Mada subscribers and competitive rates on international VoIP calls. WiMAX operators have yet to have the same impact as in the richer markets of Bahrain and Saudi Arabia.

The regulator opened the market to MVNOs. The regulations stipulated that individual licenses would be required and MVNOs would be required to pay 10% of operating revenues to the TRC annually. This had the effect of discouraging market entrants for some time but FRIENDi mobile has recently negotiated an agreement with Zain.

An estimated 40% of homes have computers but only 18% are connected to the Internet, primarily at low speeds. The cost of computers is named as the top reason for non-ownership. The Kingdom’s ICT strategy has a goal of 50% internet penetration by 2012.

GOJ named 2008 the “Year of Broadband” but high prices have kept adoption low with only 100,000 broadband subscribers. GOJ has been pressuring Jordan Telecom/Orange to lower its prices to customers and to the ISPs who resell its capacity. TRC has overseen a reduction of 70% in internet protocol cost for internet services providers (ISPs) since 2007, with further 15% reduction announced in mid-2009. Also, cost is expected to fall when a second submarine high-capacity fiber cable linking Aqaba with the Red Sea is completed. Four Wimax operators entered the market in 2008, including the first market outside the US to offer Motorola’s 4G wireless service in March 2009, are currently offering services in Amman at prices comparable to Jordan Telecom’s/Orange’s ADSL.

Jordan received 2.4 billion JD in remittances in 2007, coming primarily from the 600,000 expatriates (Palestinian-Jordanians) who work in IT in Gulf countries.
According to the new ICT 2012 – 2016 strategy, it is focusing on developing the various components of the ICT sector, including software, hardware, infrastructure, telecom, call centers, outsourcing, content, and gaming.

Currently, there are 460 well established companies in the ICT sectors in Jordan. This strategy will focus on making these companies further growth.

In the strategy, will look into challenges, problems, and obstacles that face each segment in the IT sector. The strategy will propose solutions and needs to be focused on and mechanisms to attract investments in the sector.

$1 billion complex to serve as Telecom, Media and Technology city in Naour Suburb for ICT training, centres, by Orange Jordan

The planned $1 billion Telecom, Media and Technology (TMT) City in the capital of Naour suburb will function as a hub for ICT companies, startups and training centres, Orange Jordan announced. The TMT City, to be built on a 240,642-square-metre area, will include offices, conference halls, research and development facilities, training centres and the headquarters of ICT companies, according to Shabib Ammari, chairman of Orange Jordan and board of Directors. The city will help make Jordan an ICT hub in the Middle East. The project concept goes back to 2008 but implementation was delayed due to the global financial crisis and a decline in appetite for investments during the past stage. Orange Jordan signed an agreement with a consortium comprising Engineering Consultants Group and Smart Village-Egypt that entails starting technical studies on the project immediately. The initiation-phase studies are scheduled to be completed by the end of this year after which another agreement will be signed to start to the actual implementation of the project, Radwan Mhawesh, the project director, said at the ceremony.

Construction work on the city is expected to start early 2014, it is time to build a smart city for Jordan related to this sector like those in Dubai and Egypt, Ammari said. The city is expected to attract major investments from world-renowned companies working in the ICT sector; he noted, adding that Orange Jordan might resort to some borrowing to complete the project. With a total built area of about 800,000 square metres, the city will also house healthcare centres, hotels, restaurants and other commercial facilities, according to a presentation during the ceremony. After the completion of the technical studies, Orange Jordan will start implementing a strategy to market the city and attract investments from major companies.

Jordan launched a Healthcare ICT Task Force, to improve the uptake of IT in healthcare, and to boost local IT companies providing healthcare solutions.

The Jordan Healthcare ICT Task Force is a collaboration between the King Abdullah II Fund for Development (KAFD), and Jordan's Information and Communications Technology Association (Intaj), with support from Cisco. The task force will provide an open forum for Intaj member companies, to promote knowledge sharing, marketing and collaboration between member companies, and to create a point of reference for global and regional leaders wishing to partner with Jordan's Healthcare ICT cluster. The taskforce was announced by His Majesty King Abdullah II of Hashemite Kingdom of Jordan and John Chambers, chairman and CEO of Cisco, at the World Economic Forum Jordan 2011 at the Dead Sea. The task force has a number of initiatives under consideration, including assessment of Jordan's healthcare delivery system, and developing mentorship programmes and boot camps to link Jordanian companies with global healthcare ICT brands.
The task force will also look at Electronic Health Solutions’ (EHS) Hakeem national e-Health initiative, which has aimed to computerize Jordan’s public health sector.

**Sub-Sector Best Prospects**

The total value of imports of IT equipment in recent years was estimated at $261 million with US products accounting for nearly 12% of the IT equipment imports. The majority of IT equipment imports include computer hardware and networking equipment.

One of the most promising areas is offering of services through WiMax which some providers are starting to provide. The service, however, is still in its infant stages. Because of the WiMax specifications and standards are finalized, there is large demand for support equipment and infrastructure for this form of communications.

The Internet sub-sector also offers significant opportunities, especially with government objectives to significantly increase penetration rates.

**Opportunities**

There remains to be a number of opportunities in the e-government project. Priority governmental services that are to be included in the government e-services program include issuing and renewing work permits for foreign workers, issuing certificates of non-criminal record, issuing and renewing vocational licenses, issuing visas and residency annual permits, registering life events and amending civil status information, and issuing Jordanian passports and extending their validity.

USAID is about to launch a project to fund the IT Master Plan for the water sector, which will also create significant demands for IT equipment. Several governmental agencies are still preparing to implement computerized Financial Accounting Systems (FAS). This will entail demand for equipment, systems, software, and capacity building, which also creates opportunities for US providers.

With the government’s ambitious aims to increase internet penetration to 50%, there remains tremendous opportunities for expanding the sector.

The last ICT forum revealed plans to boost ICT revenues to $3 billion by the end of 2011. This will need the adoption of the latest technologies of the sector.

The relocation of the Port of Aqaba will require an upgrade and relocation of the coastal telecommunications station in Aqaba. This project is considered a huge opportunity for US companies seeking to increase their share in the Jordanian market.

Most future revenue growth will be seen in the data segment.

**Jordan ICT Environment**

**Fixed line**

Vertical expansion is another option for future growth in the sector providing IT solutions and services in the health, finance, education, and energy sectors, particularly utilities.

**Telecom**

Infrastructure
Platform for converged data, voice, media, and content
3G
Broadband
Virtual e-learning (schools and universities)

IT

PPP projects (example e-government)

There remains to be a number of opportunities in the e-government project, outsourcing, Information Technology Outsourcing, Business Process Outsourcing, Arabization and Localization Services, Local, national and international fixed services, Public wireless Internet service provision, Call Centres, Convergence of services, and Electronic service areas of banking, commerce, governance, health, education, energy, accounting, information security and 3D animation.

e-learning, Jordan Education Initiative, ICT as a tool in education reform, e-health,

Technology integration in other economic sectors

Web Resources

Ministry of Information and Communication Technology: http://www.moict.gov.jo
Telecommunications Regulatory Commission (TRC) : http://www.trc.gov.jo
General Supplies Department: http://www.gsd.gov.jo
General Tenders Directorate: http://www.gtd.gov.jo
## Renewable Energy

### Overview

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2010</th>
<th>2011 (estimated)</th>
<th>2012 (estimated)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Market Size</td>
<td>45,861,586</td>
<td>39,390,375</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Total Local Production</td>
<td>4,219,865</td>
<td>10,474,439</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Total Exports</td>
<td>4,875,312</td>
<td>12,265,025</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Total Imports</td>
<td>46,517,033</td>
<td>41,180,961</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Imports from the U.S.</td>
<td>1,434,646</td>
<td>1,983,096</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Exchange Rate: 1 USD</td>
<td>0.708</td>
<td>0.708</td>
<td>0.708</td>
<td>0.708</td>
</tr>
</tbody>
</table>

*The figures above are from Jordan Department of Statistics  
**Total Market Size = (Total Local Production + Total Imports) – (Total Exports)  
*** 2011 figures were not available by Jordan Department of Statistics

The Government of Jordan (GOJ) faces challenges in the energy sector, rising demand due to population growth, increased per capita consumption and a reduction in the availability of market priced fuel. Jordan imports 96 percent of its oil and gas, which accounts for almost 14 percent of the Country’s Gross Domestic Product (GDP). The rising cost of importing energy resources has forced the government to reconsider its energy consumption policies and address the issue of reliance on international energy markets for direct imports.

Jordan does not have the natural resources of its neighbors and has traditionally imported nearly all of its energy and fuel requirements. Under its new National Energy Strategy, renewable and nuclear energy is set to transform the kingdom into a net exporter by 2030, despite a rapidly growing population. As the price of oil increases, energy security has become even more of a priority to Jordan. The government is seeking an investment of US$18 billion in this sector by 2020. The most prominent proposals include developing civil nuclear power, oil shale and renewable energy. The plans aim to increase the renewable energy share in the energy mix from 2 to 7 percent by 2015 and to 20 percent by 2020.

Most recently, the government approved the Renewable Energy and Energy Efficiency law, which will go into effect soon. This law is considered a benchmark to develop the renewable energy and energy efficiency sector in Jordan.

The new law allowed private investors to submit direct proposal to the Ministry of Energy for renewable energy projects. Currently, 64 proposals for renewable energy projects were submitted to the Ministry of Energy and the Ministry’s consultant is reviewing these projects.

Another important step to regulate this sector was the announcing through the Electricity Regulatory Commission (ERC) of the draft bi-laws regarding selling the excess electricity and grid connectivity by household consumers.

More importantly, the ERC also published the Feed-n-Tariff pricing guidance list for all kind of renewable energy resources. To finalize these drafts, the ERC requested feedback and comments from the private sector to reach an agreement on the bi-laws that will pave the road for renewable energy projects in Jordan.
Wind

Jordan has significant wind energy resources that could be potentially exploited for power generation. The country’s Wind Atlas indicates that some areas in the Northern and Western regions of the country have wind speeds that exceed 7 meters/second (M/S). Two wind pilot projects exist in the Country with a capacity of 1.5 MW. They have been running since early 1990.

Two wind projects were in process. The first one is “Al-Khamshah” for 30-40MW and the second one “Al-Fujeij” for 80-90MW.

Solar Energy

Jordan is blessed with an abundance of solar energy, which is evident from the annual daily average solar irradiance on a horizontal surface range between 5 to 7 Kilowatts/hr (kWh)/m2; one of the highest figures in the world. Several studies on solar energy projects are being carried out on decentralized solar PV systems to provide energy services to remote and rural villages. Presently in Jordan, with a total capacity of 1,000 kW peak are operating in the rural and remote villages providing electricity for lighting, water pumping and other social services. Moreover, they are interested in developing additional solar thermal for domestic utilization.

About 15 percent of total households are equipped with solar water heating systems – with a goal to increase it by 30 percent in 2020. They contribute up to one percent of the total energy consumption at present.

Two feasibility studies are presently under way for two solar power plants. The first one is 100mw plant done by Millennium for Energy Industries. The second one is also a 100 mw plant conducted by Kawar Energy “Shams Ma’an Project” using PV technology. Both of these studies are funded by U.S. Trade and Development Agency (USTDA).

Biogas

Biogas from municipal waste represents a viable resource for electricity generation in Jordan. A one mg pilot demonstration project using municipal solid waste (MSW) through landfill and biogas technology systems was constructed and commissioned in 2001. The project was expanded in 2008 to about 4 mw. Jordan plans to introduce about 40-50 mw waste energy power projects by 2020.

Geothermal

Recently, this resource was investigated by a consulting firm hired by MEMR to evaluate the techno-economic potential of geothermal energy for power generation. The results of the study showed that further deep drilling (up to 3,000 meters) is required in order to determine the techno-economic feasibility of this resource. A road map showing the required actions and costs was developed for this approach.
Hydropower

Hydropower resources are very limited in Jordan. The country’s only hydropower plant is the King Talal Dam with 7 mw installed power capacity which generates 25 GWh of electricity annually. Hydropower turbines with total rated capacity of 6 mw were also installed at Aqaba Power Station using the available head of returning cooling sea water. Various studies show an additional hydro resource potential of 400-800 mw could be exploited from the 400-meter elevation difference between Red and Dead Seas through the proposed Red-Dead Sea Canal project.

Opportunities Return to top

At present, the U.S. share in Jordan’s renewable energy market is only 5 percent with $1.9 million out of $39.3 million, which means that there are many opportunities for American manufacturers and suppliers to export to this market.

Current and future projects in Jordan will need everything related to renewable energy industry either technology, equipment and consultancy services. The market will be open from solar cells and panels, wind turbines and blades, generators, support structures, energy software management and many more.

Although the Jordanian government it focusing on wind power projects at the moment, solar power projects will become more popular after its technology becomes cheaper and more available-- in particular considering that Jordan has one of the highest annual daily average solar irradiance on a horizontal surface that ranges between 5-7 kWH/m2.

Web Resources Return to top

National Center for Research and Development (NERC): www.nerc.gov.jo
Central Electricity Generating Company (CEGCO): www.cegco.com.jo
AES Jordan PSC: www.aes.com/aes/index?page=country&cat=JORDAN
Samra Electric Power Generating Company: www.sepco.com.jo
The Electricity Distribution Company (EDCO): www.edco.jo
Clean Tech

Overview

Clean Technology addresses the challenges of achieving energy, food and water security, in the midst of climate change, and managing rapid urbanization. Clean technology covers a broad scope of industries, including those related to energy, water, materials, transportation and design/planning. In Jordan “CleanTech” mainly focuses on:

1- Water and Environment
2- Energy Efficiency

Water and Environment

The water scarcity in Jordan continuously triggers demand for technology for water conservation and management at all levels of use. Given Jordan’s high population growth, limited renewable water resources, deteriorating water quality, the effective management and efficient use of water resources is critical both at the household and the country-wide levels. With the ongoing construction boom, improving the water supply and infrastructure, non-traditional water resources and reclaimed water measures are extremely needed.

Jordan is divided into 15 surface water basins and 12 ground basins, some of which extent to neighboring countries.

Water resources depend on rainfall, which varies in quantity and distribution from year to year, with the rainfall between the months of October and May.

Treated wastewater is an important component of the Kingdom's water resources. Currently, sewage services are available to around 70% of the urban population; therefore, increasing sewage coverage and treatment will help the national water budget.

Managing water scarcity is Miyahuna main priority. Most of the water losses occur in the network closest to the households. Miyahuna will replace this segment of the network in the next five years as part of the water losses control program.

With $136m invested by Miyahuna by 2011, water losses will be reduced from 43% to at least 32%.

With the recent efforts for reducing water losses in networks and reducing the Non Revenue Water, there are tremendous opportunities for the provision of leak detection technology and equipment.

Water and Environment challenges

- Population growth - doubling by 2024
- Economic development increasing demand
- New water sources are expensive
- Excessive extraction of ground water
- Heavily subsidized water, especially for low-value agriculture
- Increasing pollution of water sources
- Lack of operations and maintenance
- Immigration influx
- Increased Irrigation, industrial use, commercial and tourism use
Steps are being taken on public and private sectors levels to reduce, Reduce, prevent and mitigate pollution; Increase private sector participation and commercial practices; Improve management of water resources; Promote cost-effective, innovative technology; Improve regulatory reforms, tariffs, water allocations, watershed protection, and groundwater over drafting; continue investment in infrastructure-focus on reducing water system losses and wastewater treatment and reuse; and promote cost-effective, innovative technology and many more.

Regarding Energy Efficiency, Jordan has to deal with a big energy security issue, with 96 percent of its energy is imported, which consists of 20 percent of its GDP, the government is looking for different solutions to reduce its dependent on imported energy and trying to provide several alternatives to endorse this problem.

One part of the solution was included in the New Energy Strategy that the Jordan as using as a road map to solve its energy issues. With $14-18 billion of expected projects in the energy sector, energy efficiency is considered an important part of that strategy to reduce its cost on the budget.

Water and Environment

The following summarize the best prospects in this sector

- With the recent efforts for reducing water losses in networks and reducing the Non Revenue Water, there are tremendous opportunities for the provision of leak detection technology and equipment.
- Outsourcing of services in some water utilities is expected to become a trend in the coming years. This will also constitute opportunities for US firms specialized in the sector of water management.
- There is still a need for expanding the wastewater treatment capacity and quality throughout the Kingdom. Several donor agencies are expected to fund a number of wastewater collection and treatment projects. The most promising services in the sector are for engineering services, contracting, and treatment/desalination technology.

Main best prospects in the energy efficiency market in Jordan includes: light saving, water heaters, solar panels, insulation, materials, heat exchanger and programmable thermostats.

Outsourcing of services in some water utilities is expected to become a trend in the coming years. This will also constitute opportunities for US firms specialized in the sector of water management.

There is still a need for expanding the wastewater treatment capacity and quality throughout the Kingdom. Several donor agencies are expected to fund a number of wastewater collection and treatment projects. The most promising services in the sector are for engineering services, contracting, and treatment/desalination technology.
There are a number of opportunities in the areas of engineering services and construction for major infrastructure projects.

Those include wastewater networks and treatment plants. Furthermore, the Prime Ministry has decided that the entire Jordan MCC compact agreement is to be in the water and wastewater sector. Those will mainly be in the areas of wastewater treatment and re-use, and leak reduction. Projects in the value of $400 million are expected to result from the Compact Agreement, which will create several windows for US service providers.

There are ongoing studies for desalination plants especially on a PPP basis. Those are also expected to offer opportunities for US desalination technology.

WAJ's policy of transforming into a regulatory role and opening the door for Private Sector Participation and Public Private Partnerships in water management will remain as a good potential for US entities specializing in utility management.

### Opportunities

In 2010, the energy efficiency market size was around $62 million with a very low U.S. market share of 2 percent reaching around $1.2 million. American manufacturers and suppliers have several business opportunities in the Jordanian market. In particular American made products are favorable for their quality and competitiveness.

Below you will find the key upcoming projects in the water, environment, and wastewater treatment.

<table>
<thead>
<tr>
<th>Category</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water Demand Projects</td>
<td>$735 m</td>
</tr>
<tr>
<td>Water Supply Projects</td>
<td>$233m</td>
</tr>
<tr>
<td>Wastewater Projects</td>
<td>$514m</td>
</tr>
<tr>
<td>Irrigation Projects</td>
<td>$55m</td>
</tr>
<tr>
<td>Unconventional Resources Projects</td>
<td>$57m</td>
</tr>
<tr>
<td>Institutional Reform &amp; PSP</td>
<td>$17m</td>
</tr>
</tbody>
</table>
## Key Projects

<table>
<thead>
<tr>
<th>Infrastructure</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>East Primary Water Transmission System (Mafraq-Irbid)</td>
<td>2009 - 2011</td>
</tr>
<tr>
<td>Mafraq Wastewater Treatment Plant $ 26 M</td>
<td>2011 - 2014</td>
</tr>
<tr>
<td>Replace 0.5 km of the Guf sewer $ 3.9 M</td>
<td>2010 - 2011</td>
</tr>
<tr>
<td>Wastewater Treatment Plants for N. Shouneh &amp; Shoubak $ 26.4 M</td>
<td>2004 - 2011</td>
</tr>
<tr>
<td>Water/Wastewater Infrastructure Project $34 M</td>
<td>2010 - 2015</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Institutions-Policy</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water reuse and conservation programs for industry $ 28 M</td>
<td>2010 - 2015</td>
</tr>
<tr>
<td>Water Demand Management $ 10 M</td>
<td>2007 - 2014</td>
</tr>
<tr>
<td>Public Action for Behavior Change $ 20 M</td>
<td>2009 - 2014</td>
</tr>
<tr>
<td>Community-Based Initiative for Water Demand Management $ 5.4 M</td>
<td>2005 - 2011</td>
</tr>
<tr>
<td>Information Technology Master Plan-implementation $ 8.0 M</td>
<td>2008 - 2011</td>
</tr>
<tr>
<td>Operation and Maintenance Training $ 5.5 M</td>
<td>2004 - 2012</td>
</tr>
<tr>
<td>EPA Training in Enforcement $ 5 M</td>
<td>2007 - 2011</td>
</tr>
<tr>
<td>Institutional Strengthening Support Program (ISSP) $ 12 M</td>
<td>2011 - 2014</td>
</tr>
</tbody>
</table>

### Web Resources

Safety & Security Equipment

Overview

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2010</th>
<th>2011 (estimated)</th>
<th>2012 (estimated)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Market Size</td>
<td>56,953,373</td>
<td>58,973,597</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Local Production</td>
<td>1,069,262</td>
<td>638,306</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Exports</td>
<td>4,552,425</td>
<td>3,615,723</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Imports</td>
<td>60,436,536</td>
<td>61,951,014</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Imports from the U.S.</td>
<td>4,587,213</td>
<td>9,802,930</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exchange Rate: 1 USD</td>
<td>0.708</td>
<td>0.708</td>
<td>0.708</td>
<td>0.708</td>
</tr>
</tbody>
</table>

*The figures above are from Jordan Department of Statistics
**Total Market Size = (Total Local Production + Total Imports) – (Total Exports)

Past and current political developments show that Jordan was and will continue to be located in the middle of an unstable region; therefore, security will always play a fundamental role in the survival of Jordan. There are three entities responsible for maintaining the security in the Kingdom: The Jordan Armed Forces (JAF), General Intelligence Department (GID) and the Ministry of Interior that supervises the Public Security Directorate (PSD), the Gendarmerie and the Civil Defense Directorate. All these entities are always looking to bring the latest equipment and technologies to enable them to provide the highest security especially against terrorism and border security. The government takes an active part in implementing security measures and identifying problem areas.

The Safety & Security market in Jordan is divided into four segments: premises security equipment, personal protection equipment, security services and firefighting. Although most of the needed equipment is imported, it is worth mentioning that there is an increasing amount of security equipment and devices being assembled or made in Jordan through King Abdullah II Design and Development Bureau (KADDB) different entities.

On the commercial side, the demand for safety and security equipment can be confined to three main categories: the banking sector, construction projects (commercial & residential) and the hotels and tourism sector. For these categories to meet the government’s policy for the highest security conditions at various local levels there is a strong demand for the import of such equipment.

A new and fast growing market in the Safety & Security sector is the ICT security segment. With advanced technologies being used with a wide range of applications, providing security for it is becoming increasingly necessary to secure all the data and communication transformed between different agencies, both in the government and private sector levels.

In 2010, the market reflected an increase in its size since 2008 reaching the total of $58.9 million, of which the U.S. has a 16 percent market share with $9.8 million.
The local market demand, in particular the commercial side, is currently focusing on the following segments:

1. Safety and property security systems
2. Electronic Security
3. Bank fraud
4. Traffic Control
5. Theft/intrusion
6. Public Safety

Although Jordan suffered deeply from the financial crises that hit the financial world in 2008 and is still reverberating globally today, there are several commercial and residential projects underway in Jordan, which need all types of Safety & Security equipment. Current major projects include: the expansion of Queen Alia International Airport ($700 million); Abdali ($1 billion); Marsa Zayed ($10 billion); and Saraya Jordan ($1 billion). These projects all require advanced safety & security equipment. Beside these projects, there is continuous demand from banks, hospitals, hotels and universities for safety & security equipment to be updated to secure ground facilities.

On the government side projects include: border security, the Aqaba container terminal, forensic laboratories and the emergency and disaster command center.

The increasing demand for safety and security equipment offers promising opportunities for the American manufacturers and suppliers in the Jordan market.

Web Resources

King Abdullah II Design and Development Bureau: www.kaddb.com
Ministry of Interior: www.moi.gov.jo
Jordanian Armed Forces: www.jaf.mil.jo
General Intelligence Department: www.jid.gov.jo
Public Security Directorate: www.psd.gov.jo
General Directorate of Civil Defense: www.cdd.gov.jo
Aqaba Special Economic Zone (ASEZA): www.aqabazone.com
Saraya Aqaba and Saraya Dead Sea Projects: www.sarayaholdings.com
Abdali Project: www.abdali.jo
Ayla Oasis Project: www.oasis.com
Marsa Zayed: www.marsazayed.org
Bio-technology

Overview

Biotechnology offers solutions to global challenges from healthcare drug diagnosing and innovative medicines, to efficient agriculture usage and new energy modalities. When developing countries explore creating an ecosystem which supports the advancement of science and technology, initial questions regarding the status of their academic institutions, regulatory infrastructure and protection of Intellectual Property are raised.

In 2004, upon the request of His Majesty King Abdullah II, an initiative was launched to draft recommendations for the leadership in Jordan to advance the Kingdom’s biotechnology sector, attracting global recognition, regional leadership, and capitalizing on the strengths and competitive advantages of Jordan’s research universities, healthcare institutions and industries.

King Hussein Cancer Center Director General led a steering committee which evaluated the capabilities of Jordan and implemented an aggressive action plan. This action plan provided a framework involving execution of short, intermediate, and long-term objectives of advancing the sector. An ongoing initiative on the development of Best Practices for the legal and regulatory framework, is being conducted by the Research Triangle Institute (RTI).

In the public sector, there are a number of initiatives underway in the development of the biotechnology sector within the Kingdom of Jordan. His Majesty King Abdullah II launched a series of committees and numerous biotechnology programs within the academic institutions, including a National Biotechnology Center supporting incubator companies, and an analysis of the regulatory and legal infrastructure, and policy recommendations.

Biotechnology Applications

In medicine, the utilization of transgenic microorganisms, animals or plants to produce biopharmaceuticals, monoclonal antibody-based, and nucleic acid-based medicinal products, now represent approximately one in every four genuinely new pharmaceuticals coming on the market. For such biopharmaceuticals, advances in the alternative production systems and delivery methods will have an important impact upon the number of commercial approvals over the remainder of this decade. Furthermore, pioneering stem research is opening ventures for the generation of tissues to replace injured or damaged ones. In addition, the development of molecular vaccines against infectious diseases as well as gene therapy targeted to correct genetic deficiencies. New diagnostic tools of biotechnology including antibody-based techniques and related tools of genomics and proteomics are in development.

In the agriculture biotech area, functional genomics including gene mining and their applications are on high demand for industry. Among which, is the generation of genetically modified (GMO) plants that withstand biotic and abiotic stresses. Such GMO plants will reduce the need of mutagenic and carcinogenic pesticides and can help in
creating a cleaner environment. Moreover, the use of recombinant microorganisms for bioremediation is a constant and growing need to clean land fills, sewage and carbon-based fuel spills. Also, Assessment Report on Biotechnology Capabilities and Opportunities in Jordan - (SABEQ) 5 into ten groups: Commercial Production of Enzymes and Antibodies, Agricultural, Environmental, Natural Products, Veterinary Science, Testing, Genetic Engineering, Bioinformatics, Microbiology, and other biotechnologies. The Center also publicly provides data on grants provided by the Higher Council and the location of specialized equipment in-country.

Princess Haya Biotechnology Center
Jordan University of Science and Technology (JUST)

The Department of Biotechnology and Genetic Engineering at JUST was established in 1999. JUST focuses on investment into human resources, training and preparing students for careers in the field.

The Center operates on an annual budget of $300,000 USD per year. The obtained funding is primarily from JUST, and several grant sources including the US Department of STATE.

Funding is obtained for forensics and DNA identification for unidentified bodies in Iraq. And, scientists from all over the region come to JUST for series of training and educational seminars.
The curriculum at the Department of Biotechnology and Genetic Engineering spans a broad range of basic sciences, from Microbiology, Biochemistry, Genetics, Molecular biology, Plant physiology, and Immunology. JUST contains an FDA biological controlled laboratory. The Department consists of 12 faculty members and 516 undergraduate students.

The center has recently expanded its activity beyond the national borders and established scientific cooperation with Arab and other countries. Cooperation is underway with forensic medicine institute in Iraq, the Saint Joseph University in Lebanon, and the Hamdan Bin Rashid Organization for Excellence in the UAE. In addition, the center hosts a number of graduate students from Saudi Arabia.

Furthermore, there are a number of scientific cooperation agreements with the Human Genetics Center at the University of Humboldt in Germany and The Forensic Medicine Center at the University of Western Australia and Saint Lawrence College in New York.

The center aims to increase awareness of the importance of biotechnology and research in order to help solve the large number of medical and health problems suffered by Jordanian people. In addition, the center seeks to actively participate in creating an advanced biotech industry on a firm scientific and technological base. For this reason the center has the short term goal for this year of preparing an Oracle database that should become a nucleus for the most advanced center for biotechnology and bioinformatics in the Arab region and will help the center achieve its long term goals.

Due to the population groups in Jordan, certain genetic disease statistics are unusually high. Five percent of the population carries Cystic Fibrosis. And, with technology being obtained from outside of the country, questionable practices are on the radar. Overall, this Institute appears to be a go to Center in the region and has the most consistent international partnerships of any particular body.

King Hussein Cancer and Biotechnology Institute (KHCBI)

KHCBI is a not-for-profit non-governmental organization established in 2006 as an initiative of King Abdullah II Fund for Development in concordance with His Majesty King Abdullah II’s vision of transforming Jordan into a regional and international center providing cancer patients with an internationally competitive environment.

University of Jordan

The University of Jordan has a number of applied sciences programs in the following departments: Department of Biology, Department of Agriculture: Department of Horticulture and Crop Science, Department of Animal Production, Department of Nutrition and Food Technology, Department of Land, Water and Environment, Department of Plant Protection.

Focusing primarily on agriculture, this University has a number of plant breeding initiatives underway related to the Mediterranean climate. Little international collaboration is known as there is an official ban on agriculture biotechnology within the Kingdom.
Hashemite University  
Department of Biological Sciences and Biotechnology

The Department of Biological Sciences was established in 1995. The department offers a Bachelor of Science degree in Biological Sciences and Biotechnology. The department has a limited number of programs in which distinguished students can continue their study for postgraduate studies and scientific research. The biotechnology program focuses on applications of the biosciences to human and animal health, agricultural, environmental and industrial problems. Courses include genetic engineering technology, basic sciences such as biochemistry, microbiology, molecular biology and immunology, applied sciences such as industrial biotechnology and laboratory techniques, recombinant DNA methods, and Assessment Report on Biotechnology Capabilities and Opportunities in Jordan

Philadelphia University

The Department of Biotechnology and genetic engineering at Philadelphia University was established in 2000. The University created this Department in response to the growing need for specialists in technological fields.

The department offers a Bachelor of Science Degree in Biotechnology and Genetic Engineering. These include molecular biology, recombinant DNA, protein engineering, immunology, genetics, animal and plant tissue culture, plant science, environmental science, microbiology, biochemistry and computing. The Department is planning to introduce postgraduate studies in the next few years. The University reported that graduates in Biotechnology and Genetic Engineering go into the following fields:

- Research Centers
- Specialty Hospitals
- Agricultural Centers
- Ministry of Health
- Pharmaceutical Industry
- Forensic Medicine
- Environmental Protection Agencies
- Biotechnology Marketing
- Animal Husbandry

The majority of the students that do pursue biotechnology jobs in the private sector leave the country for high paying jobs in specific fields. Both the UAE and India are attractive draws for Jordanian graduates.

Specialized Facilities

Biotech companies have two characteristics that distinguish them from young companies in other technology industries. First, bioscience firms are subject to a longer and more costly federally mandated oversight process. Second, unlike other technology industries, biotech companies are required to conduct research in highly specialized and government inspected facilities. The specialization required in these research facilities make them some of the most expensive business real estate to develop.
In Jordan, the private sector has independent investments into clean rooms and compliance with ISO 9000 certified standards. Medical device manufacturing companies in Jordan comply with these standards, along with incubator companies out of the Higher Council.

**Jordan Laws Affecting the Biotechnology Industry**

Law of Higher Health Council* Law of Pharmacists Association*Clinical Studies Law

Public Health Law*Ordinance Licensing Private*Medical Laboratories*Higher Council of Science and Technology Law*Ordinances of the National Biotechnology Center

Drug and Pharmacy Law*Ordinance on Testing of Drugs*Ordinance on Licensing Private Medical Laboratories*Principles and requirements for licensing parties and accreditation of laboratories*Public Health Law regarding drug ingredients*Ordinance on testing of drugs*Principles for importing and circulating drug supplies*

Art 49 of Public Health Law on waste disposal from laboratories, vaccines, drug factories, health research centers only*Environmental Health*Copyright Law*Patent Law*Article 20 of the Labor Law on treatment of inventions by employees*Registration of Drugs*Registration Procedures, Article 14*“Contractual” production of registered drug*Pricing Procedures*Clinical Studies Law

**Agriculture**

Globally, the agriculture biotechnology sector is a much different business model than the healthcare biotechnology sector. Ag biotech is dominated by a handful of multinational players that tend to have public private sector initiatives set up with leading universities, USAID, and major markets. There is overlap within the sectors such as nutriceuticals, plant-made pharmaceuticals, and animal biotech applications. With Jordan’s population growth and limited resources, dedicated research to the needs of improving the agriculture sector can be applied to the fruits and vegetable industry. As referenced in the academic listing, the majority of agriculture research, plant breeding needs is done at the University of Jordan. There is a great deal of interest and ideas on R&D opportunities, but the market does not support many of them. R&D investment for the future on Jordan’s largest vegetable crops such as tomatoes, zucchini, and eggplant could be a potential focus. That includes no significant market resistance to GM as would be the case for exported vegetables to Europe or sensitive Middle East markets such as Saudia Arabia.

Within the private sector, Seminis, a vegetable and fruit seed company has been recently acquired by Monsanto. Seminis has distribution and marketing offices in Jordan and is consider a sleeper for potential biotech activity in the future. Syngenta has a significant R&D center in the north of Jordan.
Jordan has recently introduced new regulations on biosafety of biotechnology products, but Jordan still lacks the technical ability to implement and enforce laws on biotechnology.

FAS office and the post were actively lobbying to have Jordan adopt regulations that would not hinder biotechnology based food, the importance of Jordan on this regard goes beyond Jordan to the region were many Jordanian expatriate experts play important role in food businesses, governmental and private.

There is a small amount of resources devoted to biotechnology research by some universities working in cooperation with the National Center for Agricultural Research and Extension (NCARE) and regional institutions such as the International Center for Agricultural Research in the Dry Areas (ICARDA).

Jordan’s promising dairy and poultry sectors import all of their corn and soybean meal requirements from the United States and other sources that probably use GM seeds. There is no testing mechanism to determine if such feed contains modified organisms. NCARE is developing its capacity to perform such testing within the coming years.

**BIOTECHNOLOGY POLICY**

There is no clear agricultural biotechnology framework. To date, no biotech crops have been introduced or approved in the country. The Cabinet has approved the Ministry of Environment (MoEn) (http://www.moenv.gov.jo) regulation based on the Cartagena Protocol, that entered into force in August 2009. The regulation covers trade in biotech organisms, including biotech products. Recently Ministry of Agriculture (MoA) has established a new entity called phytosanitary and biodiversity department to handle the biotechnology trade issues. Jordan Food and Drug Administration (JFDA) is trying to have the upper hand on implementation of any GM regulation or even new legislations.

Standards for the labeling of pre-packaged foods are determined by the Jordan Institution for Standards and Metrology (JISM) (http://www.jism.gov.jo) under Regulation JS 9:2001, passed in March 2001. The regulation is equivalent to the Codex general standard for labeling pre-packaged foods. The main clauses in this standard are as follows:

- Name of the food
- List of ingredients
- Net contents and drained weight
- Name and address
- Country of origin
- Lot identification
- Date marking and storage instructions
- Instructions for use
- Quantitative labeling of ingredients
- Irradiated foods
- Exemptions from mandatory labeling requirements
- Optional labeling
- Presentation of mandatory information
The new biotech regulation issued by the Ministry of Environment state that each food and feed importer has to affix a label stating whether the product contains GMOs in accordance with the JISM Regulation. The implementing agencies will be Jordan Food and Drug Administration (JFDA) and the Ministry of Agriculture. No trade barriers have been imposed on any imported product. However, consumer awareness about biotech and active anti-GM NGOs may put future pressure on the trade in biotech products.

The new regulation and the wide remit of the committee entrusted to conduct the technical studies and approvals on biotechnology products could create trade barriers in the course of the committee’s work.

According to the law, importers are held fully accountable for insuring that the label accurately describes the contents. A shipment might be rejected based on label ambiguity, even if it is only a printing error.

MARKETING ISSUES

The new regulation legalizes the marketing of biotech crops in Jordan. Although regulations have published over 2 years but they have not implemented yet. Producers are willing to utilize biotechnology if it will increases profits. With importers, the question of profit will play a major role in their trade decisions. Consumers are expected to be highly reluctant to purchase such products due to lack of knowledge and the availability of substitute products; mandatory labeling may negatively affect consumer demand. In addition, religious beliefs may play a critical role in the consumer’s decision-making process.

Challenges

Jordan senior officials in both JFDA and NCARE have repeatedly expressed their desire to update their regulations to be biotechnological friendly in order to take the regional lead in “inevitable” new comer.

Industrial, Energy, and Environment

Biotech Compass was specifically requested to explore uses of biotechnology applications within the industrial, environmental, energy, and garment and textiles sector.

There is activity within industrial biotechnology applications but the networks were not as transparent, and the business models for investment are different. There is a venture capital firm operating in Jordan dedicated to the investment of start-ups related to energy and water.

Private Sector

The level in which the private sector is active in the Kingdom varies. A number of biotechnology companies distribute products in the Kingdom, companies such as Amgen and Genzyme have operations or relationships with Drugstores. Individual Drugstores distribute biotechnology and biopharmaceutical products and requested that Biotech Compass identify specific biotech products for them and introduce them to small and
medium sized FDA-approved biotechnology companies in the United States. Drugstores are interested and willing to distribute biotechnology products.

Jordan pharmaceutical manufacturers are traveling in search of opportunities to manufacture biopharmaceutical processes.

**Sub-Sector Best Prospects**

To catch up, the Arab countries need to invest heavily in both financial and human resources, to encourage private sector involvement within the academic institutions, motivate national, regional and international scientific cooperation and to benefit from the lessons of the advanced and newly active Science & Technology developmental nations.

Strategic planning focused on how best to develop innovative products, build fast growing enterprises, create high value employment and attract international investment, all of which are powerful boosters of the economy.

Marketing these opportunities, the existing academic system, and the Jordan Niche to the biotechnology industry would attract small and medium sized enterprises looking for partnerships and collaboration.

**Opportunities**

Jordan has the opportunity to increase international recognition of their existing needs and capabilities. The Middle East region is second in worldwide market growth over the next years, next to China and South Asia. In addition, consumer reports within the multinational brand-name pharmaceutical industry state that Arabs prefer brand name and innovative products. This results in opportunity for growth within the biotechnology and pharmaceutical sectors.

Jordan has a virtual National Biotechnology Centre however, several of the biotechnology programs are isolated in independent pockets. In order to continue advancing the sector, facilitating a face-to-face linking point.

For R&D in biotechnology, laboratory specifications and equipment are needed.

**Web Resources**

The National Center for BiotechnologyL www.ncb.gov.jo
Princess Haya Biotechnology Center
Jordan University of Science and Technology (JUST) http://ejjust.just.edu.jo/Center/PHBC/index.aspx?PID=1&PNAME=Mission
University of Jordan: www.ju.edu.jo/Faculties/Faculties Agriculture/agriculture departments.html
Philadelphia University: http://www.philadelphia.edu.jo/biotech/
Travel and Tourism

Overview

Key Tourism Sector Statistics

Tourism is a vital organ in the Jordanian economy contributing substantially to the Kingdom’s GDP. Tourism contributes more than $800 million to Jordan's economy and accounts for approximately 10 percent of the country’s gross domestic product. Tourism is the fastest growing sector in the Kingdom, growing at a CAGR of 15.4% during the period 2003-2007. The total number of visitors to Jordan has increased steadily, rising from 5.6m in 2004 to 7.1m in 2008 but only half actually stayed in Jordan for at least one overnight stay. The remaining 3.37m were day visitors from bordering countries.

Tourism is the Kingdom's largest export sector, its second largest private sector employer, and its second highest producer of foreign exchange. The country’s tourism strategy has focused on developing niche areas of tourism, ranging from archaeological attractions, religious tours, MICE and sports to adventure as well as eco-tourism.

Jordan ranked in fifth position compared to other countries in the MENA region, ahead of Egypt, Turkey, Morocco and Oman. In Jordan the tourism industry is realizing 10% - 12% sustained annual growth owning to several factors: Jordan’s location and rich cultural heritage assets, Holy sites, stability, safety and security, low-crime, and environment. Tourism is the Kingdom's largest export sector, its second largest private sector employer, and its second highest producer of foreign exchange.

The remaining 3.37m were day visitors from bordering countries. Jordan ranked in fifth position compared to other countries in the MENA region, ahead of Egypt, Turkey, Morocco and Oman.

Contribution to GDP at Market Prices of:

<table>
<thead>
<tr>
<th></th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trade, Hotels &amp; Restaurants</td>
<td>1,025.6</td>
<td>1,157.8</td>
<td>1,097.4</td>
</tr>
<tr>
<td>% of GDP</td>
<td>9.7%</td>
<td>9.9%</td>
<td>10.5%</td>
</tr>
<tr>
<td>Hotels &amp; Restaurants</td>
<td>159.2</td>
<td>177.3</td>
<td>179.1</td>
</tr>
<tr>
<td>% of GDP</td>
<td>1.5%</td>
<td>1.5%</td>
<td>1.7%</td>
</tr>
<tr>
<td>Facilities Granted to the Tourism Sector</td>
<td>195.1</td>
<td>255.8</td>
<td>354.7**</td>
</tr>
<tr>
<td>Growth in Facilities</td>
<td>7.7%</td>
<td>31.1%</td>
<td>38.7%</td>
</tr>
</tbody>
</table>

* Up to September 2008, unless indicated otherwise
** Outstanding facilities balance granted by licensed banks as of November 2008

Source: Department of Statistics, Central Bank of Jordan

The tourism industry’s growth is inhibited by a range of threats including, virus outbreaks such as SARS, international terrorism, and more recently the global recession. These
threats are much more pronounced in the Middle East, where political instability and terrorism has often resulted in tourists being targets.

However, Jordan has a competitive advantage compared to other countries in the region; it is home to three world attractions, Petra, one of the new Seven Wonders of the World, the Dead Sea, the lowest point on earth, and the Baptism Site of Jesus. Ever since Petra was declared one of the new wonders of the world, it has been playing a larger part in attracting tourists to the Kingdom. The number of tourists visiting the rose city reached 566,05 thousand during the first nine months of 2008, up from 389,51 thousand for the same period in 2007, with the number of foreign visitors growing by 72.3%, making Petra the most visited attraction in the Kingdom. Religious based tourism also remains a significant draw and the site where Jesus was baptized is a leading attraction for thousands of tourists from around the world. In 2008 about 142,419 visitors, mostly from Europe, came to the site at the Jordan River, a 54% increase over the number of visitors in 2007.

Employment in the tourism cluster, including indirect employment, was estimated at around 130,000 (11% of the work force). The tourism cluster itself employs 34,405 people, of which 77.5% were in the hotels and restaurant industry. In 2008, the employment just around Amman accounted for 71% of the total national employment. Women just form 10% of the overall tourism employment, a proportion that has not changed much over the years. Within the hotel industry, five-star hotels employed 7,358 workers amounting to 20% of the overall direct employment in the tourism industry. Income from tourism in 2008 reached JD 2.9bn ($2.97bn), a 27.5% increase over 2007’s total of JD 1.64bn ($2.33bn).

The Ministry of Tourism and Antiquities (MOTA) launched in 2004 the National Tourism Strategy to strengthen tourism marketing, develop human resources, and support product development and competitiveness, by providing an effective institutional and regulatory framework. The National Tourism Strategy targets certain priority niches markets including Cultural, Heritage Tourism (archaeology, eco-tourism); Religion Tourism; Eco-Tourism; Health and Wellness; Adventure; MICE (Meetings, Incentives, Conference and Events) and cruising.

The United States Agency for International Development (USAID) is supporting the tourism sector in a number of ways, including through a project called the Jordan Tourism Development Project (Siyaha), a public-private partnership with a funding of USD 35 million, to facilitate the development of the sector, including implementation of the National Tourism Strategy. The project supports the private sector in developing tourism products and services, and works hand-in-hand with the Jordanian Government to develop the entire tourism industry in the Kingdom and expand employment, particularly for Jordanian women.

Since the development of the Strategy, the sector players’ efforts resulted in achieving the first target set out in the Strategy to increase the sector’s revenues to JD 2.423 billion by 2010 up from JD 2.067 billion in the year before. The new Tourism Strategy will guide the development of the sector through 2015.

The largest contingents of foreign nationals come from Syria (2m), Saudi Arabia (1.1m), Egypt (542,000), Palestine (318,000), Israel (279,000), Lebanon (187,000), Iraq (185,000), US (176,535), Kuwait (137,000), Turkey (146,000), UK (87,000).
In support to the Tourism sector, the GOJ has taken step to protect the tourism industry from the effects of the global economic recession by providing sales tax cuts for hotel (from 14% to 8%). The tourism ministry has begun negotiations with the Electricity Regulatory Commission to reduce hotel electricity rates. The Jordanian Ministry of Transport has also embarked on a few large scale projects to improve the Kingdom’s transportation infrastructure. The Queen Alia International Airport, will undergo an expansion with a new terminal at a cost of US 700 million and the light railway system project US 6 million to enhance transportation between cities in the Kingdom.(the project to be completed in 2013)

The World Travel and Tourism Council’s 2009 “Economic Impact Report” for Jordan forecast growth at an average annual increase of almost 5% over the 10-year period to 2019.

Best Products/Services

The cluster map is centered on the four pillars of tourism: accommodation, restaurant and food service, transportation, and attractions. Actors in Jordan’s tourism range from small vendors.

Below is a list of some promising opportunities utilized in the travel and tourism industry, which is expected to be in demand due to the continued growth in the Jordanian tourism market: Cultural Tourisms, Religious Tourism, Medical Tourism, Hotels and Resorts, Restaurants, Shopping Malls, Theme Parks, E-commerce tourism services, Agro and Eco-Tourism Development, and Spa.

Opportunities

For the past few years, the Kingdom has been witnessing a vast number of touristic developments in specific areas of the Country, with particular emphasis on Aqaba, with Tala Bay, Saraya Aqaba and Ayla Oasis being some of the larger development projects in Aqaba, and the Dead Sea area, being a prime destination for both health and religious tourism. Jordan has an abundance of other sites that are considered touristic hotspots, such as Ajloun, Jerash, Salt and Karak, however, these remain somewhat undeveloped, with no hotels or tourist lodgings to cater to the visitors of these areas.

The Ministry of Tourism launched a USD 70 million program in 2007 to restore cities across the Kingdom, ensuring that facilities and accommodation are up to international standards. The Jordan Tourism Board, the marketing arm of the Ministry, meanwhile, has also been working on promoting Jordan as a first class destination in terms of services offered. USAID has provided several grants to support these effort, including a grant for the purpose of promoting Jordan through enhanced research and communications capacities.

Also, in recent years the real estate sector in Jordan has been an important driver of Jordan economic growth. Despite the fact that numerous tourism infrastructure projects have changed Jordan’s tourism profile, Jordan needs to create new tourist products to attract tourists. Ultimately, Jordan must re-build its high season and promote itself as a year round destination.
The Ministry of Tourism signed a number of agreements in 2008, executing the first phase of the third tourism development project. The project is intended to develop and rehabilitate Jordan’s historical cities.

25 hotels are currently under construction within the country. The increase in investment, is driven by current increases in tourism numbers, as well as y forecasted increase in 2012 and 2013. Seven new projects are being build by the shores of the Dead Sea, 13 in Petra and another five across various tourist sites around the Kingdom. Posited to provide 12, 000 direct job opportunities and another 36,000 jobs through the multiplier effect, tourism is anticipated to outgrow its current contribution of 14% of Jordan’s overall GDP and a robust source of hard currency.

Overview of some of the major real estate projects in Jordan.

<table>
<thead>
<tr>
<th>Projects</th>
<th>City/Market</th>
<th>Developer</th>
<th>Estimated Investment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abdali Development</td>
<td>Amman</td>
<td>Various</td>
<td>US$3 billion</td>
</tr>
<tr>
<td>Sanaya Amman</td>
<td>Amman</td>
<td>Limitess</td>
<td>US$300 million</td>
</tr>
<tr>
<td>Ahd Al Azim</td>
<td>Al Jiza</td>
<td>Taameer Jordan Holding</td>
<td>US$1 billion</td>
</tr>
<tr>
<td>Mansion Hills</td>
<td>Aqaba</td>
<td>Taameer Jordan Holdings</td>
<td></td>
</tr>
<tr>
<td>Marsa Zayed</td>
<td>Aqaba</td>
<td>Al Maabar</td>
<td>US$10 billion</td>
</tr>
<tr>
<td>Saraya Aqaba</td>
<td>Aqaba</td>
<td>Saraya Holding</td>
<td>US$1 billion</td>
</tr>
<tr>
<td>Samarah Dead Sea</td>
<td>DeadSea</td>
<td>Emaar Int’l Jordan</td>
<td>US$500 billion</td>
</tr>
</tbody>
</table>

Opportunities

- Cultural Tourisms,
- Religious Tourism,
- Cruising,
- Medical Tourism,
- Hotels and Resorts,
- Restaurants,
- Meetings, incentive, conferences, and events (MICE)
- Shopping Malls,
- Theme Parks,
- E-commerce tourism services,
- Agro and Eco-Tourism Development, and
- Spa.

 Resources

Ministry of Tourism and Antiquities: www.mota.gov.jo
Jordan Tourism Board: www.visitjordan.com
USAID Jordan Tourism Development Project /Siyaha: www.siyaha.org
Air transport plays an important role in Jordan, which has heavily invested in tourism projects over the past decade. There are three major airports in Jordan through which over 3 million passengers pass each year. The Jordan Civil Aviation Regulatory Commission, which falls under the jurisdiction of the Ministry of Transport (MoT), is responsible for safely and securely developing, managing, and operating the civil aviation airports and airspace in Jordan.

The continuous growth in cargo and passenger volumes traveling through Jordanian airports warrants the upgrade of Jordanian airports’ and security equipment. This trend, coupled with the events of September 11, the November 2005 bombings in Amman and other recent terrorist attempts in airports around the world warrant upgrades in airport security equipment.

The Jordan Civil Aviation Authority (JCAA) falls under the jurisdiction of the Ministry of Transport (MoT) and is responsible for safely and securely developing and operating the civil aviation airports and airspace in Jordan. Other government entities responsible for safety & security include Public Security Directorate (Police), Civil Defense Department, Jordanian Armed Forces and the General Intelligence Department.

Aircraft manufacturing in Jordan is restricted to licensing to assemble and service light general aviation type aircraft and manufacturing Canadian and German designs. Jordan Aircraft Maintenance Company (Jormaco) and Jordan Air motive Limited Company (JALCO) are dynamic aircraft maintenance centers specializing in aircraft maintenance and component repair and overhaul. Finally, there are three Jordanian Airlines; Royal Jordanian and its subsidiary Royal Wings, and Jordan Aviation, and two main aviation academies in Jordan; The Royal Jordanian Air Academy (RJAA) and the Mid-East Aviation Academy (MAA).

The Government of Jordan has high ambitions for the Kingdom to become a regional hub, therefore, the demand for aircraft and spare parts, maintenance equipment, and aircraft systems for manufacturing will continue to rise. The Civil Aviation Regulatory Commission has just been formed. It is believed that services in civil aviation will be outsourced, which will create significant potential for US companies that specialize in civil aviation and airport management.

Jordan Aerospace Industries is seeking agreements with manufacturers of aircraft communication and auxiliary systems to meet the demand in Iraq for surveillance aircraft and agricultural aircraft equipped with a state of the art crop spraying and monitoring system. JAI has also created coalitions and partnerships in Iraq for a multi-purpose manufacturing facility for light aircraft in Northern Iraq that will also create opportunities
for light aircraft manufacturers in the US. Finally, the aircraft maintenance companies will continue to need spare parts and equipment to sustain their operations.

An International tender has been announced to attract investors for developing, operating and managing King Hussein Airport, while the role of the Civil Aviation Authority will be organizing and monitoring the process. The tender will be PPP on a BOT basis.

Plans for the Kingdom’s aviation city are taking shape following the recent signing of a number of agreements. A new $100 million centre for aircraft design and manufacture will be based at Al-Mushatta Industrial Estate, located on the Queen Alia International highway, 35 kilometers south of the capital.

The Ministry of Finance has secured JD40 million of its budget for building a cargo-only Airport in Al-Aqwar area, near the Dead Sea. The area would cover approximately 1000 square meters. The expected cost would be over JD100 Million. The airport’s services will be expanded to include the receiving of private aero planes that have passengers going to the Convention Centre at the Dead Sea. The exact location is yet to be decided by the government.

The government will announce for a tender for preparing the infrastructure of the Queen Alia Airport in order to be used by the aviation companies that will be transferred from Amman (Marka) Airport.

Also during the next two years a tender will be announced for building 4 hangars for the above purpose for a total cost of JD25 million.

Web Resources

Ministry of Transport: www.mot.gov.jo/
Civil Regulatory Commission: www.carc.gov.jo/
Royal Jordanian Airlines: www.rja.com.jo/
Jordan Aircraft Maintenance Limited (JorAMCo): www.joramco.com.jo/
Queen Alia International Airport (QAIA) Concessionaire (Alfa Consortium consisting of Aéroports de Paris (France), J&P (Cyprus), ADIC (UAE), Noor (Kuwait) and EDGO (Jordan)
Overview

Jordan is a net food importing country, purchasing up to 95% of consumable items from abroad, including sugar, rice, powdered milk, tea, coffee, corn, vegetable oil (excluding olive oil), cheese, chick peas, vermicelli, and lentils. Due to the scarcity of water, agriculture has been declining as a component of the overall economy for years. Although it consumes 65-75% of water resources, agriculture accounted for only about 2.2% of GDP in 2011. The agriculture sector employs 15% of the labor force of the country and is run by predominantly expatriate cheap labor. The horticultural product sector, the poultry industry, and small-scale herding are major components of the agriculture sector. Small-scale herders (sheep, goats, and cattle) still enjoy political support due to their traditional place in Jordanian culture.

Market Requirements

U.S. agricultural exports to Jordan were $400 million in 2011. It is expected to plunge down to slightly above its regular level to almost $250. The trade has recorded quite an increase in imports of Rice, poultry, beef and fish in addition to high value supermarket items.

Top U.S. agricultural exports consist of grains (including corn and rice), soybean cake, processed and canned food, condiments, vegetable oil, almonds and poultry (both live and carcasses). Under the terms of the FTA, import duties and other trade barriers between Jordan and the United States have been phased out by the onset of 2010. The U.S. has a good market share and potential in wheat, due to government dominance on the process of purchasing and distribution of this commodity, the bidding is always towards the lowest cost that eliminates the U.S. suppliers from being competitive.

Jordan border inspection authority selectively imposes sanitary and phytosanitary measures on meat and poultry, effectively most of the nontariff barriers on imports of these products have been removed. Import licenses, or advance approvals to import goods, are required for specific food and agricultural goods. The authorities granting such licenses and approvals are the Ministry of Agriculture and the Ministry of Health.

In addition to the special requirements for certain agricultural products, Jordan requires that importers of commercial goods be registered traders or commercial entities. The Ministry of Industry and Trade occasionally issues directives requiring import licenses for certain goods or categories of goods.

Jordan food and Drug Administration (JFDA) is now the prime authority to decide upon whether to accept or reject food consignment, JISM is only testing and drafting standards. JISM’s current product standards generally reflect existing U.S. standards. JISM has worked with EU agencies to review its standards and to consider incorporating new sets of standards. JISM’s director has assured the United States that any changes to product standards or introduction of new standards resulting from this review would not bias against U.S. standards.
JISM has already licensed several local labs to test for compliance with applicable standards.

List of Export certification required by Jordan for import and the Products they Cover: (pls. go to Restrictions and Prohibited Imports)

More details could be found on USDA FAS attaché reports on website http://www.fas.usda.gov/

**Web Resources**

Jordan Food and Drug Administration: [www.jfda.jo](http://www.jfda.jo)
Jordan Customs Department: [www.customs.gov.jo](http://www.customs.gov.jo)

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Chapter 5: Trade Regulations, Customs and Standards

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- U.S. Export Controls
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- Labeling and Marking Requirements
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- Customs Regulations and Contact Information
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**Import Tariffs**

Customs tariffs are based on the harmonized system coding practice. Tariff tables for different products and commodities can be found on the Customs Department website [http://www.customs.gov.jo](http://www.customs.gov.jo).

Additional taxes may apply to some products; a complete description of these commodities is also available at the Customs Department website. Detailed lists of the general and special sales tax can be viewed at the Jordan’s General Sales Tax Department's website at [http://www.gst.gov.jo](http://www.gst.gov.jo).

U.S. – Jordan FTA, which came into full force in January 2010, eliminated most duties and tariffs on commerce between the U.S. and Jordan. Details can be viewed at [http://www.jordanusfta.com/](http://www.jordanusfta.com/)

**Trade Barriers**

Jordan has made important reforms in trade liberalization in the past few years, and the government continues its efforts to improve the trade and investment climate.

Designated companies operating in the Qualifying Industrial Zones (QIZs), providing they meet certain criteria, gain quota and duty-free access to the U.S. market and benefit from special import provisions for raw inputs.

For more information [http://www.customs.gov.jo](http://www.customs.gov.jo)
Import Requirements and Documentation

Import licenses, valid for one year, are required for:
- non-commercial shipments exceeding JD 2,000 ($2,820);
- biscuits of all types;
- mineral water;
- dried milk for industry use;
- used tires;
- items that require prior clearance from the respective authorities (for a complete list, see —special import provisions).

Items that do not need an import license may require prior authorization by the appropriate government ministry.

Any imported agricultural or food product may be inspected and tested to for human consumption. Virtually all prepared and mixed foods are tested at the border. The Jordan Food and Drug Administration (JFDA) has the authority to inspect food products at the retail and wholesale distribution levels. A representative may enter any place and collect samples for testing. If a product fails to meet technical requirements or is found unfit for human consumption, it is removed from distribution channels and destroyed.

The Jordan Institution for Standards and Metrology (JISM) regulates food additives for JFDA. Permissible additives and their concentrations are those approved by the Codex Alimentarius Commission. The technical standards for foods contain specific lists for food additives and their permissible levels of use. These standards should be consulted to make sure that any additives are permitted.

Goods entering the country under temporary entry status, bonded goods and goods benefiting from the investment promotion law are exempt from import licenses. For more information, go to http://www.jordaninvestment.com

All Jordanian and foreign trading companies must either obtain an importer’s card from the Ministry of Industry and Trade for customs clearance purposes, or pay a Customs fee equivalent to 5% of the value of the imported goods. For non-trading entities such as banks, hospitals and hotels, the ministry issues a special limited card that allows the import of goods specific to that entity’s purpose.

The U.S. government requires submission of a shipper’s export declaration, or SED, if the value of the shipment is greater than $2,500. Exporters can submit a hard copy or can use the free internet-based system to file. For more information, to go http://www.aesdirect.gov

For shipments to Jordan, exporters are required to provide a certificate of origin, a commercial invoice, an airway bill, and a packing list. A customs declaration is also required, but only an authorized forwarding agent in Jordan can process the declaration, which must be filed electronically.
Regarding a U.S. Certificate of Origin for Exporting to Jordan, a general certificate of origin is acceptable and can be downloaded from the Trade Information Center's Web site http://www.export.gov/tic

Both the commercial invoice and the certificate of origin must be certified by the National U.S.-Arab Chamber of Commerce, and then legalized by the Jordanian Embassy or consulate. To locate the National U.S.-Arab Chamber of Commerce view their Web site at http://www.nusacc.org

A list of the Jordanian consulates can be accessed at http://www.jordanembassyus.org/new/consular/consulates.shtm

Invoices do not have to be written in Arabic but the importer is required to provide an Arabic translation. Typically this is done in handwriting on the actual invoice. Exporters should be aware that commercial invoices for all shipments from the United States must bear a notarized affidavit. The Jordanian Customs Department may request other documents related to the shipment as needed.

U.S. Export Controls

U.S. exporters to Jordan must follow the standard U.S. Government requirements regarding export control documentation for sensitive U.S. exports. For information on this subject contact the U.S. Department of Commerce Bureau of Industry and Security, Internet web site: http://www.bis.doc.gov

U.S. export licenses are required for exports to Jordan of certain high technology, and defense-related equipment. U.S. exporters should ensure that they are in compliance with the export control regulations.

Temporary Entry

Temporary entry exemptions may be obtained by submitting a written request, accompanied by supporting documentation, to the customs department. Imported primary, secondary, or complementary inputs used in the production of export goods are exempt from custom duties and all additional import fees on a reimbursable or drawback basis. Refer to http://www.customs.gov.jo

Labeling and Marking Requirements

Imported products must comply with labeling and marking requirements issued by the Jordan Institution for Standards and Metrology (JISM) refer to http://www.jism.gov.jo

Importers are responsible for informing foreign suppliers of any applicable labeling and marking requirements. All labels must either be in Arabic or have a stick-on label in Arabic. Nutritional labeling is mandatory in certain categories of food including infant formula and food for dietary use. In general, the label should contain the name of the product, the manufacturer’s name and address, net weight, fortifying matter, lot number and best before date. A food shipment may be rejected based on ambiguous labeling
Prohibited and Restricted Imports

Prohibited Imports The government bans the import of plastic waste, the narcotic plant "qat", and diesel passenger cars.

Exporters should always note that U.S. export licenses, though not required for many shipments, are required in certain situations involving national security, foreign policy, short-supply, nuclear non-proliferation, missile technology, chemical and biological weapons, regional stability, crime control, or terrorist concerns. For more information on export licenses, please refer to www.export.gov/tic.

Restricted Imports

Imports of raw leather are restricted to the Jordan Tanning Company; crude oil and its derivatives (except metallic oils) and household gas cylinders are restricted to the Jordan Petroleum Refinery Company; cement is restricted to the Jordan Cement Factories Company; which has been sold and is privately owned. Explosives and gun powder are restricted to the Jordan Phosphate Mines Company; and used tires are restricted to tire retreating factories. In addition, biscuits of all types; mineral water, and dried milk for industry use are restricted to those factories.

Special Import Provisions

Pre-import clearance is required for certain goods. The clearance, once obtained, acts as an import license. However, these clearances are not automatic. These are summarized as follows:

<table>
<thead>
<tr>
<th>Product</th>
<th>Relevant Ministry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arms and ammunitions, explosives, switch-blade knives, fuel-operated toy cars, remote control operated toy planes, electric and electronic games for commercial use, self-defense electric tools</td>
<td>Ministry of Interior/Public Security Directorate</td>
</tr>
<tr>
<td>Military clothing</td>
<td>Jordan Armed Forces</td>
</tr>
<tr>
<td>Radioactive materials and uranium</td>
<td>Ministry of Energy and Mineral Resources</td>
</tr>
<tr>
<td>Wireless receivers and broadcast stations, wireless alarm devices, remote control devices (including motor, garage, window and shutter control; excluding television and video devices), site mapping equipment, wireless receivers and broadcast devices, cellular-phones, wireless microphones, communication terminals, remote control toy-planes (also to be cleared by the Public Security Department of the Ministry of the Interior), mobile TV equipment</td>
<td>Telecommunications Regulatory Commission</td>
</tr>
<tr>
<td>Decoders and satellite receivers</td>
<td>Radio and Television Corporation</td>
</tr>
<tr>
<td>Color photocopiers</td>
<td>Central Bank of Jordan</td>
</tr>
</tbody>
</table>
Medical drugs and antibiotics, food supplements for athletes, potassium bromide, food dyes, asbestos pipes and panels, frozen ice cream, baby food and milk, laser pens, oxygen and nitrogen oxide

<table>
<thead>
<tr>
<th>Item</th>
<th>Ministry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Halogen use materials, Freon gas</td>
<td>Ministry of Municipal Affairs and Ministry of Environment</td>
</tr>
<tr>
<td>Postal clearing devices</td>
<td>Ministry of Information and Communications Technology</td>
</tr>
<tr>
<td>Artesian well drills</td>
<td>Ministry of Water and Irrigation</td>
</tr>
<tr>
<td>Small monitoring cameras</td>
<td>Military Security</td>
</tr>
</tbody>
</table>

For the import of used electronic equipment (including photocopiers, refrigerators, freezers and pumps), and used gas water heaters and gas ovens, the following conditions apply:

- Equipment must be in suitable, usable condition;
- Equipment must conform to Jordanian and international standards;
- Equipment must be free of any substances, which may negatively affect the environment and the ozone layer;
- Importer must supply a certificate from manufacturing company proving the equipment is under three years old (if a manufacturer’s certificate cannot be produced, shipment must be accompanied by certificate of selling agent in the exporting country);
- Ten percent of shipment by value must comprise new spare parts.

Export certificates are required by Jordan for a number of food products.

Abbreviations used: Ministry of Agriculture (MOA), Jordan Institute of Standards and Metrology (JISM), Jordan Food and Drug Administration (JFDA), Customs Department (CA), United States Department of Agriculture (USDA), Food Safety Inspection Service (FSIS), Animal and Plant Health Inspection Service (APHIS), Veterinary Animal Health Certificate (VAHC), Country of origin certificate (COOC), Sanitary and Phyto Sanitary (SPS), Fitness for Human Consumption Certificate (FHCC), Product Validity for Consumption in the Country of Origin (PVCCOOC), Halal certificate (HC).

<table>
<thead>
<tr>
<th>Product(s)</th>
<th>Title of Certificate</th>
<th>Attestation Required on Certificate</th>
<th>Purpose</th>
<th>Requesting Ministry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Powder Milk</td>
<td>COOC</td>
<td>US Government Or Chamber of Commerce</td>
<td>Custom Valuation, Health, Risk control</td>
<td>MOA, JISM, JFDA, CA</td>
</tr>
<tr>
<td></td>
<td>SPS-VAHC</td>
<td>USDA- FSIS or APHIS</td>
<td>Human Health</td>
<td>MOA, JFDA</td>
</tr>
<tr>
<td></td>
<td>FHCC</td>
<td>FDA or USDA- FSIS</td>
<td>Human Health</td>
<td>JISM, JFDA</td>
</tr>
<tr>
<td>Product(s)</td>
<td>Title of Certificate</td>
<td>Attestation Required on Certificate</td>
<td>Purpose</td>
<td>Requesting Ministry</td>
</tr>
<tr>
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<td>--------------------------------</td>
<td>---------------------------</td>
</tr>
<tr>
<td></td>
<td>PVCCOOC</td>
<td>FDA or USDA-FSIS</td>
<td>Human Health</td>
<td>JISM, JFDA</td>
</tr>
<tr>
<td><strong>Flavored Milk</strong></td>
<td>COOC, VAHC, FHCC, PVCCOOC, Approved flavor and/or coloring material.</td>
<td>FDA or USDA-FSIS</td>
<td>Human Health</td>
<td>MOA, JISM, JFDA, CA</td>
</tr>
<tr>
<td><strong>Bovine Meat</strong></td>
<td>SPS-VAHC</td>
<td>USDA-FSIS or APHIS</td>
<td>Free from infectious and contagious diseases- food safety</td>
<td>MOA</td>
</tr>
<tr>
<td></td>
<td>HC</td>
<td>Supplier/ Manufacturer</td>
<td>Verification that slaughter conforms to Islamic traditions. Food quality and consumer protection.</td>
<td>MOA, JISM</td>
</tr>
<tr>
<td><strong>Processed meat</strong></td>
<td>SPS-VAHC</td>
<td>USDA-FSIS or APHIS</td>
<td>Free from infectious and contagious diseases. Food safety.</td>
<td>MOA</td>
</tr>
<tr>
<td></td>
<td>HC</td>
<td>Supplier/ Manufacturer</td>
<td>Verification that slaughter conforms to Islamic traditions. Food quality and consumer protection.</td>
<td>MOA, JISM</td>
</tr>
<tr>
<td><strong>Poultry meat</strong></td>
<td>COOC</td>
<td>US Government Or Chamber of commerce</td>
<td>Custom Valuation, Health, Risk control</td>
<td>MOA, JISM, JFDA, Customs</td>
</tr>
<tr>
<td>Product(s)</td>
<td>Title of Certificate</td>
<td>Attestation Required on Certificate</td>
<td>Purpose</td>
<td>Requesting Ministry</td>
</tr>
<tr>
<td>------------</td>
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<td>---------------------</td>
</tr>
<tr>
<td>HC</td>
<td>Supplier/Manufacturer</td>
<td>Verification that slaughter conforms to Islamic traditions. Food quality and consumer protection.</td>
<td>MOA, JISM</td>
<td></td>
</tr>
<tr>
<td>Residues monitoring Program certificate</td>
<td>National Residue Control System (FSIS-EPA &amp; FDA)</td>
<td></td>
<td>MOA, JISM, JFDA</td>
<td></td>
</tr>
<tr>
<td>Poultry meat from flocks that have not been fed on bovine bone and meat meals certificate.</td>
<td>FDA, USDA-FSIS or APHIS</td>
<td>Food safety.</td>
<td>MOA, JFDA</td>
<td></td>
</tr>
<tr>
<td>Pisces (Fish and sea fruits) Frozen and or Processed</td>
<td>Validity certificate</td>
<td>FDA, USDA-FSIS or APHIS</td>
<td>Shelf life. Food quality.</td>
<td>MOA, JISM, JFDA</td>
</tr>
<tr>
<td>COOC</td>
<td>US Government Or Chamber of commerce</td>
<td>Food quality</td>
<td>MOA, JISM</td>
<td></td>
</tr>
<tr>
<td>SPS-VAHC</td>
<td>USDA-FSIS</td>
<td>Free from infectious and contagious diseases- food safety.</td>
<td>MOA, JFDA</td>
<td></td>
</tr>
<tr>
<td>Cheese</td>
<td>COOC</td>
<td>US Government Or Chamber of commerce</td>
<td>Custom Valuation, Health, Risk control.</td>
<td>MOA, JISM, JFDA, CA</td>
</tr>
<tr>
<td>SPS-VAHC</td>
<td>USDA-FSIS or APHIS</td>
<td>Free from infectious and contagious diseases. Food safety.</td>
<td>MOA, JFDA</td>
<td></td>
</tr>
<tr>
<td>Hazard Analysis and Critical Control Point (HACCP)</td>
<td>Accredited by FDA, USDA-FSIS or APHIS</td>
<td>Food quality.</td>
<td>JFDA</td>
<td></td>
</tr>
<tr>
<td>Product(s)</td>
<td>Title of Certificate</td>
<td>Attestation Required on Certificate</td>
<td>Purpose</td>
<td>Requesting Ministry</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>----------------------</td>
<td>-------------------------------------</td>
<td>--------------------------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Honey</td>
<td>COOC</td>
<td>US Government Or Chamber of Commerce</td>
<td>Custom Valuation, Health, Risk control.</td>
<td>MOA, JISM, JFDA, CA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Residues free certificate</td>
<td>Food safety.</td>
<td>MOA, JFDA</td>
</tr>
<tr>
<td>Fresh fruits and Vegetables</td>
<td>COOC</td>
<td>US Government Or Chamber of commerce</td>
<td>Custom Valuation, Health, Risk control.</td>
<td>MOA, JISM, JFDA, CA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Quarantine pests free Sanitary and Phyto Sanitary certificate SPS</td>
<td>Plant health.</td>
<td>MOA</td>
</tr>
</tbody>
</table>


**Customs Regulations and Contact Information**

Exporters are advised to contact local customs agents to expedite the clearing process. Jordan Customs launched the Customs Integrated Tariff System (CITS) in August 2005. Importers can use this system to track down commodity tariffs, import conditions and commodity trade agreements, regulations and requirements of the commodity trade. For further information on customs procedures, please refer to the following website: [http://www.customs.gov.jo](http://www.customs.gov.jo)

Key contact:
Jordan Customs Department
P.O. Box 90, Amman, Jordan
Telephone: 962-6-462-3186/8; 462-4394/6
Fax: 962-6-464-7791
E-mail: customs@customs.gov.jo
The Jordan Institution for Standards and Metrology http://www.jism.gov.jo is the official/national recognized body in Jordan for the preparation and publication of Jordanian Standards.

JISM issues two types of standards:

- Mandatory standard: these standards cover products, which affect consumers’ health and safety such as food products, chemical detergents, electrical equipment and personal safety equipment.

- Optional standard: Optional for manufacturers and importers, examples include furniture products, clothes, textile and shoes.

JISM set and publish food standards for the JFDA to follow. The JFDA test and approve the products before going into sale.

**NIST Notify U.S. Service**

Member countries of the World Trade Organization (WTO) are required under the Agreement on Technical Barriers to Trade (TBT Agreement) to report to the WTO all proposed technical regulations that could affect trade with other Member countries. Notify U.S. is a free, web-based e-mail subscription service that offers an opportunity to review and comment on proposed foreign technical regulations that can affect your access to international markets. Register online at Internet URL: http://www.nist.gov/notifyus/

Companies interested in obtaining conformity certificates or Jordanian Quality Marks for their products can send their request directly to the Certification Unit at JISM.
Product Certification

JISM operates product and system certification programs. The process to receive a quality mark is divided into four stages: application procedure, assessment procedure, certification procedure, and surveillance procedure. Details on the procedure can be found at http://jism.gov.jo/

Accreditation

Imported goods subject to mandatory standards require verification through laboratory testing in Jordan. JISM undertakes these responsibilities by cooperating with official parties (the approved labs) such as Ministry of Health labs, JISM’s labs, Amman Municipality labs, National Center for Agricultural Research and Technology Transfer/Ministry of Agriculture labs and Royal Scientific Society (RSS), all of which perform the inspection and testing of the delivered samples from the control department.

Publication of Technical Regulations

Technical standards (Jordan Quality Mark) are published in the Jordan official Gazette in hard copy only and are registered in the Jordan Quality Mark database. It can also be purchased in a hard copy from JISM.

Labeling and Marking

Imported products must comply with labeling and marking requirements issued by the Institute of Standards and Metrology and relevant government ministries. Details on labeling requirements are presented above.

Trade Agreements

The Free Trade Agreement (FTA) between the U.S. and Jordan came into full force in January 2010. There are several other bi- and multilateral agreements for details on trade agreements, protocols, and trade memos of understanding (MOUs) with Jordan, please refer to http://www.agreements.jedco.gov.jo

Web Resources

Jordan Food and Drug Administration: http://www.jfda.gov

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Chapter 6: Investment Climate

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- Expropriation and Compensation
- Dispute Settlement
- Performance Requirements and Incentives
- Right to Private Ownership and Establishment
- Protection of Property Rights
- Transparency of Regulatory System
- Efficient Capital Markets and Portfolio Investment
- Competition from State Owned Enterprises
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- Bilateral Investment Agreements
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Executive Summary
Since King Abdullah’s 1999 ascension to the throne, Jordan has taken steps to encourage foreign investment and to develop an outward-oriented, market-based, and globally competitive economy. In particular, banking, information and communication technology, pharmaceuticals, tourism, and services sectors have all experienced key reforms in recent years. Foreign and domestic investment laws grant specific incentives to industry, agriculture, tourism, hospitals, transportation, energy, and water distribution. Jordan is also uniquely poised geopolitically to host large scale investment focused on the reconstruction of Iraq.

Jordan’s economy was tested in 2011. Jordan’s natural gas supply from Egypt was cut by deliberate explosions 9 times, compelling electricity generation plants to use more expensive fuel alternatives which cost the country about $1.8 billion and pushed Jordan’s public debt above its legal limits. A newly elected Parliament and multiple cabinet and prime ministerial changes delayed needed legislative reform efforts including the long stalled bankruptcy law. Additionally, Jordan was not immune from the dramatic events taking place in the Arab region, and 2011 witnessed numerous, although largely non-violent, demonstrations. These demonstrations were well managed by Jordan’s security forces, and the country remains politically stable. Notwithstanding the difficulties of 2011 and the challenges ahead for 2012, the general investment outlook for Jordan remains favorable and in several sectors advantageous.
Openness to, and Restrictions Upon, Foreign Investment

Jordan acceded to the World Trade Organization (WTO) in April 2000. In addition, the U.S.-Jordan Free Trade Area Agreement (FTA) entered into force in December 2001 and came into full effect in January 2010. Jordan is continuing its negotiations for accession to a WTO Government Procurement Agreement. A draft investment promotion law is currently pending parliamentary review. Investment promotion activities have been consolidated under the Jordan Investment Board (JIB), which provides a "one-stop shop" for investors seeking to do business in Jordan. Local and foreign investments are screened by the JIB's Incentives Committee.

With respect to ownership and participation in Jordan's major economic sectors, there is no systematic or legal discrimination against foreign participation other than the restrictions outlined below. In fact, many Jordanian businesses actively seek engagement with foreign partners as a way to increase their competitiveness and access into other international markets. Governmental efforts have made Jordan's official investment climate welcoming; however, some large U.S. investors have reported "hidden costs" due to bureaucratic red tape, vague regulations, and conflicting jurisdictions.

Jordan's current investment laws treat foreign and local investors equally, with the following exceptions:

· Ownership of periodical publications is restricted to Jordanian citizens or entities wholly-owned by Jordanians.

· Foreigners are prohibited from wholly or partially owning investigation and security services, sports clubs (with the exception of health clubs), stone quarrying operations for construction purposes, customs clearance services, or land transportation services. The Cabinet, however, may approve foreign ownership of projects in these sectors upon the recommendation of the Investment Promotion Committee, comprised of senior officials from the Ministry of Industry and Trade, Income Tax Department, Customs Department, the private sector, and the Jordan Investment Board. To qualify for exemption, projects have to be deemed by the Prime Ministry as highly valuable to the national economy and must employ a large number of Jordanians.

· Investors are limited to 50 percent ownership in a number of businesses and services, including printing/publishing companies and aircraft or maritime vessel maintenance and repair services. The most up-to-date listing of limitations on investments is available in the FTA Annex 3.1 and may be found at http://ustraderep.gov/assets/Trade_Agreements/Bilateral/Jordan/Annexes/asset_upload_file543_8460.pdf
Over the last decade, the Jordanian government has engaged in a wide scale privatization program. Jordan's energy sector has witnessed the privatization of two distribution companies – the Electricity Distribution Company (EDCO) and the Irbid District Electricity Company (IDECO), and one generation company, the Central Electricity Generating Company (CEGCO). The Amman East Power Plant was built and is owned and operated by AES Jordan PSC, a consortium of AES Oasis (a subsidiary of U.S.-based AES Corporation) and Japan-based Mitsui and Co. AES Jordan PSC operates the plant on a 25-year build-own-operate (BOO) basis. The $300 million plant project was financed jointly by the U.S. Overseas Private Investment Corporation (OPIC), Japan Bank of International Cooperation (JBIC), and the Sumitomo Banking Corporation (SMBC), with International Bank for Reconstruction and Development (IBRD) risk guarantees.

The Government of Jordan concluded the ten year privatization process for Royal Jordanian Airlines (RJ) in 2008. With the completion of RJ's initial public offering, the role of the Jordan Civil Aviation Regulatory Commission consequentially evolved with a greater separation between regulation and aviation management. Management of Amman's Queen Alia International Airport was fully privatized during the same period. A privately managed build-operate-transfer (BOT) airport expansion is underway with an intended completion date in 2012.

The few remaining government assets not privatized, including Jordan Silos and Supply, elicit little private sector interest. The majority of future projects in Jordan are expected to be public-private partnerships (PPP) rather than pure privatization deals. The government accordingly changed the privatization commission mandate to focus on partnerships.

The Executive Privatization Commission has initiated a number of important projects in recent years, including the establishment of a medical and industrial waste project. Jordan is also seeking investors for a passenger and cargo rail system, the postal system, the nation's sole refinery, large scale water desalination, and other projects. A 2011 draft energy law, currently under parliamentary review, promises to open the hydrocarbon sector to local and foreign investors. Such restructuring of the sector would entail unbundling the distribution and storage facilities and creating several new companies.

Jordan ranked 96th out of 183 countries on the World Bank's 2012 Doing Business Report, down one place from its 2011 ranking. Jordan ranked ninth in the MENA region, behind Saudi Arabia, United Arab Emirates, Qatar, Bahrain, Tunisia, Oman, Kuwait, and Morocco. Since 2010, Jordan has improved on several areas key to doing business in the country:
The minimum capital requirement for starting a business has been reduced from $1,410 to $1.41.

Jordan now has in place a single reception service for company registration.

Cross border trade has been facilitated through the implementation of a risk-assessment inspection regime for preapproved traders, reducing to 30% the number of containers subject to physical inspection.

The implementation of new software allowing online submissions of customs declarations and the introduction of X-ray scanners for risk management systems have reduced the customs clearance time to two days for exporters and three days for importers.

<table>
<thead>
<tr>
<th>Measure</th>
<th>Year</th>
<th>Index/Ranking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transparency International Corruption Index</td>
<td>2011</td>
<td>4.5 / 56</td>
</tr>
<tr>
<td>Heritage Economic Freedom</td>
<td>2011</td>
<td>68.9 / 38</td>
</tr>
<tr>
<td>World Bank Doing Business</td>
<td>2012</td>
<td>96</td>
</tr>
</tbody>
</table>

Conversion and Transfer Policies

Jordan’s liberal foreign exchange law entitles foreigners to remit abroad all returns, profits, and proceeds arising from the liquidation of investment projects. Non-Jordanian workers are permitted to transfer their salaries and compensation abroad.

The Jordanian Dinar (JD) is fully convertible for all commercial and capital transactions. Since 1995, the JD has been pegged to the U.S. dollar at an exchange rate of approximately JD1 to $1.41.

The Central Bank of Jordan (CBJ) supervises and licenses currency exchange businesses. These entities are exempt from paying commissions on exchange transactions and therefore enjoy a competitive edge over banks.

Other foreign exchange regulations include:

- Non-residents are allowed to open bank accounts in foreign currencies. These accounts are exempted from all transfer-related commission fees charged by the CBJ.

- Banks are permitted to purchase unlimited amounts of foreign currency from their clients in exchange for JDs on a forward basis. Banks are permitted to sell foreign currencies in exchange for JDs on a forward basis for the purpose of covering the value of imports.

- There is no restriction on the amount of foreign currency that residents may hold
in bank accounts, and there is no ceiling on the amount residents may transfer abroad.

- Banks do not require prior CBJ approval for a transfer of funds, including investment-related transfers. However, stricter measures are now in place to monitor wire transfers in accordance with Jordan's efforts to deter illicit cash flows.

**Expropriation and Compensation**

Jordanian law stipulates that expropriation is prohibited unless deemed in the public interest. It provides for fair compensation to the investor in convertible currency.

**Dispute Settlement**

Under Jordanian law, foreign investors may seek third party arbitration or an internationally recognized settlement of disputes. The Jordanian government recognizes decisions issued by the International Center for the Settlement of Investment Disputes (ICSID), of which Jordan is a member state. A small number of cases between mostly foreign investors and the Jordanian government have been brought before ICSID tribunals. Jordan is also a member of the 1958 New York Convention on the recognition and enforcement of foreign arbitral awards. In cases where the government (or its agencies) is a party to the dispute, Jordan generally prefers settlement in local courts if an out-of-court settlement is not forthcoming. Jordan abides by WTO dispute settlement mechanisms, and dispute settlement mechanisms under the U.S.-Jordan FTA are consistent with WTO commitments. Article IX of the Bilateral Investment Treaty (BIT) establishes procedures for dispute settlements between Jordanians and Americans.

The Commercial Code, Civil Code, and Companies Law collectively govern bankruptcy and insolvency. A temporary bankruptcy law was enacted in 2002 and remains in effect. A new Insolvency and Bankruptcy draft law is currently pending review by the Legislative and Opinion Bureau, an independent office linked to the Prime Ministry tasked with the approval of draft legislations.

**Performance Requirements and Incentives**

The Trade-Related Investment Measures (TRIMS) agreement came into force following Jordan's 2000 WTO accession. Investment and commercial laws do not contain any trade-restrictive investment measures and have generally been in compliance with TRIMS.

Investment incentives take the form of income tax and custom duties exemptions which are granted to both Jordanian and foreign investors. The country is divided into three development areas: Zones A, B, and C. Investments in
Zone C, the least developed areas of Jordan, receive the highest level of incentives while those in Zone A receive the lowest level. All agricultural, maritime, transport and railway investments are classified as Zone C, irrespective of location. Hotel and tourism-related projects along the Dead Sea coast, leisure and recreational compounds, and convention and exhibition centers receive Zone A designations. Qualifying Industrial Zones (QIZs) are zoned according to their geographical location unless granted an exemption. The three-zone classification scheme does not apply to nature reserves and environmental protection areas.

**Under the Investment Promotion Law:**

- There are exemptions from income and social services taxes for up to ten years for projects approved by the Investment Promotion Committee.

- An additional year of these tax exemptions is granted to these projects each time they undergo expansion or modernization resulting in a 25 percent increase in their production capacity for a maximum of four years.

- Capital goods are exempt from duties and taxes if delivered within three years from the date of the Investment Promotion Committee's approval. The committee may extend the three-year period, if necessary.

- Imported spare parts related to specific projects may be exempted from duties and taxes, provided that their value does not exceed 15 percent of the value of the fixed assets requiring spare parts. They should be imported within ten years from a project's commencement date.

- Capital goods used for the expansion and modernization of a project may be exempted from duties and taxes, provided they result in at least a 25 percent increase in production capacity.

- Furniture for hotel and hospital projects may receive exemptions from duties and taxes as may supply purchases once every seven years if the supplies are required for modernization and renewal.

- Increases in the value of imported capital goods are exempt from duties and taxes if the increases result from higher freight charges or changes in the exchange rate.

- Industrial projects are granted exemptions on income and social services taxes for a two-year period.

- Industrial projects are granted property tax exemptions throughout their lifetime.

- Although not governed by the Investment Promotion Law, industrial projects are usually granted partial or full exemptions from most municipality and local
approval and attestation fees.

Exporters are granted the following incentives:

- Net profits generated from most export revenues are fully exempt from income tax. Exceptions include fertilizer, phosphate, and potash exports, in addition to exports governed by specific trade protocols and foreign debt repayment schemes. Under a WTO agreement, the exemptions are valid until the end of 2015.

- Approximately 95 percent of foreign inputs used in the production of exports are exempt from customs duties and all additional import fees on a drawback basis.

Right to Private Ownership and Establishment

The laws on investment and property ownership generally permit domestic and foreign entities to establish and own businesses and to engage in remunerative activities. Foreign companies may open regional and branch offices; branch offices may carry out full business activities, while regional offices may serve as liaisons between head offices and Jordanian or regional clients. The Ministry of Industry and Trade manages the government’s policy on the setting up of regional and branch offices.

No foreign firm may import goods without appointing an agent registered in Jordan; the agent may be a branch office or a wholly-owned subsidiary of the foreign firm. The agent’s connection to the foreign company must be direct, without a sub-agent or intermediary. The Commercial Agents and Intermediaries Law governs the contract between foreign firms and commercial agents. It clearly delineates the distinction between commercial agency and distribution contract relationships. Private foreign entities, whether licensed under sole foreign ownership or as a joint venture, compete on an equal basis with local companies.

Foreign nationals and firms are permitted to own or lease property in Jordan for investment purposes and are allowed one residence for personal use, provided that their home country permits reciprocal property ownership rights for Jordanians. Property intended for investment should be developed within five years from the date of approval. Depending on the size and location of the property, the Lands and Surveys Department, the Ministry of Finance, or the Cabinet are the authorities that approve foreign ownership of land and property. Foreign companies holding a majority share in a Jordanian company, as well as wholly-owned subsidiaries, automatically obtain national treatment with respect to ownership of land where the company’s business objectives require (e.g., agriculture) or allow for ownership of land or real estate.
Protection of Property Rights

Interest in property (moveable and real) is recognized, enforced, and recorded through reliable legal processes and registries. The legal system facilitates and protects the acquisition and disposition of all property rights.

Jordan has passed several laws to comply with the U.S.-Jordan FTA and to meet international commitments on protection of intellectual property rights (IPR). Laws consistent with "Trade Related Aspects of Intellectual Property Rights" (TRIPS) now protect trade secrets, plant varieties, and semiconductor chip designs. The Ministry of Culture's National Library Department is responsible for registering copyrights. Patents are registered with the Registrar of Patents and Trademarks at the Ministry of Industry and Trade. Jordan is a signatory of the Patent Cooperation Treaty and the Madrid Protocol, and accordingly, amended its patent and trademark laws in 2007 to enable ratification of the agreements. Jordan's domestic pharmaceutical industry generally abides by the new TRIPS-consistent Patent Law. Jordan is a signatory to World Intellectual Property Organization treaties on both copyrights and on performances and phonographs, and it has been developing updated laws for copyrights, trademark standards, and customs regulations to meet international standards. Jordanian firms are able to seek joint ventures and licensing agreements with multinational partners.

Jordan's record on IPR enforcement has improved in recent years, but more effective enforcement mechanisms and legal procedures are still needed. As a result, the government's record on IPR protection remains mixed. A large portion of videos and software sold in the marketplace continues to consist of pirated goods. Enforcement action against audio/video and software piracy is growing in frequency and improving in its targeting capability, resulting in the first jail sentence in 2007 for software piracy in Jordan. Over the past decade, 3,808 violations of Jordan's current copyright law were referred to the judiciary, including 294 cases between January and November 2011 and 581 cases in 2010.

Transparency of the Regulatory System

The government is gradually implementing policies to improve competition and foster transparency. These reforms aim to change an existing system that can be influenced greatly by family affiliations and business ties. Although Jordan Investment Board (JIB) has worked to streamline the process, red tape and opaque procedures still present problems for foreign and domestic investors. The arbitrary application of customs, tax, labor, health, and other laws or regulations, particularly at the local government level, have occasionally impeded investment.

A new Competition Law (similar to the Antitrust Law in the U.S.) to modernize the Competition Law of 2004 is expected to be passed by Parliament in 2012. The new law
aims to strengthen the local economic environment and attract foreign investment by providing incentives to improve market competitiveness, protect small and medium enterprises from restrictive anticompetitive practices, and give consumers access to high quality products at competitive prices. The Competition Directorate at the Ministry of Industry and Trade conducts market research, examines complaints, and reports violators to the judicial system. It has referred to prosecution hundreds of files since 2003, and settled 58 such cases in 2011 alone.

The government is continuing its e-government promotion strategy and pledging to make its services, regulations, and procurement procedures more accessible and transparent. Implementation to date has been slow, but programs to register businesses, file complaints, and view tax records, existing and pending legislation, and traffic violations online are now available.

Efficient Capital Markets and Portfolio Investment

The three key capital market institutions are the regulator, the Jordan Securities Commission (JSC); the exchange, the Amman Stock Exchange (ASE); and the custodian for all transaction contracts, clearings, and settlements, the Securities Depository Center (SDC). The 2002 Securities Law brought the law in line with international best practices. In 2011, the ASE modernized its technical infrastructure, enhancing the dissemination of information. It launched the Internet Trading Service in 2010, providing an opportunity for investors to engage in securities trading regardless of geographic location. Investors are permitted to open margin accounts and to engage in short-selling. Commercial banks hold securities for their clients in a sub-account format.

In spite of recent reforms and technological advances, the ASE suffers from intermittent liquidity problems and decreased trading activity. The bourse remains prone to speculative movements. The ASE's market capitalization has grown and shrunk rapidly and repeatedly since 2003. The ASE price index decreased by 15.9% from 2374 points in 2010 to 1995 at the end of 2011. Trading volume also decreased significantly, dropping 41.7% to 4.1 billion shares. The value of shares traded on the ASE during 2011 accordingly fell 57% to $4 billion compared to 2010 levels of $9.5 billion. Two new companies were listed at the ASE during 2011, bringing the number of listed companies to 247, but still 30 fewer companies compared to 2010. The market capitalization of listed shares at the ASE amounted to $27.9 billion, equaling 102.7% of GDP.
Key ASE Market Indicators

<table>
<thead>
<tr>
<th></th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Market Capitalization (USD billion)</td>
<td>27.9</td>
<td>30.9</td>
</tr>
<tr>
<td>Market Capitalization as percent of GDP</td>
<td>102.7%</td>
<td>122.7%</td>
</tr>
<tr>
<td>Index (points)</td>
<td>1995</td>
<td>2374</td>
</tr>
<tr>
<td>Number of Shares Traded (billion)</td>
<td>4.1</td>
<td>7.0</td>
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<tr>
<td>Number of Brokerage Firms</td>
<td>65</td>
<td>92</td>
</tr>
<tr>
<td>Number of Companies on ASE</td>
<td>247</td>
<td>277</td>
</tr>
<tr>
<td>Percentage of Shares Owned:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jordanians</td>
<td>53</td>
<td>50.9</td>
</tr>
<tr>
<td>Non Jordanians</td>
<td>47</td>
<td>49.1</td>
</tr>
</tbody>
</table>

Source: Amman Stock Exchange

The registered capital stock by owner at the end of 2011 (USD million) was as follows:

<table>
<thead>
<tr>
<th>Nationality</th>
<th>2011</th>
<th>2010</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jordan</td>
<td>14,785</td>
<td>16,852</td>
<td>17,656</td>
</tr>
<tr>
<td>Saudi Arabia</td>
<td>1,852</td>
<td>2,127</td>
<td>2,273</td>
</tr>
<tr>
<td>United States</td>
<td>1,654</td>
<td>1,619</td>
<td>1,371</td>
</tr>
<tr>
<td>Kuwait</td>
<td>1,625</td>
<td>1,843</td>
<td>1,895</td>
</tr>
<tr>
<td>Qatar</td>
<td>1,304</td>
<td>1,235</td>
<td>1,254</td>
</tr>
<tr>
<td>Lebanon</td>
<td>1,083</td>
<td>1,347</td>
<td>1,674</td>
</tr>
<tr>
<td>All Other Arab</td>
<td>1,045</td>
<td>1,028</td>
<td>856</td>
</tr>
<tr>
<td>Libya</td>
<td>777</td>
<td>766</td>
<td>688</td>
</tr>
<tr>
<td>Bahrain</td>
<td>535</td>
<td>589</td>
<td>618</td>
</tr>
</tbody>
</table>

Source: Securities Depository Center as of December 31, 2011

The Central Bank of Jordan (CBJ) conducts regular government debt auctions of differing maturities on behalf of the Ministry of Finance. Treasury auctions traditionally take place on a monthly or biweekly basis, depending on maturity. The government issues development bonds as necessary. Treasury bonds in excess of $3.8 billion and Treasury bills in excess of $1.4 billion were issued in the local market in 2011.

Foreign investors are allowed to participate in auctions and to purchase government securities through banks. Jordan issued its first and only bonds on international markets in November 2010 with the fully subscribed offering of $750 million in five-year bonds. The bonds were sold to some 220 international investors and carried a fixed annual interest rate of 3.875 percent, payable every six months. The government is also considering the issuance of Islamic bonds (sukuk), but legal changes may be required before such issuance can take place.
The corporate bond market remains underdeveloped and continues to be overshadowed by traditional direct lending. One reason is the absence of proper mechanisms for corporate debt creation. A few banks, however, are introducing new products and facilitating corporate bond issuances. Government guaranteed corporate bonds and bills in the amount of $1 billion dollars were issued in 2011 mainly to fund activities related to the National Electric Power Company and the Housing and Urban Development Corporation.

As a result of strict regulations on lending, particularly mortgage lending, and limited integration with global financial markets, Jordanian banks were reasonably resilient during the 2007-2009 global financial crisis. Despite the relative strength of the banks, the nation's strong regional and global trade ties negatively affected the domestic economy as a whole. The banking sector's indicators remain strong; banks continue to be profitable and well-capitalized, and deposits are still the major funding base. Liquidity ratios and provisioning remain high. Non-Performing Loan ratios increased modestly over the past few years. However, given the current challenges facing the Jordanian economy, commercial banks will likely take higher provision in 2012. The CBJ in December 2010 directed Jordanian banks to maintain a minimum JD100 million in capital and raised the requirement for foreign banks to JD50 million. Jordan does not distinguish between investment banks and commercial banks. Jordan has 27 banks in total, including commercial banks, Islamic banks, and foreign bank branches.

Banks in Jordan offer loans, discounted bills, and overdraft facilities. The CBJ permits banks to extend loans and credit facilities in foreign currency but only for exporting purposes. In such cases, it requires debt repayment to be in the same foreign currency. A number of banks have offshore mutual funds to avoid Jordanian taxes.

The Banking Law protects depositors' interests, diminishes money market risk, guards against the concentration of lending, and includes articles on electronic banking practices and money laundering. The Credit Information Law was passed as a temporary law in 2010 to lay the groundwork for the eventual establishment of a Credit Bureau, whose basic function would be the processing and protection of personal and commercial demographic and credit data.

The CBJ set up an independent Deposit Insurance Corporation (DIC) in 2000 that traditionally has insured deposits of up to JD10,000 ($14,000). DIC currently insures deposits up to JD50,000 (approximately $71,000) and is expected to maintain the guarantee through the end of 2012 at a minimum. The DIC also acts as the liquidator of banks as directed by the CBJ. The CBJ established a credit bureau for bounced checks in 2001 which requires banks to report the names of account holders with bounced checks. Following the report of one bounced check, the CBJ circulates the names of the account holders to all banks with recommendations to carefully evaluate the account holders' access to banking services.
In 2010, Jordan amended its existing Anti-Money Laundering Law to remedy areas of noncompliance identified by a Middle East North Africa Financial Action Task Force (MENAFATF) Mutual Evaluation Report issued in 2007. By November 2010, Jordan had remedied all key and core areas of noncompliance, consistent with Financial Action Task Force standards. Among other things, the amendments extended the range of predicate offenses to include certain crimes that would otherwise qualify as misdemeanors, whether those offenses are committed in Jordan or abroad. The amendments also created a legal framework to address terrorist financing. As such, the law was renamed the Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) Law, and the existing financial intelligence unit renamed the AML/CFT Unit. The CBJ as well as other financial sector regulators are implementing the AML/CFT Law further through the issuance of circulars and other regulations under their own authority. Jordan has no known record of major money laundering incidents. There are a number of internationally recognized accounting and auditing firms in Jordan. The government's accounting and auditing regulations are consistent with international standards and are internationally recognized.

**Competition from State-Owned Enterprises (SOEs)**

A number of SOEs exist in Jordan, such as the National Electrical Power Company (NEPCO), the National Food Security Company, and the Yarmouk Water Company. These companies exercise delegated governmental powers and operate in fields that are not yet open for investment, such as managing the transmission and distribution of electrical power. The government supports these companies as necessary. As an example, the government issued and guaranteed corporate bonds for NEPCO in 2011 to ensure continuous power supply for the country.

SOEs compete under largely equal terms with private enterprises with respect to access to markets, credit, and other business operations. The laws do not provide preferential treatment to SOEs and they are held accountable by their Board of Directors, typically chaired by the sector-relevant Minister and the Audit Bureau.

**Corporate Social Responsibility**

There is general awareness of corporate social responsibility (CSR) among both manufacturers and consumers in Jordan, with many local and multinational companies voluntarily developing and adopting CSR programs.

**Political Violence**

The threat of terrorism remains high in Jordan. Transnational terrorist groups, as well as less sophisticated local elements, have the capability to plan and implement attacks in Jordan and have carried out a number of atrocities over the last ten years. The
Jordanian security forces, however, have demonstrated high levels of professionalism in maintaining public security, containing numerous demonstrations, and preventing terrorist attacks. Jordan has not been immune from the tumult of region wide Arab Spring protests, and the potential for politically motivated violence remains. Visitors should consult current State Department public announcements at [www.travel.state.gov](http://www.travel.state.gov) before traveling to Jordan.

**Corruption**

Jordanian law defines corruption as any act that violates official duties, all acts related to favoritism and nepotism that could deprive others from their legitimate rights, economic crimes, and misuse of power. The use of family, business and other personal connections to advance personal business interests is endemic and regarded by many Jordanians as simply part of the culture and part of doing business. In 2006, Parliament approved a Financial Disclosure Law which officially required public office holders and specified government officials to declare their assets. Parliament also enacted an Anti-Corruption Law in 2006 that created a commission to investigate allegations of corruption. Currently, the commission has referred a number of high profile corruption cases to the judiciary for investigation. In Transparency International's 2011 Corruption Perceptions Index, Jordan ranked 56th out of 182 countries, placing it ahead of several European Union member states like the Czech Republic, Latvia, Greece, and others.

**Bilateral Investment Agreements**

The U.S. Congress enacted the Qualifying Industrial Zone (QIZ) initiative in 1996 to support the Middle East peace process. Goods produced in the 13 designated QIZs in Jordan can be imported into the United States tariff and quota free under the agreement if 35 percent of the product’s content comes from the QIZ, Israel, and the West Bank/Gaza. Of that 35 percent, a minimum 11.7 percent of value must be added in the QIZ, eight percent in Israel, and 15.3 percent in a Jordanian QIZ, Israel, or the West Bank/Gaza. The QIZs have attracted over $1 billion dollars in capital investments, generated around $7 billion dollars in exports to the U.S. between 2006 and 2011, and currently employ more than 33,000 workers; about one-quarter of whom are Jordanians. The bulk of QIZ exports continue to be garments.

The U.S.-Jordan FTA, which entered into force in 2001 and came into full effect in January 2010, does not supersede or eliminate the QIZ initiative. Nevertheless, exports under QIZ requirements considerably shrank as exporters took advantage of the FTA’s broader mandate. FTA rules of origin simply require 35 percent Jordanian content without other restrictions. A Bilateral Investment Treaty between Jordan and the United States entered into force in 2003. The agreement provides reciprocal protection of Jordanian and U.S. individual and corporate investments.

While the U.S. remains one of Jordan’s top trading partners, Jordan maintains an active
trade relationship with neighboring countries and has been actively pursuing enhanced trade arrangements globally. Jordan is a member of the Greater Arab Free Trade Area (GAFTA), which has been in force since 1998. The GAFTA reached full trade liberalization of goods in 2005 through full exemption of customs duties and charges for all 17 Arab member states, with the exception of gradual reductions for Sudan and Yemen. Jordan has also signed trade preference agreements and bilateral free trade agreements with various Arab neighbors, including Egypt, Syria, Morocco, Tunisia, the UAE, Algeria, Lebanon, the Palestinian Authority, Kuwait, Sudan, and Bahrain.

An economic association agreement between Jordan and the European Union (EU) entered into force in 2002 to establish free trade over a twelve-year period. This agreement calls for the free movement of capital as well as cooperation on development and political issues. Jordan also signed a Free Trade Area Agreement in 2001 with the European Free Trade Association (EFTA) states (Iceland, Liechtenstein, Norway and Switzerland); this agreement seeks complete trade liberalization by 2014.

Jordan signed a Free Trade Agreement with Singapore in 2004. In addition to enhancing bilateral trade ties, the agreement aimed to create new export opportunities for Jordanian products worldwide through the possibility of diagonal accumulation of origin with countries that have concluded free trade agreements with both Jordan and Singapore. That same year Jordan completed the Agadir trade agreement with Egypt, Morocco, and Tunisia, and upgraded its trade agreement with Israel to take advantage of accumulation of content provisions in the European Union's Pan Euro-Mediterranean trade rules of origin. Jordan signed a Free Trade Agreement with Canada in 2009 which will come into effect once legislation is passed and receives royal assent. The FTA with Canada will eliminate all non-agricultural tariffs and most agricultural tariffs. A similar agreement with Turkey was also signed in November 2009 and entered into effect on March 1, 2011. Jordan has also signed with Iraq a number of Memoranda of Understanding for bilateral cooperation in various sectors such as education, health, energy, transportation and trade. The two countries have established a special free zone area at the Iraqi border to serve as a hub for industry and trade between the two countries.

**OPIC and Other Investment Insurance Programs**

Investments in Jordan are eligible for Overseas Private Investment Corporation (OPIC) insurance and private financing. All eligible projects require a minimum of 25 percent U.S. equity. Over the past four years, OPIC backed significant investments in Jordanian private equity ventures and in mortgage financing. In October 2011, OPIC signed a $250 million loan guarantee program to support small- and medium-sized enterprises (SMEs) in Jordan. OPIC previously extended a $250 million loan to support the $1 billion Disi water project to bring water to Amman from the Disi aquifer in the south.

Jordan is a member of the Multilateral Investment Guarantee Agency (MIGA), a World
Bank agency which guarantees investment against non-commercial risks such as civil war, nationalization, and policy changes. The program covers investments in Jordan irrespective of the investor's nationality in addition to Jordanian investments abroad.

**Labor**

The population growth rate (births minus deaths while controlling for migration) is about 2.5 percent a year, according to the most recent census in 2004. The 2011 population is estimated by the Department of Statistics at 6.33 million. Nearly 68 percent of the population is estimated to be under the age of 30. Literacy rates are approximately 95.7 percent for men and 88.4 percent for women. Jordan has a labor force of about 1.8 million, of which the domestic members are generally well-educated. According to the Department of Statistics, unemployment officially exceeded 13 percent throughout 2011, a slight increase from 2010 average of 12.5 percent.

Of the 1.8 million people in the labor force, roughly 322,000 are registered foreign workers. However, unofficial indicators suggest that unregistered foreign workers are nearly double this number. With the exception of the approximately 25,000 who work in the QIZs as textile workers, most foreign workers are employed in construction agriculture, and domestic service. The Ministry of Labor regulates foreign worker licensing, licensing fees, prohibited sectors, and employer liability. Along with the Ministry of Interior, the Ministry of Labor is responsible for approving the hiring of professional foreign workers by private businesses. Non-citizens are legally permitted to join unions, but do not enjoy the privilege of forming unions themselves or holding leadership positions in existing unions.

Labor unions serve primarily as intermediaries between workers and the Ministry of Labor and may engage in collective bargaining on behalf of workers. There are 17 recognized unions in Jordan, and they are all members of the General Federation of Jordanian Trade Unions. Estimates put union membership at less than 10 percent of the labor force. Additionally, there are 40 professional associations active in Jordan, including many that have mandatory membership. According to official figures, about 30 percent of the total labor force, including government workers, belongs to either a union or a professional association. The law does not require employers to include retirement plans in employment packages. However, if the employer agreed to provide retirement benefits when the worker was contracted, the employer must fulfill that commitment.

The government has been reforming and strengthening its legal framework and labor inspections since 2006. It amended its labor law in 2008 to expand coverage to domestic workers, formalize a tripartite Labor Affairs Committee, increase fines for violations of the labor law, and include sexual harassment provisions. Over the past three years, the Ministry expanded efforts to investigate allegations of child labor and to monitor hazardous working conditions in the country. Ministry of Labor inspections have identified problems at some QIZ factories related to delayed payment of wages, length of
overtime, and physical abuse of workers. The Better Work Jordan program was launched in 2008 as a five-year joint project between the Ministry of Labor, the International Labor Organization (ILO), and the International Finance Corporation to improve garment sector labor standards and conditions and raise compliance levels through public reporting and technical assistance. The Ministry of Labor made the program mandatory for all factories and subcontracting factories exporting to the U.S. or Israel as of December 2010.

Foreign Trade Zones / Free Ports

As part of Jordan's efforts to foster economic development and enhance its investment climate, the government has created geographically demarcated industrial estates, free zones, and special economic zones.

The semi-governmental Jordan Industrial Estates Corporation (JIEC) currently owns six public industrial estates in Irbid, Karak, Aqaba, Amman, Ma’an and Muwaqar. There are also several privately-run industrial parks in Jordan, including al-Mushatta, al-Tajamouat, al-Dulayl, Cyber City, al-Qastal, Jordan Gateway, and al-Hallabat. These estates provide basic infrastructure networks for a wide variety of manufacturing activities, reducing the cost of utilities and providing cost-effective land and factory buildings. Investors in the estates also receive various exemptions, including a two-year exemption on income and social services taxes, total exemptions from building and land taxes, and exemptions or reductions on most municipalities' fees.

Jordan also has public “free zones” in Zarqa, Sahab, Karak, Karama, and Queen Alia Airport that are run by the publicly-owned Free Zone Corporation (FZC). Over 30 private free zones have also been designated and are administered by private companies under the FZC’s supervision. The free zones are outside of the jurisdiction of Jordan Customs, and provide a duty- and tax-free environment for the storage of goods transiting Jordan.

Both Jordanian and foreign investors are permitted to invest with few restrictions in trade, services, and industrial projects in free zones. Industrial projects must be related to one of the following industries:

- New industries that depend on advanced technology;
- Industries that require locally available raw material and/or locally manufactured parts;
- Industries that complement domestic industries;
- Industries that enhance labor skills and promote technical know-how;
- Industries that provide consumer goods and that contribute to reducing market dependency on imported goods.

The following incentives are granted to investors in the designated free zones:

- Income and social services taxes are reduced by no more than 5% for a period of twelve years.
- Salaries and allowances payable to non-Jordanian employees are exempt from income and social services taxes.
- Goods imported to and/or exported from free zones are exempt from import taxes and customs duties, with the exception of goods released to the domestic market.
- Industrial goods manufactured in free zones enjoy partial customs duties exemption once released to the domestic market, depending on the proportion of the value of local inputs and locally incurred production costs.
- Construction projects are exempt from licensing fees and urban property taxes.
- The free transfer of capital invested in free zones, including profits, is permitted.

The Development Zones Commission (DZC) is the independent governmental body responsible for creating, regulating, and monitoring Jordan's five development zones. DZC's mission is to increase foreign direct investment (FDI) through the enhancement of the investment environments inside the Development Zones. The DZC Board of Commissioners and an administrative team supervise and centrally approve investment-related matters. The DZC can expedite the provision of government services and provide a number of investment incentives and tax and customs exemptions. The five DZC development areas are the King Hussein Bin Talal Development Area (KHBTD) in Mafraq, the Ma’an Development Area, the Irbid Development Area (IDA), the Dead Sea Development Zone, and the Jabal Ajloun Development Zone. The commission plans to open new development areas in other parts of the country. The Aqaba Special Economic Zone (ASEZ) is an independent economic zone not governed by the DZC. It offers special tax exemptions, a flat five percent income tax, and facilitates customs handling at Aqaba Port. In recent years ASEZ has attracted projects mainly in hotel and property development valued at over $8 billion.

**Foreign Direct Investment Statistics**

Jordan does not maintain official detailed statistics of FDI but aggregate inflows tracked by the Central Bank of Jordan give an indication of the overall volume. The Jordan
Investment Board approved 265 projects worth about $1.49 billion in the first 9 months of 2011. About $750 million of that investment went to the industrial sector for 218 different projects. Foreign investment represented 20 percent of all investments that sought JIB approval in 2010 and received various incentives totaling $300 million. Investments in Jordan from the Arab world totaled $252.8 million.

<table>
<thead>
<tr>
<th>Period</th>
<th>($ millions)</th>
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<tr>
<td>2011 (Jan-Jun)</td>
<td>792</td>
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<tr>
<td>2010</td>
<td>1,706</td>
</tr>
<tr>
<td>2009</td>
<td>2,433</td>
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<tr>
<td>2008</td>
<td>2,833</td>
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<tr>
<td>2007</td>
<td>2,626</td>
</tr>
<tr>
<td>2006</td>
<td>3,549</td>
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</table>

Source: Central Bank of Jordan
Chapter 7: Trade and Project Financing

- How Do I Get Paid (Methods of Payment)
- How Does the Banking System Operate
- Foreign-Exchange Controls
- U.S. Banks and Local Correspondent Banks
- Project Financing
- Web Resources

How Do I Get Paid (Methods of Payment)

The preferred way to get paid in Jordan is through letters of credit as it ensures that both parties can guarantee their rights in the shipment. Cash payment through wire transfer is also possible but not recommended unless the buyer and seller have a very solid business relationship.

How Does the Banking System Operate

For information on the Central Bank of Jordan, visit their website at:


Jordan’s parliament passed an anti-money laundering bill that became law in July 2007. The law criminalizes money laundering and specifies that any money or proceeds gained from any felony offense or crimes stated in international agreements to which Jordan is a party are subject to the provisions of the law.

Foreign-Exchange Controls

Jordan’s liberal foreign exchange law entitles foreign investors to remit abroad, in a fully convertible foreign currency, foreign capital invested, including all returns, profits, and proceeds arising from the liquidation of investment projects. Non-Jordanian administrative and technical employees are permitted to transfer their salaries and compensation abroad.

U.S. Banks and Local Correspondent Banks

Currently, there are two American banks operating in Jordan:
Citibank www.citibank.com/jordan/homepage/index.htm

Project Financing

To obtain project financing most banks will require a comprehensive feasibility study including a cash flow analysis. For large projects, banks will generally want to spread out the risk by syndicating the loan.

For loan guarantees and export-credit insurance, U.S. companies should contact the Export Import Bank at http://www.exim.gov/

Investments in Jordan are eligible for Overseas Private Investment Corporation Insurance and project financing. For more info, go to http://www.opic.gov/

Web Resources

OPIC: http://www.opic.gov
Trade and Development Agency: http://www.tda.gov/
SBA's Office of International Trade: http://www.sba.gov/oit/
USDA Commodity Credit Corporation: http://www.fsa.usda.gov/ccc/default.htm

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Business Customs

Visiting U.S. companies find Jordan’s business environment to be modern. The country has a professional business environment. Appointments can be made on fairly short notice. Business cards in English or in English and Arabic are recommended. Email addresses and websites should be included with your contact information.

In general dress code is formal in most business and official settings. Woman should dress very modestly, avoiding low-cut blouses and short skirts.

English is widely spoken in the business community and in government offices, but knowing and using a few words in Arabic can be useful.

Jordan uses the metric system of weights and measures. The monetary unit is the Jordanian Dinar. Cash is the most common method of payment in Jordan credit cards are accepted in most hotels and some restaurants. ATM machines are widely available.

Travel Advisory

The U.S. State Department issues travel advisories and warnings. For the most current information see http://www.travel.state.gov or visit U.S. Embassy Jordan’s website at http://Jordan.usembassy.gov.

The State Department advises U.S. citizens who plan to be in the region for a substantial period of time to participate in the Online Internet Registration for U.S. citizens residing or traveling abroad at http://travelregistration.state.gov.

The U.S. Embassy in Amman is located on Al-Umayyaween Street, Abdoun, P.O. Box 354. The telephone number is 962-6-590-6000 and the fax number is 962-6-592-4102. The Internet website is http://amman.usembassy.gov. The U.S. Embassy is open Sunday through Thursday 8:00 am-4:30 pm.
U.S. citizens are required to have visa to enter Jordan. A visa may be obtained in advance from the Jordanian Embassy in Washington, DC http://www.jordanembassyus.org/new/index.shtml or one of its consulates.

Visa may also be obtained upon arrival at the Queen Alia International Airport upon and at most border entry points.

To cross into Jordan at the King Hussein/Allenby Bridge, U.S. citizens must already have either a visa for Jordan in their passports or have an entry permit from the Ministry of Interior.

Foreigners who wish to stay fourteen days or more in Jordan must register at a Jordanian police station by their fourteenth day in the country. Failure to properly register may subject the traveler to a fine of 3 JD per day of overstay. This fine is usually assessed at departure.

For entry and exit requirements pertaining to dual nationality and the prevention of international child abduction, read our information at http://travel.state.gov/travel/cis_pa_tw/cis/cis_1469.html

**Telecommunications**

Cell phone usage is widespread. Internet usage is growing in popularity.

**Transportation**

In Amman, official yellow taxis are plentiful and inexpensive. Cars with drivers can also be arranged at the major hotels.

**Language**

The official languages are Arabic and English. English is widely understood among the middle and upper classes.

**Health**

For up to date information on health issues related to Jordan, please visit the CCD website at http://wwwnc.cdc.gov/travel/destinations/jordan.aspx

**Local Time, Business Hours, and Holidays**

Jordan is seven hours ahead of Eastern Standard Time. The standard business hours for most banks are 8:30am-3:00pm. Most businesses are open 8:30am-1:30pm and 3:30pm-6:30pm. Government offices are normally only open 8:20am-2:00pn. During
the month of Ramadan, business hours are greatly reduced. Any business appointments on Friday should be avoided.

**Temporary Entry of Materials and Personal Belongings**

For up to date customs information from the Jordanian government, visit http://www.customs.gov.jo/English/customs_en.shtm

**Web Resources**

State Department Travel Advisory: http://travel.state.gov
State Department Visa Website: http://travel.state.gov/visa/index.html
Online Internet Registration for U.S. citizens: http://travelregistration.state.gov

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- Trade Events

## Contacts

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Phone</th>
<th>Fax</th>
<th>Email</th>
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<tbody>
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</tr>
</tbody>
</table>

## Market Research

To view market research reports produced by the U.S. Commercial Service please go to the following website: [http://www.export.gov/mrktresearch/index.asp](http://www.export.gov/mrktresearch/index.asp) and click on Country and Industry Market Reports.

Please note that these reports are only available to U.S. companies. Free registration for the site is required.

## Trade Events

Please click on the link below for information on upcoming U.S. Commercial Service trade events.

Chapter 10: Guide to Our Services

The President’s National Export Initiative aims to double exports over five years by marshaling Federal agencies to prepare U.S. companies to export successfully, connect them with trade opportunities and support them once they do have exporting opportunities.

The U.S. Commercial Service offers customized solutions to help U.S. exporters, particularly small and medium sized businesses, successfully expand exports to new markets. Our global network of trade specialists will work with you to:

- Target the best markets with our world-class research
- Promote your products and services to qualified buyers
- Meet the best distributors and agents for your products and services
- Overcome potential challenges or trade barriers
- Gain access to the full range of U.S. government trade promotion agencies and their services, including export training and potential trade financing sources

To learn more about the Federal Government’s trade promotion resources for new and experienced exporters, please visit:

http://www.export.gov

For more information on the services the U.S. Commercial Service offers in Jordan, please visit:


U.S. exporters seeking general export information/assistance can also contact the U.S. Department of Commerce's Trade Information Center at (800) USA-TRADE.

We value your feedback on the format and contents of this report. Please send your comments and recommendations to: Market_Research_Feedback@trade.gov

To the best of our knowledge, the information contained in this report is accurate as of the date published. However, The Department of Commerce does not take responsibility for actions readers may take based on the information contained herein. Readers should always conduct their own due diligence before entering into business ventures or other commercial arrangements. The Department of Commerce can assist companies in these endeavors.