

# **Economic Modernisation Vision**

Unleashing potential to build the future

## **Second Phase**





“

We want a future where we reclaim our leadership in education, advance our economy, and bolster our public sector's efficiency and capacity; a future in which our private sector thrives with opportunities increasing fairly to counter poverty and unemployment, and curtail inequality; a future that empowers our youths to soar in the skies of innovation.

**Abdullah II Ibn Al Hussein**  
January 30, 2022

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# 1. Preface

His Majesty King Abdullah II, in a letter on January 30, 2022 addressed the Jordanian people on his 60th birthday, highlighted the aspirations for Jordan's future, within a comprehensive national vision that spans across governments and engages all.

In his letter, His Majesty the King expressed his pride of what Jordanians have accomplished; “despite the magnitude of the hardships and challenges, they continue to prove, time after time, that their will, determination, and awareness are stronger than the fiercest storm”. Furthermore, His Majesty reiterated that Jordan's aspirations have no limit, rooted in HM's deep belief that “we can build the bright future we all desire”.

Referring to parameters of the desired future, His Majesty sees “a bright future where we fortify our security and stability, and move ahead on the path of development towards further excellence, achievements, and innovation; a future where we reclaim our leadership in education, advance our economy, and bolster our public sector's efficiency and capacity; a future in which our private sector thrives, with opportunities increasing fairly to counter poverty and unemployment, and curtail inequality; a future that empowers our youths to soar in the skies of innovation”.

His Majesty also highlighted that “we want a future of excellence and creativity, that is open to change and development, accepts new ideas, and embraces diversity while building on our shared values, so that we remain a symbol of tolerance and altruism. These are the values enshrined by Jordan and that make our country a model of progress, openness, moderation, and authenticity”.

To this end, His Majesty instructed to identify and implement the necessary steps to attract foreign investments while boosting domestic ones. His Majesty directed to “set a clear roadmap tied to a timeframe to overcome obstacles to private sector growth and address issues plaguing institutional work at the administrative level”.

“Pessimism does not build futures. Despair does not provide solutions. And we will not move a step forward unless our ambition is relentless”. His Majesty believes that only through strong will, consensus and ambition will Jordan be able to achieve the future we aspire to. His Majesty assured that “citizens are key partners in expediting positive change and benefiting from it. We must all stand in unity against those who seek to maintain the status quo to protect their personal interests, or out of fear of stepping out of their comfort zones and putting in the needed efforts and sacrifices for the benefit of all”.

Furthermore, His Majesty stated “I do not see a place for us but at the forefront of change, according to a comprehensive national vision, with clarity of purpose and methodology; unhindered by hesitation, improvisation, or narrow interests; moving forward in implementation, supported by administrative and economic reforms”.

Accordingly, His Majesty instructed the Royal Hashemite Court to “start organizing a national workshop that brings together economic experts, in cooperation with the government, to devise a comprehensive vision and a roadmap for the coming years that guarantees unleashing Jordan’s potential to achieve sustainable, comprehensive growth that doubles job opportunities, expands the middle class, and improves living conditions to ensure a better quality of life for citizens”.



Achieving this vision requires “intensive efforts to reinforce our points of strength and address points of weakness in planning and implementation. We must step up performance in various sectors and provide all Jordanians with the opportunities and services befitting them”. Therefore, His Majesty called for an execution mechanism that “ensures close follow-up on the implementation of this vision across all sectors, and to ensure the necessary steps are taken to overcome obstacles”. This mechanism will be in place to “guarantee continuous progress by governments and officials, without the redrafting of plans and strategies as one government replaces another”.

In closing, His Majesty reassured his people that this vision will proceed under his close follow-up in a manner that ensures that its plans and programmes form the “reference point for all government designation letters, with each government building on the achievements of its predecessor, and achievements continue, bearing fruit as comprehensive reforms, efficient services, economic and administrative development, and job opportunities”.





## 2. Executive Summary

Jordan's Economic Modernisation Vision centers on the slogan of a "A Better Future", and is based on two strategic pillars:

(i) accelerated growth through unleashing Jordan's full economic potential; (ii) improved quality of life for all citizens, while sustainability is a cornerstone of this future vision.

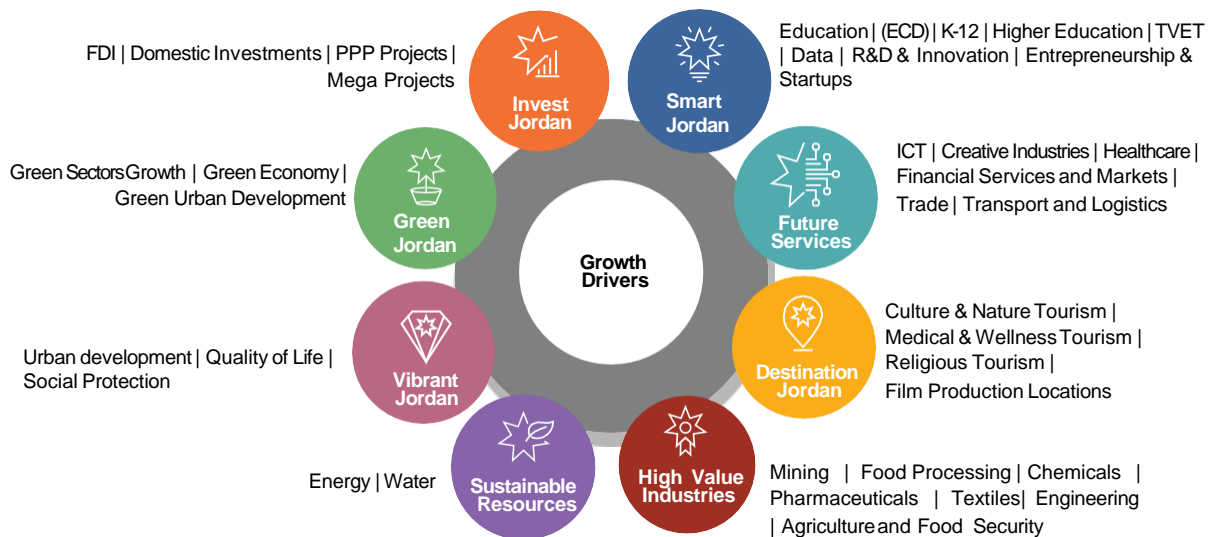
Through the first pillar, Jordan can achieve leaps in economic growth and create job opportunities in the next decade, with the continuous growth of citizens' per capita income. Through the second pillar, it can realize significant improvement in the quality of life for Jordanians, standing at the forefront of countries in the region in this regard.

Discussions on the Economic Modernisation Vision were initiated in mid-2022, reflecting the culmination of several months of diligent and coordinated efforts undertaken by more than 500 experts and specialists from the public and private sectors, civil society, academia, Parliament, the media, and development partners.

Participants in the National Economic Workshops played a central role in diagnosing the status quo by identifying Jordan's strengths, assessing the challenges impeding growth and development, extracting lessons from previous visions and plans, and defining a clear point of departure for the journey ahead. These collective efforts led to the development of eight economic growth drivers and the launch of more than 360 initiatives covering these drivers. The Government subsequently developed the Executive Program for the first phase of the Vision (2023 - 2025), through which more than 500 projects were carried out.

As part of the national endeavor to review and assess the outcomes of the first phase, evaluate performance, and determine the corrective measures required for the second phase, sectoral workshops were held in mid-2025, bringing together leading experts from across the various sectors. These workshops resulted in the identification of 236 initiatives for the second phase, covering 36 main sectors and sub-sectors distributed across the eight growth drivers. Each initiative was supported by a detailed initiative card that outlined its objectives, key performance indicators, and the responsible implementation stakeholders, all within a specified timeline.

**Figure (1): Growth Drivers to implement the Economic Modernisation Vision**



**Figure (2): Strategic Objectives of Economic Growth Drivers**

Objectives	
 High Value Industries	Develop Jordan into a regional industrial hub through high growth exports with high quality and value products
 Future Services	Achieve excellence in services sectors to enhance national development and increase exports of services on regional and global levels
 Destination Jordan	Position Jordan as a prime tourism and film production destination
 Smart Jordan	Develop and prepare local talents to meet the needs of future skills, required resources and institutions to accelerate economic growth and enhance quality of life
 Sustainable Resources	Optimise the use of natural resources to ensure sustainability, unleash inclusive sectoral growth and enhance quality of life
 Invest Jordan	Stimulate domestic and foreign investments through an attractive and efficient investment and doing business ecosystem
 Green Jordan	Support sustainable practices as a pillar of Jordan's future economic growth and enhance quality of life
 Vibrant Jordan	Improve quality of life for Jordanians through developing and adopting higher life standards that revolve around the citizen, and urban and social development.

The **Economic Modernisation Vision** seeks to:

1. Ensure transparency in providing information related to national goals and priorities.
2. Determine comparative and competitive advantages that Jordan can capitalise on to stimulate growth and create economic opportunities.
3. Unify efforts of ministries and public institutions to support the achievement of the national strategic goals within a clear roadmap.
4. Direct national planning towards strategic thinking to ensure the delivery of national goals in a better and sustainable manner than being achieved through tactical actions.

5. Enhance decision-making and policy development to make it data-driven and evidence-based to minimize changes and populist decisions to ensure more strategic decisions.
6. Strengthen the capacity for accountability and follow-up, and enable necessary interventions to improve the implementation process and performance measurement
7. Propose a roadmap for political parties to interact with when developing their programmes or suggest alternatives that are in line with the vision priorities.
8. Enrich the cooperation agenda with Jordan's development partners to direct support towards the priorities set by the vision.

As the main challenge lies in implementation, a mechanism has been developed to ensure rigorous follow-up on vision execution across all sectors and enable taking the required steps to ensure continuity of implementation and overcoming any obstacles thereof. The roles of the Prime Ministry Delivery Unit (PMDU) and the delivery units within ministries and public institutions have been strengthened, supported by a detailed operating model that outlines the follow-up processes and is complemented by an electronic system for submitting periodic reports on key impact indicators, and the progress status of all initiatives and projects. The Royal Hashemite Court is responsible for monitoring progress in accordance with the tasks assigned to the Government in the Letters of Designation.

# 3. Economic Modernisation Vision

## 3.1 Rationale and Motives

Jordan has maintained its resilience and in spite of the multiple exogenous shocks, the country has faced for over a decade. These include the global financial crisis and its implications, the Arab Spring, the rise of terrorism in the region, the Syrian crisis and the overwhelming refugee influx, COVID-19 pandemic, and the Russian-Ukrainian crisis which disrupted global supply chains and led to a food crisis, as well as increased inflationary pressures worldwide. The Jordanian economy was further impacted by the recent Israeli war on the Gaza Strip and the subsequent regional and international repercussions.

In an effort to enhance Jordan's positioning across international indicators, the indicators identified during the first phase were thoroughly reviewed, forming the basis for adopting the indicator set for the second phase. The second phase set retained all indicators from the first phase, with the exception of those that are no longer issued, such as the Global Entrepreneurship Index, as well as those that were replaced by their issuing institutions. The Global Competitiveness Index, for example, has been replaced by the Future of Growth Index, while the Ease of Doing Business Index has been replaced by the Business-Ready index.

According to the set of international indices adopted for the second phase, as illustrated in (Figure 3), Jordan's performance generally lies within the medium range. This indicates the need for sustained and focused efforts to improve the Kingdom's ranking across these indices.

**Figure (3): Jordan’s Ranking in the Latest Edition of key International**

Indicators	Jordan's Ranking					Phase I Ranking
	Q1	Q2	Q3	Q4	Q5	
Future of Growth Index*						
Economic Complexity Index 2023			●			64/132
Competitive Industrial Performance Index 2023			●			71/153
Global Innovation Index 2025			●			65/139
Human Development Index 2023			●			100/193
Environmental Performance Index 2024			●			77/180
Social Progress Index 2024			●			80/170
Corruption Perception Index 2024		●				59/180
Political Stability Index 2023			●			110/193
Legatum Prosperity Index 2023			●			86/167
Global Talent Competitiveness Index, 2023			●			70/134
Global Gender Gap Index, 2024					●	123/146
Women, Business & Law Index, 2024					●	161/190
E-Government Development Index, 2024			●			89/193
FDI Restrictiveness Index, 2023					●	95/104
Logistics Performance Index 2023			●			84 / 139
Global Sustainability Competitiveness Index 2024				●		132 / 192
Global Food Security Index 2022		●				47 / 113
Business Ready (B-READY) Index***						

Above
  Average
  Below

Source: Harvard EdU; UNIDO; World Economic Forum; UNDP; Yale EPI, SOLABILITY; The Heritage Foundation; Legatum Institute; World Bank; United Nations; OECD, Social Progress; Transparency International; GEDI; INSEAD

\* The Future of Growth Index is a global index structured around four core pillars and can be used as an alternative to the Global Competitiveness Index, as illustrated in (Figure 4).

\*\*\* Business Ready (B-READY) Index: a newly issued index by the World Bank. Jordan’s ranking will be added once the report is released.

When compared with their baseline values at the start of the Vision, Jordan's ranking has improved in several key indicators, including the Competitive Industrial Performance Index, the Global Innovation Index, the Global Gender Gap Index, the Women, Business and the Law Index, and the E-Government Development Index. For the remaining indicators, Jordan maintained its position in most cases, while its ranking declined in others. This change in the Kingdom's ranking among a number of international indicators shows the need for extensive efforts to progress in the environmental performance, foreign investment restrictiveness and other areas.

Figure (4): Jordan's Ranking in the Future of Growth Index 2024

Key Pillars	Jordan's Ranking (Score out of 100)
Innovation	45.1
Inclusiveness	53
Sustainability	58.2
Resilience	55

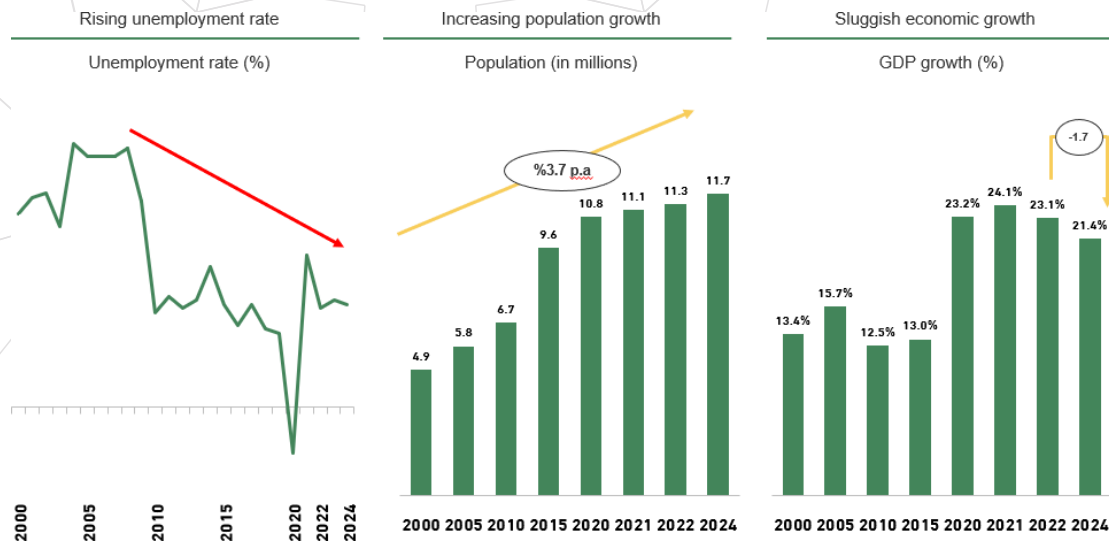
Source: World Economic Forum

Although the Jordanian economy continues to grow, persistent challenges, the repercussions of local, regional, and global conditions, and rising population levels, including refugees, have led to a noticeable increase in unemployment rates, particularly among youth. This has resulted in a relative decline in some indicators, representing a key challenge that may persist over the coming years.

Today, the major challenge facing the Jordanian economy is the absorption of more than one million young Jordanians in the job market for the period (2023-2033).

Therefore, This vision aims to expand key sectors by identifying employment and economic growth drivers, which focus on unlocking the full economic potential to enable the economy to provide such opportunities.

**Figure (5): Economic Growth,  
Economic Growth, Population Growth & Unemployment Rates  
in Jordan (2000-2024)**



As shown in Figure (5), the first phase of the Economic Modernisation Vision recorded positive economic growth. However, this growth remains below the Vision's targets, as the Jordanian economy continues to face a set of challenges. These include weak domestic demand, declines in foreign and local investments, lack of focus on strategic sectors as national growth drivers, deteriorating productivity and operational competitiveness, in addition to weaknesses in innovation and rising costs, especially energy.

While Jordan has adopted a number of strategies and plans in the past, yet they did not capitalise on Jordan's full economic potential, which calls for:

1. The need for the implemented plans to be more effective, with priorities set in areas of high growth potential. This includes the adoption of a vision that becomes a reference for all sectoral strategies and related action plans.
2. Comprehensiveness of sectoral strategies and related action plans as well as creating a balance among short, medium and long-term goals.
3. Effective implementation by accelerating the pace of work in the public sector; putting in place key performance indicators (qualitative and quantitative) and evaluation mechanisms; identifying risks and adopting escalation procedures in the event of underperformance.

4. Availability of data and the need for comprehensive and regularly updated data as a point of reference to facilitate evidence-based decision and policy-making; thus allowing the implementation process to be properly monitored and evaluated.
5. Strong institutional performance and improved coordination. Strategies and plans must be aligned with the goals of the vision, which requires proper empowerment of secretaries-generals and senior officials, as well as sustainable mechanisms in case of job succession.
6. Enthusiasm to support change, strengthen confidence in the set goals and programmes, in addition to adopting proper change management systems that includes training, motivation and open communication channels.

This phase calls for intensifying efforts to implement the Economic Modernisation Vision, with the aim of placing the economy on a sustainable and accelerated growth trajectory in order to double job opportunities over the next decade, ensure better quality of life for Jordanians, unleash Jordan's full economic potentials, promote self-reliance, and capitalize on the Kingdom's strengths. These include providing youth with quality education and ability to innovate, solid business infrastructure, strategic location, a promising start-up scene, strong relations with development partners, resilient economy in light of regional and global dynamics, and solid political environment.

On the transformational side, newly emerging technologies (particularly artificial intelligence, and smart technologies) will be playing a pivotal role, in addition to newly emerging products and markets in the region and beyond.

Change requires investing in opportunities to create sustainable value, and through the Economic Modernisation Vision and its related Roadmap, Jordan will be able to capture its full potential to serve the potential and upcoming development and investment projects.

As a nation, we need to capitalise on future change. This not only requires putting in place the needed economic plans and policies, but also a fundamental transformation in the mindset as we seek to adapt to these changes through entrepreneurship, flexibility and pragmatism.

### 3.2 Methodology Adopted

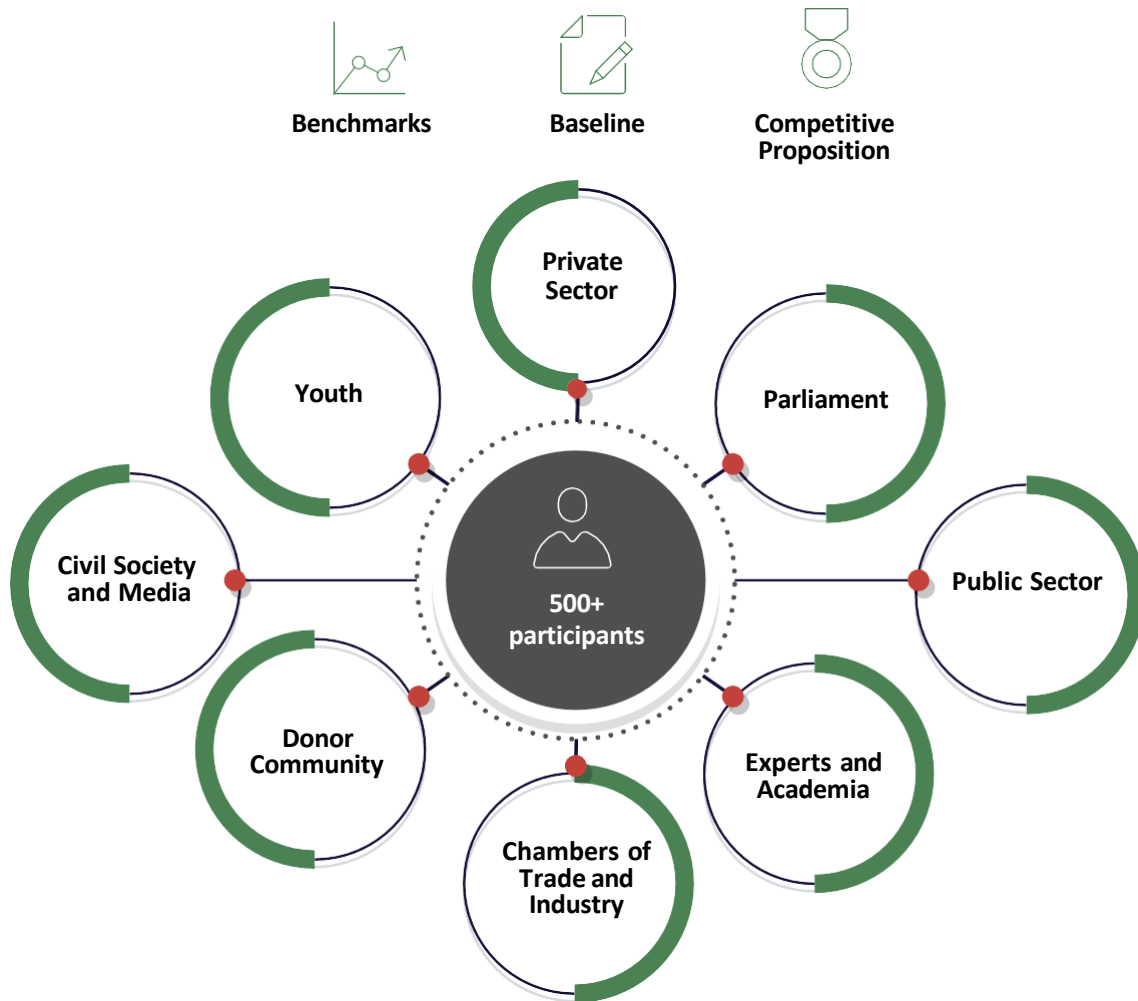
Jordan's Economic Modernisation Vision and its related roadmap in the first phase were shaped through a collaborative, data-driven and market-informed approach that resulted in tangible, ambitious, and practical solutions and recommendations. The second phase continued to build on this same approach.

The baseline for the adopted methodology was set by assessing Jordan's achievements and challenges, analyzing Jordan's competitive position against other countries in the region and beyond, as well as reviewing national development strategies of other peer countries. These inputs provided a factual and outward looking foundation to explore relevant development options and strategic priorities for Jordan. The analyses were strongly driven by a multi-month and multi-disciplinary engagement process involving various experts. Strong emphasis was placed on understanding the sectors of Jordan's economy and their potential as well as new development opportunities resulting from current global trends and market shifts. In parallel, economic modeling supported the development of growth scenarios for Jordan, and the assessment of a wide range of options.

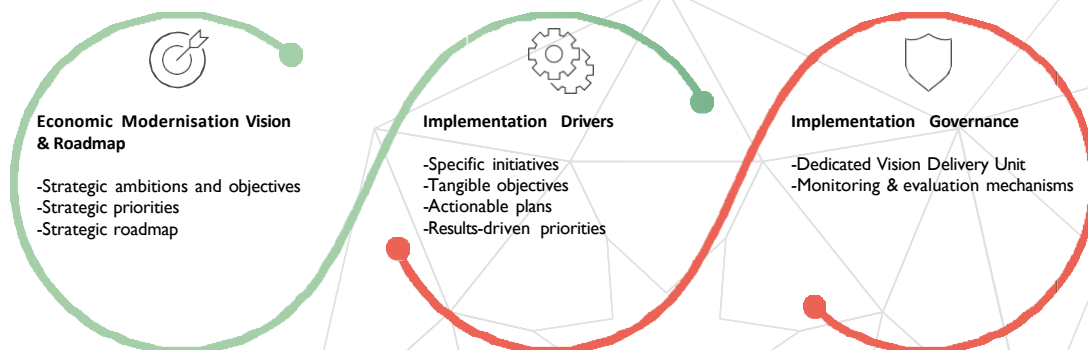
The result is an ambitious and actionable roadmap for the next ten years that will serve as a reference point for the development of executive sectoral programmes and plans. This roadmap, through setting future priorities and goals, aims to ensure consistency of efforts and continuity of implementation in a dynamic changing environment.

**Figure (6): Vision Preparation Approach**

Highly inclusive and externally driven



**Outputs**



### 3.3 Vision Characteristics

The Economic Modernisation Vision and its related Roadmap is fundamentally different from past exercises with regards to the preparation approach adopted and the desired outcomes produced. Nonetheless, it was developed by building on successes of previous outcomes and experiences. The preparation of the vision is characterised by five features to ensure its success and effective implementation:

1. **Inclusiveness and participation:** Over 500 experts from across economic and social sectors contributed to the preparation of the first phase of the Economic Modernisation Vision in 2022 through a highly interactive process. In 2025, around 400 experts from a wide range of sectors were engaged in shaping the second phase of the Vision.
2. **Growth stimulation:** The work was centered around diagnosing bottlenecks and finding new ways to unleash Jordan's full potential in terms of growth and sustainable comprehensive development. This is in addition to the creation of job opportunities and address the unemployment challenge through stimulated growth, and with the continuous quest for the advancement of quality of life.
3. **Find effective solutions and avoid unimplementable theories:** Importance on finding effective solutions, taking into account the synergies among sectors, while making decisions based on data and facts.
4. **Accountability:** The implementation governance design is built to manage the achievement of actual results, with clear accountability mechanisms, considering flexibility if the need arises for making some changes
5. **Learn from past experiences:** This work differs from the previous visions and plans that have not achieved their full potential, by benefiting from lessons learnt to be a starting point for adopting best practices to ensure success in the future.

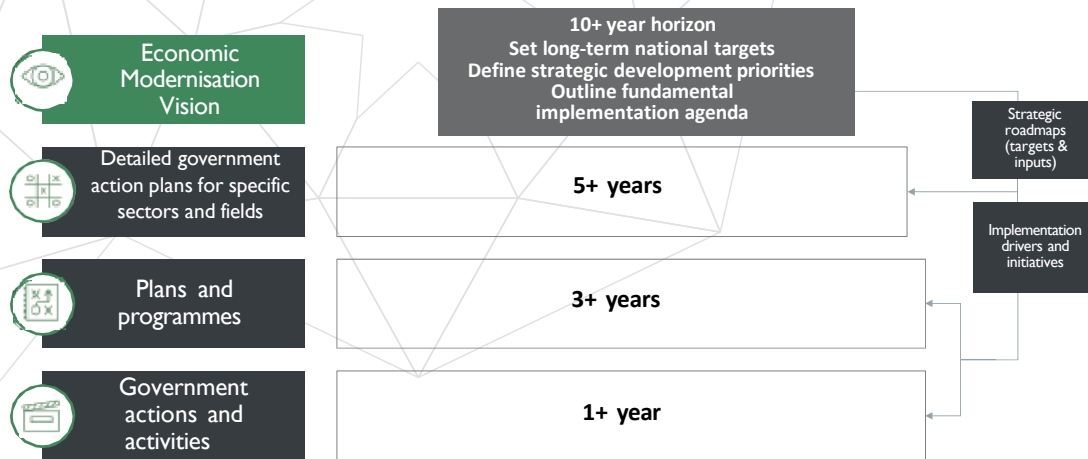
**Figure (7): Vision Characteristics**

### 3.4 Implementation Framework

The purpose of the Vision is to set long-term national targets for Jordan, define the strategic development priorities, and outline a fundamental implementation roadmap. The project leads to the formulation of the vision with a fact-based “point of departure” assessment of the sector. This is followed by identified avenues for development and key issues to be addressed, articulating a desirable and feasible target state of the sector (sector vision and high-level strategy), outlining future contributions to economic growth and opportunity creation, and flagging key investment priorities to bring the full potential of the sector to life.

In the spirit of a national vision, the effort did not rely solely on detailed sector-level analyses or on insights from previous national experiences. It also drew on the contributions of participants in the National Economic Workshop sessions, expert guidance, industry research and studies, and lessons learned from the experiences of other countries.

**Figure (8): Vision’s Executive Framework**



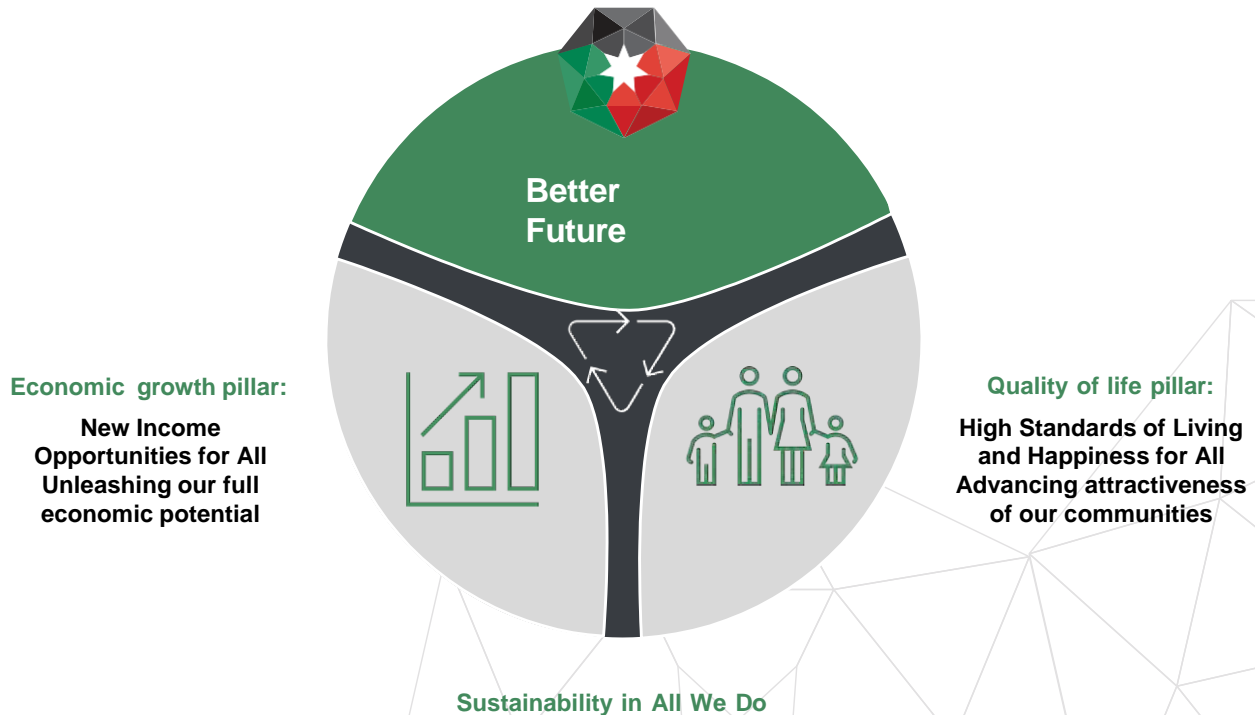
The Vision offers a set of strategic objectives and clarifies the roles and duties of the government, including ministries and other institutions. This includes the preparation of detailed sectoral plans or the updating of existing ones, and developing action plans for each sector and timeframes for each, including setting benchmarks and performance indicators. The Vision also takes into account alignment with execution limitations, such as available financial resources and technical capabilities.

# 4. The Way Towards the Future

## 4.1 Vision's Pillars

The Economic Modernisation Vision and its Roadmap is based on two strategic pillars: a pillar focused on accelerating sustainable and inclusive growth by unleashing Jordan's full economic potential, while the second is centered on society, targeting the improvement of quality of life of all Jordanians to secure a better future for all. The two pillars are underpinned by sustainability.

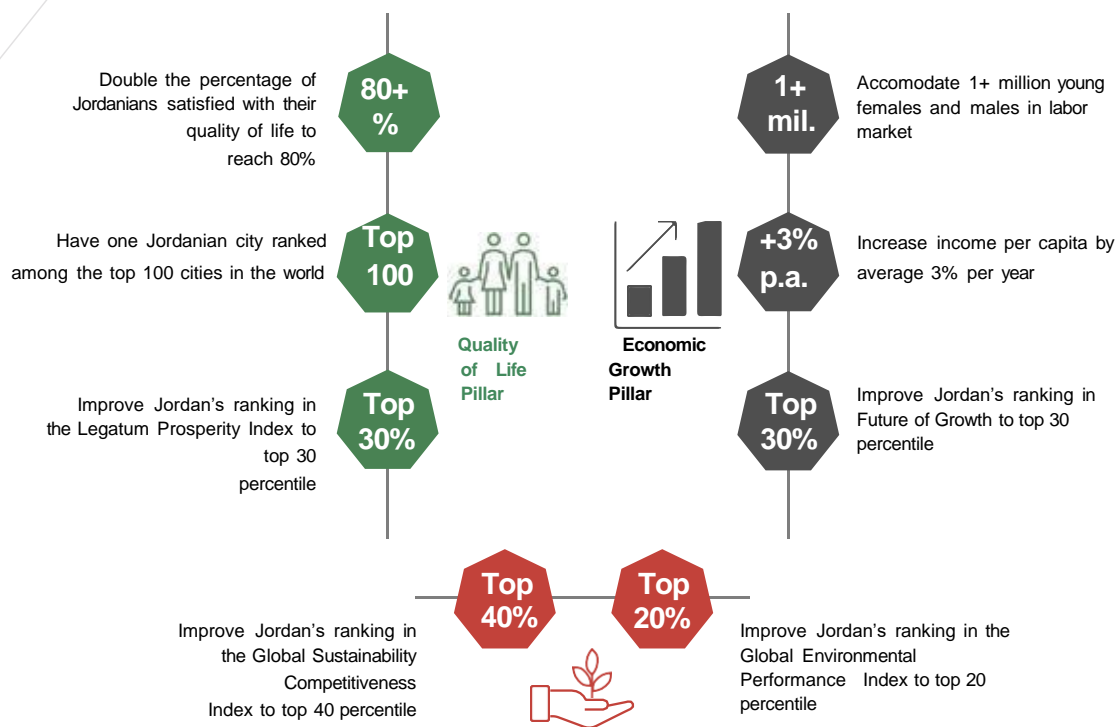
Figure (9): Vision's Two Main Pillars



These two pillars address the two key challenges facing Jordan and the Jordanian people; sustainable income opportunities and improving the quality of life. These were derived from a comprehensive national survey conducted in 2022 during the formulation of the Vision, under the supervision of a specialized research team.

The survey included a sample of 2,500 men and women, with careful attention to ensuring representation of all segments and groups within society.

**Figure (10): Vision’s Strategic Goals**



Through the economic pillar, Jordan is expected to create leaps in economic growth to accommodate 1 million young females and males in labor market over the vision’s period. A precursor for achieving these goals is substantially enhancing Jordan's international competitiveness across all underlying drivers, from the quality of Jordan's infrastructure, to legal environment, to ease of doing business, and to Jordan's ability to create world-leading innovative skills

Through the “Quality of Life” pillar, all generations can enjoy a good lifestyle to make Jordan one of the best countries in the region in terms of quality life and prosperity.

The two pillars and their goals are also closely interrelated. Creating sound economic growth will provide the foundation to fund the required infrastructure for the quality of life pillar, and the targeted increase in income will allow citizens to spend on the lifestyle options that they choose to have. In addition, inclusive green growth will create a cleaner and more sustainable living environment for all citizens while triggering innovative growth opportunities in green products and services. Further, a domestic market with strong growth momentum from consumer spending will reinforce the export-driven growth strategy. Given the close connections between the two pillars, it will be of critical importance to maximize the synergies between them

#### **4.1.1 Unleashing Jordan’s Full Economic Potential**

Accelerating Jordan's economic growth will be paramount to creating the necessary jobs sufficient to meet the requirements of the future job market and reducing the unemployment rate. Creating 1+ million new job opportunities will require building on Jordan’s existing strengths, as well as identifying and creating new strengths in different areas to capture future opportunities.

Realising such a leap will require activating Jordan's economic growth engine, as the domestic market alone will not provide the necessary thrust. Leadership and innovation in exports will require the attraction of additional foreign and domestic direct investment with international investors leveraging Jordan's strategic location and FTAs as a hub to fuel their global growth and market outreach.

To become an attractive location, Jordan will need to make significant improvements in the underlying enablers in areas such as ease of doing business, infrastructure, competitive input costs, the availability of specific skills and high levels of productivity, or the ability to innovate in areas of future growth such as manufacturing, technology, mining, tourism and creative industries.

While job creation is at the top of the agenda, improving the purchasing power for all Jordanians is another imperative strategic goal within the economic pillar. A jump in job creation in conjunction with meaningful and continuous income level improvements will form the centerpiece of economic growth and will lead to tangible results that can be experienced in the daily life of all Jordanians.

The economic growth pillar will pursue three Vision goals:

1. Create 1+ million new income opportunities for Jordanians by 2033.
2. Increase the real income per capita by 3% per year on average.
3. Improve Jordan's ranking in the Future of Growth Index issued by the World Economic Forum to reach the top 30<sup>th</sup> percentile.

#### **4.1.2 Enhancing the Quality of Life for all Jordanians**

Every citizen is affected by the quality of life every day, and it directly influences the citizen's contentment and productivity. Ensuring that Jordan has a world-class standard of living is vital for the country's long-term development.

The Economic Modernisation Vision seeks to improve the basic standards of livability; such as high quality and affordable housing, robust infrastructure, high quality education and comprehensive healthcare, in addition to a clean and sustainable environment.

During the second phase of the vision, the focus will increase on the Social Protection sector due to its pivotal role in enhancing the inclusiveness of social development and the distribution of its gains across all segments.

Moreover, the Vision aims to develop attractive recreational, cultural and sports activities. The roadmap will integrate all " quality of life" elements in a cohesive manner.

The quality of life pillar will pursue three Vision goals:

1. Double the percentage of Jordanians who are satisfied with their quality of life to reach 80%.
2. Classify one Jordanian city ranked among the top 100 cities in the world.
3. Improve Jordan's ranking in the Legatum Prosperity Index to top 30<sup>th</sup> percentile.

These three strategic goals will ensure Jordan has a highly focused quality of life agenda, which highlights citizens and their satisfaction as the focus of attention.

It is also worth noting that raising the quality of life can attract talents and capabilities that are conducive to economic growth.

## 4.2 Sustainability

Through the Vision and its Roadmap, Jordan will continue its efforts to tackle needs related climate change (including delivering on the Paris Agreement), food security and water, and availability of clean energy. Since sustainability is a core pillar of this Vision, Jordan will continue its efforts to achieve the Sustainable Development Goals, compatibility with global approach towards a green economy, and attract investments into sustainable projects which would also facilitate greater access to green financing.

Sustainability is expected to help promote creating new phase of economic growth by fueling investments (both domestic and international) in greener projects (technologies, infrastructure and products), sparking entrepreneurial and innovative solutions, enhancing the export competitiveness of our nation and ultimately, creating high quality and sustainable jobs for the future. Jordan aims to be a low-carbon, resource efficient and socially inclusive nation that serves as a regional hub for green entrepreneurship and innovation.

Sustainability will be a key element in Kingdom's economic future, in particular:

1. Expanding on renewable energy, including new sources of energy (such as hydrogen) and continuously promoting improved energy efficiency.
2. Developing sustainable transport systems and establishment of a network of electric charging stations.
3. Increasing ecotourism and environmentally friendly activities that are based on introducing an immersive experience in nature.
4. Adopting modern agricultural techniques that adapt to climate change, including integrating best and environmentally friendly practices.
5. Promoting improved water efficiency, water quality, and identifying new water resources.
6. Improving waste management, recycling and reuse.

Sustainability in the way citizens aspire to live is important. It will help ensure that the environment citizens live in is clean and well protected, future cities are greener and more livable. Adopting sustainable practices and investing in innovative solutions will foster sustainable agriculture practices across Jordan to provide high quality, nutritious and fresh food to Jordanians, while at the same time protecting one of our most precious resources, water, of which ~50% is currently consumed by the agriculture sector. Developing greener urban centers includes the electrification of the transportation network, well-integrated communities, increasing green spaces, exposure to nature and providing opportunities for a more active lifestyle.

A sustainable Jordan will be a strong contributor to a better world for the future, which is well aligned with the United Nations Sustainable Development Goals, in particular the following goals: no poverty, zero hunger, good health and wellbeing, quality education, gender equality, clean water and sanitation, affordable and clean energy, economic growth, industry, innovation and infrastructure, reduced inequalities, sustainable cities and communities, responsible consumptions and production, life below water, life on land, and climate action. Green growth of the Jordanian economy will be based on resource efficiency, circularity, climate responsiveness, nature protection, human well-being and social inclusion.

The sustainability theme will pursue two Vision goals:

1. Improve Jordan's ranking in the Global Environmental Performance Index to top 20<sup>th</sup> percentile.
2. Improve Jordan's ranking in the Global Sustainability Competitiveness Index to top 40<sup>th</sup> percentile.

### 4.3 Strategic Objectives Framework

The Vision goals define bold long-term "destinations" for Jordan in the areas of job creation and income improvement, quality of life advancement, and basic service improvement.

To keep Jordan on course towards realizing these long-term goals, 8 overarching strategic objectives were defined, which are based on 72 goals, and focused on tangible actions and measurable steps.

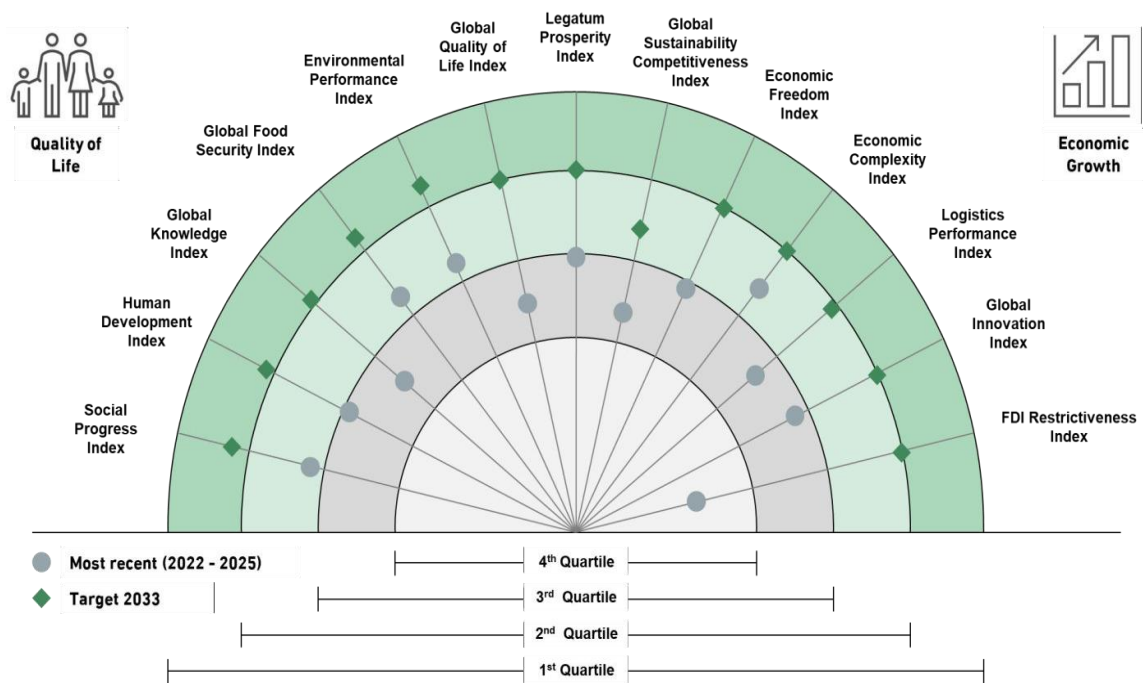
Taking the economic growth pillar as an example, a suite of 34 goals will be used to guide the realization:

- The strategic objective of "job creation" will be guided through 5 goals, targeting a disproportionate reduction in unemployment rate, expat employment, informal employment as well as an increase in female and private sector employment.
- The strategic objective of "income growth" will be guided through 7 goals, targeting a disproportionate increase in GDP, economic diversity, role of "future" sectors, exports, FDI, domestic private investments, and rural area growth.

- The strategic objective of augmented "international economic competitiveness" will be guided through 22 goals, targeting quantum leaps in ease of doing business, market compatible skill supply, R&D and innovation, entrepreneurship, infrastructure quality, FDI attractiveness, corruption perception, IP protection, and electricity prices.

Similarly, 21 goals will guide the implementation of the quality of life pillar, and 17 goals will guide the realization of long-term sustainability objectives

**Figure (11): Key International Indicators to Track in Implementing the Vision**



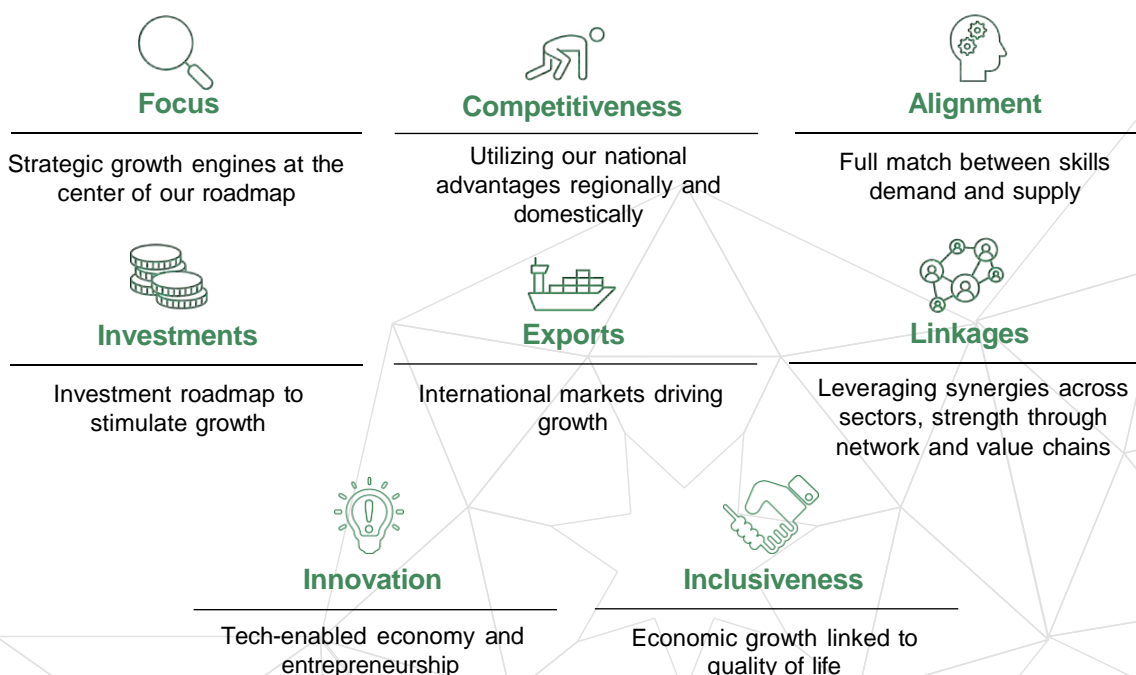
# 5. Economic Growth Pillar

## 5.1 Future Economic Growth Strategy

One of the two strategic pillars of the Economic Modernisation Vision is unleashing the full economic potential of Jordan over the coming decade, and focusing on emerging and high growth potential sectors, which will lead to increased economic opportunities for citizens. This is outlined by three key economic strategic goals of the Vision, which are creating income-generating opportunities for citizens, enhancing the real capita per income, and improving Jordan's ranking in the WEF Future of Growth Index.

To unleash the full potential of Jordan's economy, the economic growth pillar during the first and second phases is built on 8 guiding principles, which are Focus, Competitiveness, Alignment, Investments, Exports, Linkages, Innovation and Inclusiveness.

**Figure (12): Economic Growth Pillar Guidelines**



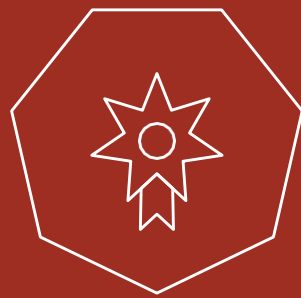
## 5.2 Economic Growth Priorities

The economic growth priorities of the Economic Modernisation Vision are based on five growth drivers, owing to the interdependence among them. These include High-Value Industries, Future Services, Destination Jordan, Smart Jordan and Sustainable Resources.

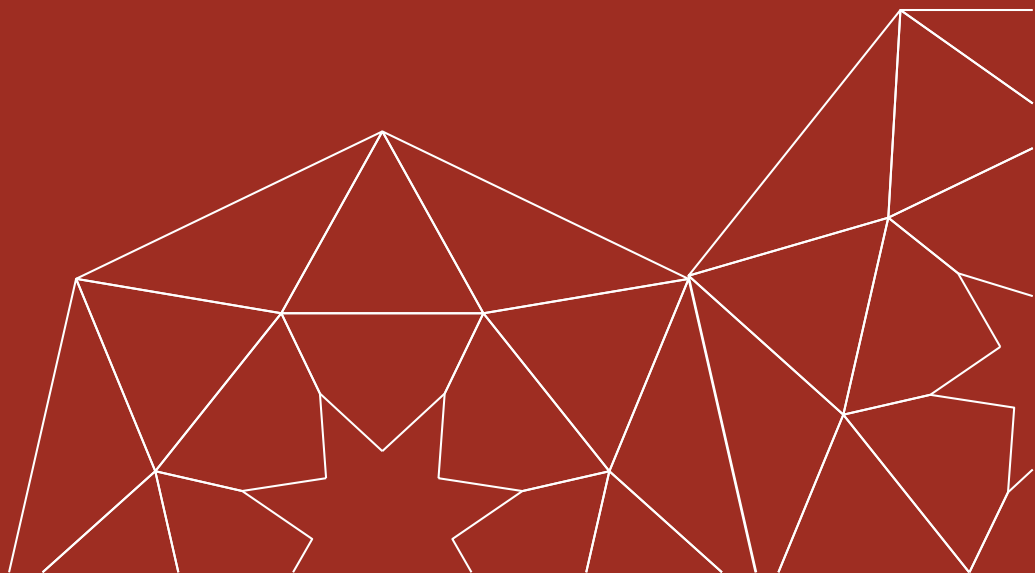
These five drivers are comprised of priority growth, development and success sectors and sub-sectors that create an enabling environment for future success and development, as well as others that enable growth in Jordan's exports and markets.

**Figure (13): Priority Economic Sectors**





High Value Industries الصناعات عالية القيمة



## First: High-Value Industries

### 1. Mining

#### Current State

The Mining sector in Jordan enjoys a host of strengths, including:

- **Diverse and promising mineral resources:** Jordan has a rich portfolio of mineral resources, including globally competitive strategic industrial minerals such as phosphate (ranking seventh in global reserves) and potash. In addition, there are promising indicators of metallic minerals, including copper, gold, and rare minerals, forming a strong foundation for growth and sector diversification.
- **Stable investment environment:** Jordan offers political and monetary stability, along with a fixed exchange rate, smooth profit repatriation, and a safe and predictable investment environment. This builds investor confidence and supports long-term planning, thereby contributing to attract foreign direct investment and the associated advanced technologies.
- **Competent workforce:** The sector benefits from a skilled, cost-competitive workforce, with wages and benefits that rank among the highest contributors to GDP per employee.
- **Strategic geographic location:** Jordan's strategic geographic location provides a competitive advantage in accessing global markets, especially Western and regional ones, benefiting from its location near major consumption centers, and supported by essential infrastructure including ports and roads that facilitate current export operations.
- **Advanced industrial expertise in phosphate and potash:** Jordan has long-term technical and operational expertise in the phosphate and potash industries. This provides a solid foundation of knowledge and skills that can be leveraged to develop value-added transformational industries and expand the sector to include other minerals.

However, the Mining sector in Jordan faces a group of challenges, including:

- **Underdeveloped regulatory framework and the absence of investment guarantees:** The current legal framework represents the main barrier to the sector, as it lacks clarity and overlaps mining, petroleum, and quarrying activities. More importantly, the current framework does not provide security of tenure, creating uncertainty for investors regarding their right to utilize commercial discoveries. This contradicts international best practices.

- **High operational costs for energy and water:** Mining operations and transformational industries face a major challenge due to the high cost of essential production inputs, particularly energy and water. This directly weakens the global competitiveness of projects in Jordan
- **Gaps and incompleteness in geological data:** Jordan lacks an integrated and up-to-date national geological information bank. Most of the available historical data is largely incomplete and non-digitized, which hinders investors' ability to effectively assess potential opportunities and reduces Jordan's competitiveness as an exploration destination.
- **Uncompetitive financial system and high primary costs:** The sector is constrained by an uncompetitive financial system that imposes a high burden on investors compared to peer countries. Specifically, land rental fees during the exploration phase are considered excessively high, discouraging investment in high-risk exploration activities.
- **Logistics infrastructure challenges:** The sector faces logistics challenges, particularly due to the remote location of potential mining sites from Aqaba Port and the absence of an efficient railway network for transporting raw materials. Additionally, the port has limited capacity to accommodate large vessels for new types of mining exports.
- **Weak exploration environment:** The sector is constrained by limited exploration activity, which in turn restricts the potential for discovering new resources. This challenge weakens its competitiveness in a rapidly evolving global landscape, where emerging players benefit from advanced technologies and broader supply options. This also contributes to a concentration of exports in a limited number of markets.

# Executive Summary Mining

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Maximize the mining sector's contribution to the national economy
- Accelerate exploration of promising minerals and diversify the mineral resource base (industrial and other rare minerals)
- Enhance added value through the development of competitive transformational industries
- Establish Jordan as an attractive global destination for mining investment
- Promote sustainability principles, green mining and social responsibility within the sector
- Develop institutional capabilities, and adopt modern technologies and green mining practices
- Enhance competitiveness through infrastructure development and operating environment improvement

## 3 Refreshed Key Impact Indicators

- Gross Fixed Capital Formation in the mining sector
- Capital replacement and modernisation rate
- Mineral product diversification index
- Mining export concentration ratio
- Jordan's detailed geological survey coverage
- Actual production volume of key minerals
- Mining sector carbon footprint
- Total number of approved mining exploitation licenses

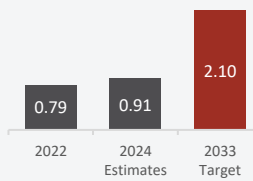
## 4 Proposed Initiatives

- **Priority initiatives:**
  - Restructuring the legislative and regulatory framework of the sector
  - Developing competitive and stable financial incentives and frameworks for the sector
  - Establishing a national geological information bank and activating exploration promotion
  - Activating the "One-Stop Shop" to facilitate the investor journey
- **Sector-related initiatives:**
  - Establishing the National Geological Survey Authority
  - Enhancing the competitiveness of existing industries and deepening value chains (phosphate and potash)
  - Developing specialized human competencies and capabilities in the mining sector
  - Promoting the environmental, social, and governance (ESG) principles

## 5 Direct economic impact\*

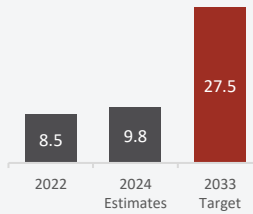
### Contribution to real GDP

9.7%+ p.a. | JD 1.19 bn+ 2024-2033



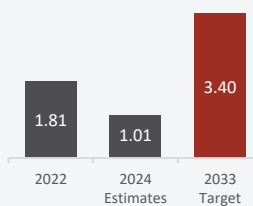
### Employment

12.2%+ p.a. | 17.7 k+ FTE 2024-2033



### Exports

14.4%+ p.a. | JD 2.39+ bn



\* The above targets are based on the statistical methodology followed until the end of June/2022.  
 \* The data source for GDP and Employment rates is the General Department of Statistics (2022 numbers are actual, while 2024 numbers are estimations). Exports data are based on the Central Bank's bulletin.

## 2. Manufacturing

### Current State

The Manufacturing sector in Jordan enjoys a host of strengths, including:

- **Well-established industrial base:** The sector benefits from a robust production base in select high value industries. This capacity is further reinforced by the availability of natural resources and essential raw materials for downstream industries.
- **Highly competitive Jordanian products:** Jordanian products are recognized for their high quality and adherence to high standards that meet international specifications, enhancing their reputation and competitiveness.
- **Political and monetary stability:** Political and security stability are key factors in enhancing investment attractiveness. This is further supported by monetary stability and a stable exchange rate, which strengthen investor confidence and enable effective planning.
- **Strategic advantages of international market access:** Jordan's strategic geographic location, connecting three continents, provides a unique logistical advantage. This is further supported by an extensive network of free trade agreements, granting Jordanian exports access to major international markets.
- **Existing network of industrial cities:** The presence of an established network of industrial cities with high potential serves as a strong base for industrial growth and investment expansion.
- **Reliable digital infrastructure:** The sector benefits from reliable digital infrastructure and leverages an advanced information and communications technology ecosystem to unlock new growth opportunities.
- **Neutral judiciary system:** The presence of an independent judicial system ensures fairness among litigants, facilitates effective dispute resolution, and strengthens trust while safeguarding rights.

However, the Manufacturing sector in Jordan faces a group of challenges, including:

- **Complex regulatory business environment:** The sector faces challenges related to slow and complicated government processes, the absence of automation, and the multiplicity and overlap of regulators, all of which undermine regulatory fairness and result in inconsistent enforcement and compliance.
- **Limited effectiveness of support and incentives programs:** The sector is constrained by a weak incentive ecosystem, the absence of tax incentives, and high taxes and operating costs. Limited support programs and enabling policies further hinder companies' ability to expand, modernize, and compete in international markets.

- **High operating costs:** High production costs are a key barrier to industrial growth, especially due to high electricity cost and water scarcity. Additionally, high local shipping costs and reliance on imported raw materials increase the sector's exposure to global supply chain disruptions.
- **Inadequate specialized competencies and skills:** Despite an abundance of basic skilled labor in the market, there is a gap between educational outcomes and the specialized skills required to keep pace with industrial advancements.
- **Limited investment in innovation and productivity:** Limited adoption of the Fourth Industrial Revolution's (Industry 4.0) technologies contributes to reduced productivity. Additionally, insufficient financial liquidity among enterprises limits their ability to invest in technology, and research and development (R&D).
- **Shadow economy:** The shadow economy in the sector creates unfair competition, thereby making it more difficult to regulate the industrial market and leading to lower economic growth rates.
- **Lack of adequate investment flows:** Despite political and monetary stability, Jordan's manufacturing sector is challenged by insufficient investment and low attractiveness to foreign and private sector investors.
- **Access to international market:** Despite their export experience, manufacturers continue to face challenges in marketing and market penetration, resulting in exports being concentrated in a limited number of markets.

# Executive Summary Manufacturing

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Enhance local manufacturing and reduce reliance on imports
- Expand and diversify the export capacity of the manufacturing sector
- Create new and sustainable job opportunities for Jordanians and position the manufacturing sector as a key driver for job creation
- Enhance the competitiveness of Jordanian products by reducing production costs
- Enable the manufacturing sector by enhancing workforce competency and promoting the active participation of women and youth
- Promote and create an attractive environment for investment in the manufacturing sector
- Establish a national innovation system for industrial research and development (R&D)
- Create an enabling and stable legislative and regulatory environment
- Empower SMEs and effectively integrate them into manufacturing value chains

## 3 Refreshed Key Impact Indicators

- Jordan's ranking in the Economic Complexity Index (ECI)
- Jordan's ranking in the Competitive Industrial Performance Index (CIP)
- Average score for patent and trademark protection under the International Property Rights Index (IPRI)
- Total investment in the manufacturing sector (domestic and foreign)
- Export Market Concentration Index
- Percentage of local content in industrial products
- Exported Product Concentration Index
- Percentage of factories compliant with environmental requirements
- SME sustainability rate
- Number of SMEs with improved classifications
- Ease of starting industrial activities
- Employment growth rate in the manufacturing sector
- Percentage of female participation in the manufacturing sector
- Percentage of total domestic expenditure on research and development in the manufacturing sector

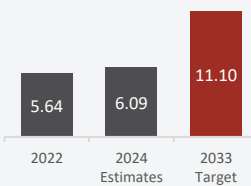
## 4 Proposed Initiatives

- **Priority initiatives:**
  - Launching the streamlined manufacturing program to simplify and automate regulatory procedures
  - Promoting entrepreneurship and enhancing competitiveness in the manufacturing sector within a cost-effective ecosystem
  - Strengthening value chains and supporting domestic products
  - Developing human competencies and providing accurate industrial information to support planning and decision-making

## 5 Direct economic impact\*

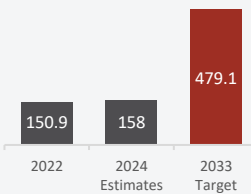
### Contribution to real GDP

6.9%+ p.a. | JD 5.01 bn+ 2024-2033



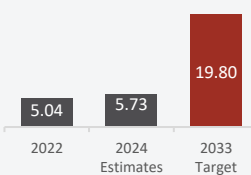
### Employment

13.1%+ p.a. | 321.1 k+ FTE 2024-2033



### Exports

14.8%+ p.a. | JD 14.07+ bn



# Executive Summary Food Processing & Manufacturing

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Enhance local manufacturing and reduce reliance on imports
- Expand and diversify the export capacity of the manufacturing sector
- Create new and sustainable job opportunities for Jordanians and position the manufacturing sector as a key driver for job creation
- Enhance the competitiveness of Jordanian products by reducing production costs
- Enable the manufacturing sector by enhancing workforce competency and promoting the active participation of women and youth
- Promote and create an attractive environment for investment in the manufacturing sector
- Establish a national innovation system for industrial research and development (R&D)
- Create an enabling and stable legislative and regulatory environment
- Empower SMEs and effectively integrate them into manufacturing value chains

## 3 Refreshed Key Impact Indicators

- Utilization rate of the food processing & manufacturing sub-sector's production capacity
- Food processing & manufacturing sub-sector's market value
- Food processing & manufacturing sub-sector's export volume
- Food processing & manufacturing sub-sector's labor size

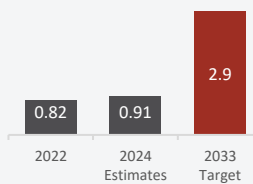
## 4 Proposed Initiatives

- **Priority initiatives:**
  - Boosting the competitiveness of domestic food products and ensuring fair competition in the market
  - Developing human competencies and specialized skills for the food processing & manufacturing sub-sector
  - Enhancing the efficiency of the food inspection and monitoring system

## 5 Direct economic impact\*

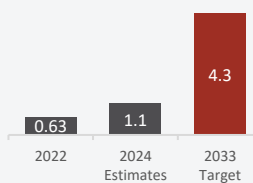
### Contribution to real GDP

13.8%+ p.a. | JD 1.99 bn+ 2024-2033



### Exports

16.4%+ p.a. | JD 3.2+ bn



# Executive Summary **Chemicals**

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Enhance local manufacturing and reduce reliance on imports
- Expand and diversify the export capacity of the manufacturing sector
- Create new and sustainable job opportunities for Jordanians and position the manufacturing sector as a key driver for job creation
- Enhance the competitiveness of Jordanian products by reducing production costs
- Enable the manufacturing sector by enhancing workforce competency and promoting the active participation of women and youth
- Promote and create an attractive environment for investment in the manufacturing sector
- Establish a national innovation system for industrial research and development (R&D)
- Create an enabling and stable legislative and regulatory environment
- Empower SMEs and effectively integrate them into manufacturing value chains

## 3 Refreshed Key Impact Indicators

- Utilization rate of the chemicals sub-sector's production capacity
- Chemicals sub-sector's market value
- Chemicals sub-sector's export volume
- Chemicals sub-sector's labor size

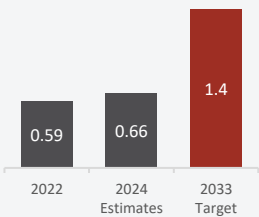
## 4 Proposed Initiatives

- **Priority initiatives:**
  - Developing an integrated national strategy for the chemicals sub-sector
  - Attracting and promoting high-quality investments in chemical downstream industries

## 5 Direct economic impact\*

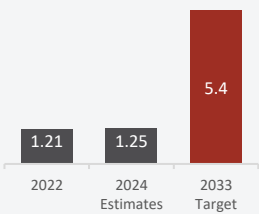
### Contribution to real GDP

8.7%+ p.a. | JD 0.74 bn+ 2024-2033



### Exports

17.7%+ p.a. | JD 4.15+ bn



# Executive Summary Pharmaceuticals

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Enhance local manufacturing and reduce reliance on imports
- Expand and diversify the export capacity of the manufacturing sector
- Create new and sustainable job opportunities for Jordanians and position the manufacturing sector as a key driver for job creation
- Enhance the competitiveness of Jordanian products by reducing production costs
- Enable the manufacturing sector by enhancing workforce competency and promoting the active participation of women and youth
- Promote and create an attractive environment for investment in the manufacturing sector
- Establish a national innovation system for industrial research and development (R&D)
- Create an enabling and stable legislative and regulatory environment
- Empower SMEs and effectively integrate them into manufacturing value chains

## 3 Refreshed Key Impact Indicators

- Utilization rate of the pharmaceuticals sub-sector's production capacity
- Pharmaceuticals sub-sector's market value
- Pharmaceuticals sub-sector's export volume
- Pharmaceuticals sub-sector's labor size

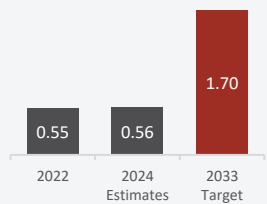
## 4 Proposed Initiatives

- **Priority initiatives:**
  - Accelerating and automating the registration processes for domestic pharmaceuticals
  - Developing a fair and sustainable pricing mechanism for domestic pharmaceuticals
  - Enhancing the efficiency of the Jordan Food and Drug Administration to obtain international accreditations
  - Establishing the Higher Council for Pharmaceuticals industries

## 5 Direct economic impact\*

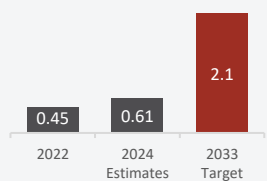
### Contribution to real GDP

13.1%+ p.a. | JD 1.14 bn+ 2024-2033



### Exports

14.7%+ p.a. | JD 1.49+ bn



\* The above targets are based on the statistical methodology followed until the end of June/2022.  
 \* The data source for GDP is the General Department of Statistics (2022 numbers are actual, while 2024 numbers are estimations). Exports data are based on the Central Bank's bulletin.

# Executive Summary **Textiles**

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Enhance local manufacturing and reduce reliance on imports
- Expand and diversify the export capacity of the manufacturing sector
- Create new and sustainable job opportunities for Jordanians and position the manufacturing sector as a key driver for job creation
- Enhance the competitiveness of Jordanian products by reducing production costs
- Enable the manufacturing sector by enhancing workforce competency and promoting the active participation of women and youth
- Promote and create an attractive environment for investment in the manufacturing sector
- Establish a national innovation system for industrial research and development (R&D)
- Create an enabling and stable legislative and regulatory environment
- Empower SMEs and effectively integrate them into manufacturing value chains

## 3 Refreshed Key Impact Indicators

- Utilization rate of the textiles sub-sector's production capacity
- Textiles sub-sector's market value
- Textiles sub-sector's export volume
- Textiles sub-sector's labor size

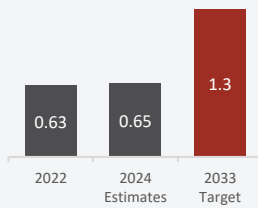
## 4 Proposed Initiatives

- **Priority initiatives:**
  - Improving value chains by establishing collaborative industrial clusters
  - Supporting the sector with competent national labor
  - Diversifying the markets and product lines of Jordan's textile exports

## 5 Direct economic impact\*

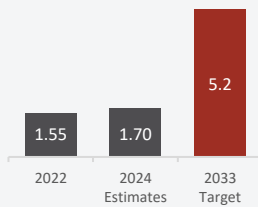
### Contribution to real GDP

8%+ p.a. | JD 0.65 bn+ 2024-2033



### Exports

13.2%+ p.a. | JD 3.5+ bn



# Executive Summary **Engineering**

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Enhance local manufacturing and reduce reliance on imports
- Expand and diversify the export capacity of the manufacturing sector
- Create new and sustainable job opportunities for Jordanians and position the manufacturing sector as a key driver for job creation
- Enhance the competitiveness of Jordanian products by reducing production costs
- Enable the manufacturing sector by enhancing workforce competency and promoting the active participation of women and youth
- Promote and create an attractive environment for investment in the manufacturing sector
- Establish a national innovation system for industrial research and development (R&D)
- Create an enabling and stable legislative and regulatory environment
- Empower SMEs and effectively integrate them into manufacturing value chains

## 3 Refreshed Key Impact Indicators

- Utilization rate of the engineering sub-sector's production capacity
- Engineering sub-sector's market value
- Engineering sub-sector's export volume
- Engineering sub-sector's labor size

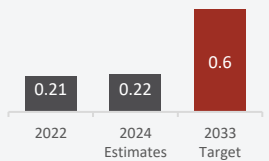
## 4 Proposed Initiatives

- **Priority initiatives:**
  - Launching a national strategy to develop the engineering sub-sector
  - Accelerating digital transformation and adopting the Fourth Industrial Revolution's solutions
  - Establishing an innovation and R&D center for the engineering sub-sector

## 5 Direct economic impact\*

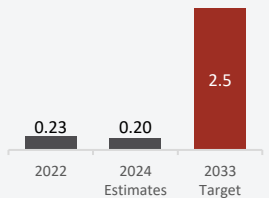
### Contribution to real GDP

11.8%+ p.a. | JD 0.38 bn+ 2024-2033



### Exports

32.4%+ p.a. | JD 2.3+ bn



\* The above targets are based on the statistical methodology followed until the end of June 2022.  
 \* The data source for GDP is the General Department of Statistics (2022 numbers are actual, while 2024 numbers are estimations). Exports data are based on the Central Bank's bulletin.

## 3. Agriculture and Food Security

### Current State

The Agriculture and Food Security sector in Jordan enjoys a host of strengths, including:

- **Jordan's geostrategic location and diverse climate:** The geographical proximity to regional markets, coupled with the diversity of climate that is suitable for production, contribute to enhancing the continuity of agricultural production and adding a competitive advantage to Jordanian exports.
- **High sector impact for the society:** The agricultural sector plays a vital role in supporting livelihoods and creating employment, especially in rural areas.
- **Food safety control:** Jordan is home to several distinguished research centers and laboratories focused on food safety control.
- **Available cultivable lands:** 75% of the agricultural lands in Jordan are cultivable, but left uncultivated due to water scarcity. This is especially the case for Wadi Arabah, which can be transformed into an agricultural zone through innovative solutions.
- **Agricultural education and training:** Several initiatives are being implemented by the Ministry of Agriculture, as well as institutions specializing in agricultural education and training, which have contributed to building agricultural expertise.
- **High-quality livestock rearing and export:** Livestock are raised based on traditional methods that are deeply-rooted among breeders; benefiting from the abundance of natural pastures, and are effectively exported to neighboring countries.
- **Food security legislation:** The National Food Security Strategy was established as a reference document to achieve food security and receives political support at the highest levels; which underscores a strong commitment to the sector.
- **Food security policies:** The agreements and contracts with neighboring countries contributed to promoting stable supplies of agricultural imports.
- **Active participation by the private sector:** High proportion of small and medium-sized enterprises (SMEs) operating in the sector.
- **Excellence in production inputs:** Jordan has strong industrial capabilities that enable it to locally produce agricultural input materials, thereby offering sustainable solutions to meet farmers' needs and increase further flexibility within supply chains.
- **Accumilated national expertise:** The presence of skilled workforce in the agricultural sector that play a vital role in enhancing productivity efficiency, supporting the adoption of modern practices, and achieving sustainability.

However, the Agriculture and Food Security sector in Jordan faces group of challenges, including:

- **Constraints in resources:** Jordan faces severe water scarcity, alongside the degradation of agricultural lands with decreased productivity, which negatively affect the majority of agricultural activities.
- **Difficulty in access to financing:** Informal lenders dominate the local agricultural ecosystem and offer low-value loans at high interest rates.
- **Lack of an inclusive database:** Absence of an inclusive database that could be used by private and public sectors, which obstructs policy-making and cross sectoral synergies and integration.
- **Inadequate infrastructure:** Inadequate infrastructure and logistic services, which would otherwise facilitate agricultural activities and export operations.
- **High operational costs:** Farmers struggle to sustain profitability due to high energy costs, taxes, and government fees.
- **High rate of food loss and waste:** Inadequate specialized marketing and storage services, leading to high agricultural production losses, as well as an increase in food waste.
- **Insufficient support and incentives offered to the private sector:** Weak environment to stimulate agricultural project development, in addition to the presence of legislative bottlenecks; limiting investment as well as partnerships and facilitations for the private sector.
- **Inadequate branding of Jordanian exports:** Inadequate marketing of local produce, as well as the limited regulatory enablers, pose a negative impact on the competitiveness of Jordanian agricultural exports.
- **Climate change impacts:** Climate fluctuations and limited rainfall negatively affect production stability and increase pressure on agricultural and water resources.
- **Regulation of agricultural production:** Absence of clear policies and standards to regulate the agricultural production in line with market needs and requirements, and enhance productivity and returns.
- **Shortage in agricultural workforce:** Decline in the availability of skilled agricultural workforce, which reflects negatively on production sustainability and efficiency, and leads to increased reliance on unstable labor sources.

# Executive Summary Agriculture and Food Security

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Develop agricultural production and improve productivity through modern agricultural tools and technologies
- Fulfill the current and future agricultural production needs to ensure the sustainability of food security
- Increase the sector's added value and advance supply chains
- Develop food processing opportunities and agricultural marketing of exports.

## 3 Refreshed Key Impact Indicators

- Jordan's rank on the Global Hunger Index (GHI)
- Jordan's rank on the SOFI Index (State of Food Security and Nutrition in the World)
- Sufficiency period of the strategic wheat reserve
- Sufficiency period of the strategic barley reserve
- Agricultural land area
- Volume of expenditure on agricultural research and studies

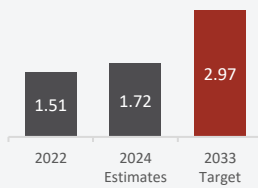
## 4 Proposed Initiatives

- **Priority initiatives:**
  - Establishing a collaborative economy association to organize labor and provide integrated agricultural services
  - Establishing an ecosystem of cooperative societies (alliances) and specialized agricultural unions
  - Encouraging Modernisation and innovation in the agricultural sector, as well as expanding the use of modern technologies
- **Sector-related initiatives:**
  - Institutionalizing food security research and strengthening cooperation with universities and research institutions
  - Establishing and activating a national food security observatory
  - Reforming agriculture and livestock regulations and policies
  - Establishing, activating, and sustaining clusters for agricultural and processed foods
  - Revamping supply/cold chains and infrastructure
  - Developing innovative financing and insurance solutions to support sustainability of the sector
  - Enhancing agriculture marketing and promotion programs
  - Developing agricultural education and vocational training services to upskill farmers
  - Establishing a fund to accelerate investment in Jordans' food sector
  - Supporting investment projects, agricultural technologies (AgriTech), and R&D in food processing
  - Enhancing the strategic stocks of grains, especially wheat and barley

## 5 Direct economic impact\*

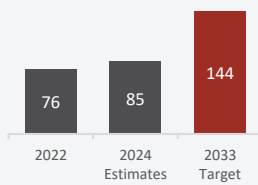
### Contribution to real GDP

6.3%+ p.a. | JD 1.25 bn+ 2024-2033



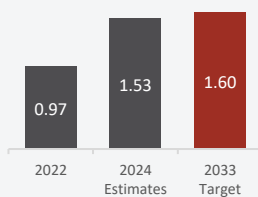
### Employment

6.0%+ p.a. | 59 k+ FTE 2024-2033



### Exports

0.5%+ p.a. | JD 0.07+ bn



\* The above targets are based on the statistical methodology followed until the end of June/2022.  
 \* The data source for GDP and Employment rates is the General Department of Statistics (2022 numbers are actual, while 2024 numbers are estimations). Exports data are based on the Central Bank's bulletin, in addition to the sector books.





## Second: Future Services

### 1. ICT

#### Current State

The ICT sector in Jordan enjoys a host of strengths, including:

- **Geographic location and cultural compatibility:** Jordan serves as an ideal digital bridge between the Gulf countries and Europe, supported by a strong communications infrastructure, modern data centers, bilingual human competencies, and cultural compatibility with Arab markets. In addition, the availability of international linkages with neighboring countries enables Jordan to play a pivotal role in cross-border data transmission and communication services.
- **Political and financial stability as a pillar for attracting investment:** Jordan is distinguished by political stability reinforced by strong international confidence. In addition, exchange rate stability and a robust, credible financial and banking system provide solid financial base that supports the ICT sector's growth, unlocks business opportunities, and enhances trust in the investment environment.
- **Agile growth supported by broad international outreach:** The sector is distinguished by its agility and rapid growth, particularly in Business Process Outsourcing (BPO). This growth is further supported by Jordan's capacity to access to a large consumer base across multiple countries, enabled by an extensive network of free trade agreements. Additionally, the amended Investment Law promotes investment in the ICT sector.
- **Advanced digital infrastructure:** Jordan's digital infrastructure is a key foundation supporting the digital economy, driven by widespread internet access and comprehensive 4G network coverage, alongside the rapid expansion of 5G networks, which is considered as a key factor to enhance the Kingdom's readiness for advanced technologies.
- **Growing international reputation in the field of technology:** Jordan has a growing regional and international reputation in the field of technology, supported by successful local companies and partnerships with global digital companies. Additionally, Jordan's membership in the Digital Cooperation Organization and the leadership of its council further enhances Jordan's international position, reflected in better international rankings.

However, the ICT sector in Jordan faces a group of challenges, including:

- **National data and analytics gap:** Despite the government's efforts to enhance digital transformation, a persistent gap in data and analytics continues to limit Jordan's ability to lead a knowledge-based digital economy. The absence of a centralized data repository, coupled with limited open data and advanced analytics, hinders the measurement of digital transformation impact and the allocation of investments, thereby disrupting planning and limiting the benefits to startups and investors.

- **Challenges in the legislative environment:** Despite Jordan's progress in digital legislation, such as the Data Protection Law, the legislative environment faces challenges including slow implementation, the absence of regulations for emerging technologies, weak intellectual property protection, limited of access to testing environments, lack of openness to new technologies in addition to the slow pace of legislation enactment process.
- **Insufficient availability of venture capital funds, particularly for the growth phase:** The sector faces limited availability of venture capital funds, which restricts startups' capacity to secure the financing needed for growth and expansion, thereby undermining the entrepreneurial ecosystem and delaying the adoption of technological innovation. This, in turn, hinders the sector's development and its contribution to the national economy.
- **Insufficient export of digital products and services:** Despite a strong competency and startup base, the insufficient export of digital products remains a key challenge in Jordan. This is driven by the absence of an international marketing strategy and lack of access to scale-up funding, which constrain revenue generation locally and regionally, and reduce opportunities to increase digital exports.
- **Public-private partnerships (Digital PPP):** Despite the existence of a Public-Private Partnership (PPP) Law, its enforcement within the digital sector remains limited due to inefficiencies in the legal framework, limited government capacity, and the absence of incentives. The lack of robust financial models and competencies hinders private investment, and increases reliance on public funding, thereby delaying Jordan's digital transformation and its attractiveness for innovation.
- **A gap between the required skills and the employability of graduates:** Jordan has a broad base of graduates in technology and engineering, which enhances the competencies for the digital market. However, the challenge lies in the quality of skills, as curricula often fall behind modern technologies. Also, Practical training and soft skills require improvement, thereby reducing the readiness of graduates for advanced roles.
- **Unclear government procedures:** Complex administrative procedures and the involvement of multiple stakeholders present a significant barrier to the establishment, operation, and licensing of IT companies in Jordan, thereby delaying innovation and reducing the attractiveness of the investment environment.
- **High energy costs:** High energy costs and limited sustainability of the electrical infrastructure hinder the growth of data centers in Jordan and reduce their regional competitiveness. Despite ongoing renewable energy efforts, the lack of affordable energy incentives and guarantees increases costs, limits the enhancement of digital infrastructure, and reduces international investment appeal.
- **Limited adoption of digital transformation and emerging technologies:** The absence of a national methodology for change, digital transformation adoption, and emerging technology integration, along with resistance to change, particularly within government entities, may delay digital transformation, despite individual efforts across sectors.

# Executive Summary ICT

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Expand markets and boost digital exports
- Develop a qualified digital human capital through advanced skills training, and create high-quality digital job opportunities
- Enhance digital Public-Private Partnerships
- Enhance Jordan's readiness in Artificial Intelligence and its applications
- Enhance the digital business environment, and improve sustainable infrastructure
- Strengthen Jordan's global position and competitiveness in the ICT sector

## 3 Refreshed Key Impact Indicators

- Jordan's ranking in the World Digital Competitiveness Index (WDC)
- Jordan's ranking in the Global Innovation Index (GII)
- Jordan's score in the ICT Development Index (IDI)
- Jordan's ranking in the E-Government Development Index (EGDI)
- Jordan's ranking in the Government Electronic and Mobile Services (GEMS) Maturity Index
- Jordan's ranking in the National Entrepreneurship Context Index (NECI)
- Jordan's ranking in the Global AI Index
- Percentage of electronic government services
- Utilization rate of electronic government services
- Net Promoter Score (NPS) for digital government services
- Net Promoter Score (NPS) for government services delivered through service centers

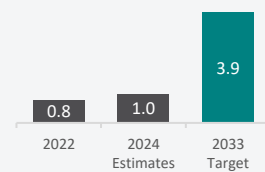
## 4 Proposed Initiatives

- **Priority initiatives:**
  - Developing a future-ready workforce
  - Launching a tailored strategy and investing in local and international campaigns to establish a brand identity and accelerate the export of digital products and services
  - Accelerating the development of new technology frameworks and legislation to facilitate the establishment of new tech companies
  - Enhancing and identifying national frameworks, standards, and digital legislation in detail at the national level
- **Sector-related initiatives:**
  - Establishing a national entity for data and artificial intelligence (AI)
  - Accelerating government digitalization through public-private partnerships (PPP)
  - Enhancing investment incentive packages
  - Creating a virtual free zone that incubates innovation and entrepreneurship and a hub for startups
  - Creating a regulatory sandbox for disruptive technologies
  - Attracting venture capital funding
  - Establishing a national tech development and innovation fund
  - Reforming the digital work environment to meet the needs of "the future workforce"
  - Green energy initiative for data centers
  - Introducing a digital financial center model
  - Reducing shadow economy in ICT sector

## 5 Direct economic impact\*

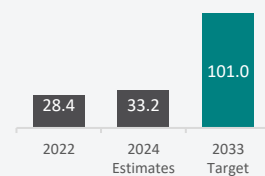
### Contribution to real GDP

16.3%+ p.a. | JD 2.9 bn+  
2024-2033



### Employment

13.2%+ p.a. | 67.8 k+ FTE  
2024-2033



\* The above targets are based on the statistical methodology followed until the end of June 2022.  
 \* The data source for GDP and Employment rates is the General Department of Statistics (2022 numbers are actual, while 2024 numbers are estimations), in addition to the sector books.

## 2. Creative Industries

### Current State

The Creative Industries sector in Jordan enjoys a host of strengths, including:

- **The presence of local creative talent:** The creative industries sector is defined by a young and highly skilled workforce that drives its growth and excellence.
- **Cultural identity:** Jordan is recognized for its substantial contribution in creating and publishing Arabic content, which enhances cultural identity and broadens its reach.
- **Leadership in e-gaming:** Jordan holds a leading position in the e-gaming industry across the MENA region, particularly in game creation and publishing.
- **Relationships with partners:** Close ties with global accelerators and studios provide the sector with significant prospects for expanding into international markets and facilitating the exchange of knowledge and expertise.
- **Government support:** Government support that enhances the growth of this sector by providing an operating environment that stimulates innovation and creativity.
- **Diverse destinations:** Diverse locations with a proven track record of major, successful entertainment productions, which further enhances the sector's strength.

However, the Creative Industries sector faces a group of challenges, including:

- **Absence of a sector representative:** The absence of a unified representative body tasked with regulating and representing the creative industries sector, as well as insufficient public awareness across both the private and public sectors.
- **Brain drain and shortage of skills:** The migration of creative competencies out of Jordan has led to a shortage of specialized and practical skills in certain areas.
- **Inadequate legislation and processes:** The absence of legislative and regulatory frameworks for sector governance results in fragmented references and reduced efficiency of processes and procedures.
- **Limited funding:** The lack of awareness of the creative industries business model among financiers and investors limits the sector's growth opportunities.
- **Inadequate marketing:** Absence of marketing strategies for the creative industries hinders access to both local and international markets.
- **Absence of sector-focused education:** Creative industries concepts are not integrated into the educational curricula.
- **Insufficient access to technologies:** Insufficient access to equipment, technologies, and payment systems limits the sector's growth opportunities and slows its ability to keep pace with global trends.
- **Limited availability of data:** Limited availability of data and research on the impact and characteristics of the sector.

# Executive Summary Creative Industries

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Raise public awareness of the sector and ensure its integration in Jordan's education and culture
- Enhance Jordan's position as a destination for diverse creative industries
- Develop the institutional and organizational structure of the creative industries sector and enhance its governance
- Improve government operations, attract investment, support private sector growth, and enhance the quality of life for all Jordanians
- Place creativity at the core of Jordan's economy, and make it an enabler for other sectors

## 3 Refreshed Key Impact Indicators

- Number of e-gaming companies
- Number of registered Jordanian players in e-gaming and e-sports teams locally and internationally
- Number of international e-gaming and e-sports events attended
- Number of regional/international tournaments hosted in the Kingdom
- Number of international companies Jordan succeeded in attracting in the e-gaming and e-sports sector
- Number of local films produced annually
- Number of locations fully-equipped and ready for filming
- Number of international arts and design events attended
- Number of jobs created in the design sector
- Volume of export contracts for local designers

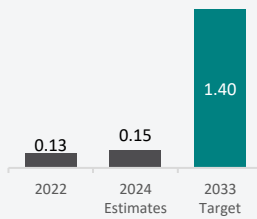
## 4 Proposed Initiatives\*\*

- **Priority initiatives:**
  - Establishing a representative body for the creative industries
  - Establishing the infrastructure and ecosystem of the creative industries sector, covering both goods and service aspects
  - Investing in local production and expanding its global promotion
  - Integrating creative industries into educational curricula
- **Sector-related initiatives:**
  - Streamlining government processes and embedding design principles into the government sector
  - Conducting research and carrying out data collection and classification
  - Raising sectoral awareness at the local level
  - Developing and maintaining required capabilities
  - Enabling international payment mechanisms to facilitate the purchase of e-games
  - Supporting the organization of local and international e-gaming and e-sports events and facilitating their procedures
  - Investing in state-of-the-art gaming arenas equipped with advanced technologies capable of hosting large-scale events
  - Attracting foreign teams and investments to advance the e-gaming and e-sports sector
  - Reviewing, clarifying, and updating regulations and legislation governing the e-gaming sector
  - Establishing a dedicated fund to support internationally recognized teams and players
  - Establishing an independent fund dedicated to supporting production and marketing in the films sector
  - Establishing new and upgraded studios and filming location backdrops
  - Attracting major international producers and platforms to invest in Jordanian products
  - Enhancing the educational infrastructure through the establishment of additional film academies and the integration of specialized majors within Jordanian universities
  - Enabling creative thinking through initiatives such as writers' room
  - Establishing a Jordan Design Council to participate in shaping national policies and strategies that enhance the culture of design and innovation
  - Embedding compliance design excellence requirements in government tenders
  - Launching an annual national award for design and innovation
  - Introducing incentive programs for companies in the design sector
  - Launching the "Designed in Jordan" campaign
  - Activating a government design audit process to review the condition and quality of government buildings, facilities, and public spaces
  - Organizing an annual design festival and ensuring its enablement
  - Investing in raw materials that drive design innovation in products and services, while ensuring their enablement
  - Establishing a vibrant innovation and design district that brings together designers, entrepreneurs, and supporting institutions
  - Establishing a platform to connect artisans with designers

## 5 Direct economic impact\*

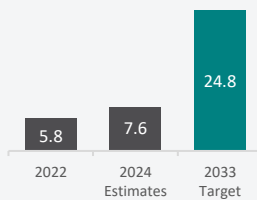
### Contribution to real GDP

28.1%+ p.a. | JD 1.25 bn+  
2024-2033



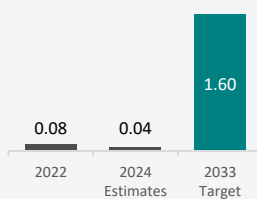
### Employment

14%+ p.a. | 17.2 k+ FTE  
2024-2033



### Exports

50.7%+ p.a. | JD 1.56+ bn



\* The above targets are based on the statistical methodology followed until the end of June 2022.  
 \* The data source for GDP and Employment rates is the General Department of Statistics (2022 numbers are actual, while 2024 numbers are estimations).  
 \*\* Include initiatives under three sub-sectors: e-gaming & e-sports, Films, Design

## 3. Healthcare

### Current State

The Healthcare sector in Jordan enjoys a host of strengths, including:

- **Public health:** A strong public health infrastructure exists, including detailed public health studies, the availability of enhanced public health services, as well as charitable and non-governmental organizations that focus on the healthcare sector across Jordan.
- **Digital transformation foundations:** The presence of a healthcare digitalization program in Jordan, which was first implemented in public health facilities and is set to expand to include private healthcare institution.
- **Quality and patient safety:** Good healthcare indicators at several levels, with a strong internationally-renowned independent non-profit body leading quality and patient safety in line with accreditation standards.
- **Human capital:** Jordan has an abundant national human competency fueled by strong academic and professional credentials, as well as distinct medical practices.
- **Infrastructure of healthcare institutions and medical facilities:** Comprehensive healthcare institutions , including public and private hospitals and health centers, as well as primary healthcare centers, private clinics, and diagnostic study centers. This is in addition to a network of medical laboratories, pharmacies, and others.
- **Health financing:** The healthcare sector is one of the most well-funded sectors by the government, with strong participation from donors, the private sector, and medical insurance companies.
- **Foundations of health sector governance:** The presence of legislation regulating the health sector, along with institutions and councils operating within these legal frameworks, providing a foundation on which a medical accountability system can be built.
- **Medical Tourism:** Jordan benefits from its geographic location, stability, strong international relations, currency stability, well-developed healthcare infrastructure, and the strong medical reputation of the sector and Jordanian health professionals.
- **Local and regional healthcare response:** Measures and procedures taken by health authorities to ensure timely and effective healthcare delivery during emergencies and disasters.
- **Healthcare Sector Education:** Health education is a cornerstone of healthcare quality, represented by the presence of internationally-renowned universities and globally accredited curricula that enable graduates to pursue internationally recognized medical residency and postgraduate programs.

However, the Healthcare sector in Jordan faces a group of challenges, including:

- **Insurance coverage:** Many health services are not included within existing insurance plans (there is no clearly defined essential benefits package). This increases financial burdens and raises concerns regarding fairness, efficiency, and sustainability within insurance standards. In addition, primary healthcare services are generally not covered by private insurance companies.
- **Digital challenges:** Digital transformation in healthcare sector faces a range of challenges; including: The lack of the medical file integration across service providers within different sectors, and the lack of adoption of artificial intelligence solutions. These challenges are also related to data privacy and protection, infrastructure readiness and efficiency, system integration, resistance to change, system inclusiveness and maturity, high costs, and inability to leverage data for making informed, up-to-date decisions.
- **Availability and pharmaceuticals pricing:** Weak planning and the lack of studies related to locally produced and imported medicines in the market, along with immature medical supply chains, create challenges in the availability and waste of medicines. Additionally, the current pricing methodology contributes to higher drug prices, particularly for imported medicines.
- **Limited community support for the healthcare sector:** There is a lack of institutionalized collaboration between the healthcare sector and other sectors such as agriculture, education, and civil society, which affects opportunities for cooperation and effective partnership initiatives within the sector.
- **Negative public perception of the healthcare sector:** Negative public perception and social media campaigns against the health sector undermine its reputation and may lead to lack of public trust in the services provided.
- **Weak investment environment attractiveness:** There is a need to improve the investment environment in the healthcare sector to attract both local and international investors by providing appropriate incentives, conducting necessary studies, and clearly identifying investment opportunities within the sector.
- **Absence of governance for medical tourism:** There is no designated entity responsible for medical tourism in all its aspects. In addition, there is a lack of legislation and regulatory frameworks that support the provision of a comprehensive and high-quality patient journey, as well as the absence of approved clinical treatment guidelines for diseases.
- **Absence of governance implementation in healthcare sector:** Challenges in implementing legislation and adopting good governance practices across the sector, including ambiguity regarding the mandate of the High Health Council, as well as the lack of efficiency of the existing medical accountability law, and the inability to monitor physicians' practices in the private sector. There is also a lack of health protocols, including those related to clinical treatment standards and oversight of health interventions. Therefore, there is a need for the segregation of the key roles of "legislators", "controllers", and "service providers".

- **Inefficient healthcare expenditure:** Despite the availability of health financing within the healthcare sector, spending is not always efficient due to challenges in setting expenditure priorities and ensuring adequate prioritization of primary healthcare.
- **Shortage of medical professionals in certain specialties:** The migration of medical professionals and the limited availability of qualified personnel in several medical specialties have created shortages in the public sector. There is a need to develop training and qualification programs to address these gaps in the relevant specialties.

# Executive Summary Healthcare

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Achieve universal health coverage and ensuring the sustainability of health services
- Strengthen the role of primary healthcare to provide equitable and sustainable services within an integrated digital health system
- Develop and promote medical tourism, positioning Jordan as a preferred destination offering affordable prices and high-quality care
- Implement good governance practices, including accountability and transparency, to enhance the health and safety of patients and service users
- Advance digital transformation and innovation to achieve the highest standards of healthcare delivery
- Ensure the financial sustainability of the healthcare sector
- Strengthen collaboration across all sectors
- Develop a competent and skilled workforce
- Promoting leadership and innovation in healthcare-related initiatives
- Achieve the highest standards of quality in healthcare and patient safety

## 3 Refreshed Key Impact Indicators

- Out-of-Pocket health expenditure rate
- Child immunization coverage rate
- Average life expectancy of Jordanians
- Satisfaction rate with healthcare sector services
- Morbidity rate from chronic diseases per 100,000 population
- Mortality rate due to chronic diseases per 100,000 population
- Number of hospital beds per 1,000 population
- Percentage of population under universal health coverage
- Obesity rate
- Smoking rate
- Net Promoter Score (NPS) for government services delivered through service centers
- Reproductive, Maternal, Newborn, and Child Health (RMNCH)

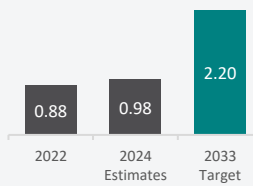
## 4 Proposed Initiatives

- **Priority initiatives:**
  - Achieving universal health coverage and integrating public health insurance funds
  - Implementing governance programs for the healthcare sector
  - Accelerating digital transformation and developing an integrated health information system
  - Developing & strengthening medical tourism programs and implementing them (in coordination with all relevant sectors)
  - Establishing and adopting national standards for healthcare quality, linking them with data systems, and conducting benchmarking studies
  - Launching and activating predictive healthcare
- **Sector-related initiatives:**
  - Establishing a unified health framework
  - Developing and upskilling human resources capacity and capabilities in the healthcare sector (in alignment with the national health needs)
  - Strengthening and ensuring the sustainability of healthcare system financing to implement plans efficiently and effectively (with a focus on primary healthcare)
  - Improving and strengthening the primary health care system
  - Strengthening national healthcare infrastructure

## 5 Direct economic impact\*

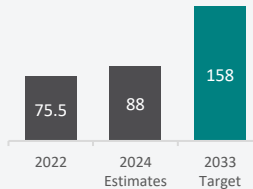
### Contribution to real GDP

9.4%+ p.a. | JD 1.23 bn+ 2024-2033



### Employment

6.7%+ p.a. | 70 k+ FTE 2024-2033



## 4. Financial Services and Markets

### Current State

The Financial Services and Markets sector in Jordan enjoys a host of strengths, including:

- **Stable monetary policy:** Supported by robust foreign currency reserves, Jordan's stable monetary policy ensures the stability of the Jordanian Dinar against the US dollar. This stability strengthens confidence in the national currency and the banking sector, while fostering an attractive environment for both domestic and international investment.
- **Competent workforce:** High-skilled, and educated Jordanian workforce with above average women participation rate compared to other sectors.
- **Strong regulatory framework:** Effective supervisory and regulatory framework under the umbrella of the Central Bank of Jordan.
- **Resilient banking sector:** The banking sector demonstrated strong performance during the COVID-19 pandemic, as reflected in the non-performing loan (NPL) ratio, which remained contained at 5.1 percent in 2023.
- **Stable funding base:** Source of funding base is largely stable, consisting mostly of domestic retail deposits that have proven resilient during previous periods of economic and political turmoil.
- **Well capitalized banking sector:** Capital adequacy ratios exceed internationally required minimum thresholds, thereby strengthening the sector's capacity to absorb potential risks arising from economic downturns.
- **High level of foreign ownership:** Foreign ownership in companies listed on ASE reached 47.2% of total market value by the end of 2024, indicating strong foreign investor confidence in Jordan's capital market.
- **Effective supervisory framework for the insurance sector under the Central Bank of Jordan:** Since the Central Bank of Jordan assumed supervision of the insurance sector, faster progress has been achieved in regulatory discipline, governance, and compliance, reinforcing the sector's stability and enhancing stakeholder confidence.
- **Strong growth of FinTech projects with substantial opportunities for improvement:** Demand for FinTech projects has grown considerably in recent years, with significant opportunities still available for further development and improvement.
- **Fast-growing microfinance sector:** Demand for microfinance is evident, with the aggregate loan portfolio amounting to JOD 285 million by the end of 2024.

- **The majority of financial leasing companies are owned by banks:** The majority of financial leasing companies are owned by banks.
- **The exchange companies sector operates within a sound regulatory environment, a well-regulated structure, and a competitive market:** A clear regulatory framework under the Central Bank's supervision, coupled with a well-regulated market structure, promote transparency and competitiveness in the exchange companies sector while ensuring consumer protection.

However, the Financial Services and Markets sector in Jordan faces a group of challenges, including:

- **The expansion of government lending:** The expansion of lending to the government, the Jordanian Electric Power Company, the Jordan Petroleum Refinery Company, the Greater Amman Municipality, and others has offset private sector returns and growth, (reflecting the public sector's crowding-out effect).
- **Limited access to lending for SMEs:** SMEs have a limited understanding of lending requirements, while banks remain reluctant to finance them due to uncertainties regarding their readiness and assessment criteria.
- **Modest capital market:** Thinly traded capital market with low liquidity, high trading costs, absence of market makers and decreasing number of listed firms.
- **Declining role of the capital market as a financing instrument for companies and projects:** Limited access to capital market financing has forced companies and enterprises to rely heavily on bank funding.
- **Need for accelerated digitization:** High usage of paper trails and documentation requirements with a need for digital transformation.
- **Cash-driven society:** High usage of traditional cash and cheque-based systems, although digital adoption is steadily increasing.
- **Fragmented insurance sector:** Lack of strategic direction for the sector resulting in an underdeveloped sector with multiple agents and brokers.
- **Absence of an effective credit scoring system:** There is a pressing need to establish a comprehensive national credit scoring system that accurately evaluates the repayment capacity of both companies and individuals. Such a system would strengthen confidence in lending practices, and reduce the risk of financial distress.
- **Limited reliance on alternative litigation procedures:** Limited reliance on alternative dispute resolution procedures, such as arbitration, settlements, and amicable mediation, results in prolonged dispute resolution processes.

- **Limited diversity of well-regulated Islamic financing instruments:** The banking sector and capital market provide only a limited range of Islamic financing instruments, covering savings, investment, and financing.
- **Limited long-term lending:** Banks favor short-term loans, which limits financing for long-term projects and slows overall economic growth.
- **Limited participation of institutional investors in the capital market:** The capital market experiences low participation from institutional investors such as domestic and international mutual funds, mainly due to high costs, taxes, and the limited availability of financial instruments. This weakens overall market liquidity.
- **Moderate financial inclusion:** Despite achieving an inclusion rate of 43.1% by end of 2022, Jordan is still below other regional and int'l developed markets.
- **Low financial literacy:** Lack of awareness, knowledge and skills hindering ability to make sound financial decisions.
- **Limited willingness to adopt modern technologies:** Reluctance to embrace new technologies such as crowdfunding, tokenization, and blockchain limits opportunities for innovation and experimentation.

# Executive Summary Financial Services and Markets

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Enhance the development of financial services and markets to drive economic growth, broaden financial inclusion, and improve citizens' access to financing
- Further reinforce the role of the banking sector by expanding digital services with the aim of enhancing financial inclusion, innovation, and effective oversight within a solid regulatory framework
- Transform the insurance sector into a strong, sustainable, and financially thriving sector that provides diverse products to protect citizens and strengthen the economy, within a modern regulatory framework that enhances profitability and reinforces the capital base
- Develop financial leasing as a key source of financing for small projects
- Develop the microfinance sector to support social and economic growth
- Upgrade capital markets to enhance investment and financing
- Position Jordan as a leading regional FinTech hub

## 3 Refreshed Key Impact Indicators

- Financial inclusion rate
- Total central bank foreign reserves, including gold and Special Drawing Rights (SDRs)
- Import coverage for the Kingdom's goods and services
- Total assets of the banking sector
- Total deposits of the banking sector
- Total bank credit extended
- Non-performing loans ratio
- Market capitalization
- MSCI World Index
- Average daily liquidity ratio (Year-to-Date)
- Insurance penetration ratio
- Net profit before tax of the insurance sector
- Total assets of the insurance sector
- Total payments made using all cards
- Total assets of the microfinance sector
- Total value of the existing financial leasing portfolio
- Number of active financial leasing contracts
- Ratio of non-performing leasing contracts
- Total capital of exchange houses
- Total assets of exchange houses

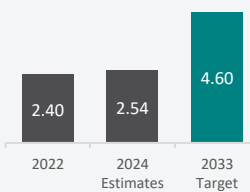
## 4 Proposed Initiatives\*\*

- **Priority initiatives:**
  - Developing a comprehensive national credit scoring system
  - Improving financial inclusion
  - Expediting digital transformation in the financial sector
  - Developing financial sector legislation
  - Promoting financial literacy and raising investment awareness
  - Bridging the gap between banking requirements and MSMEs readiness
  - Enhancing green financing and accelerating the transition to a sustainable economy
  - Conducting institutional reform and strengthening of the capital market's legislative and supervisory framework
  - Revitalizing the capital market, broadening investment participation, and enabling virtual and digital assets
  - Regulating and developing the insurance sector's legislative and technical framework, and strengthening its digital transformation.
  - Developing agile and responsive Fintech regulations
  - Enabling entrepreneurship in FinTech and digital banking
  - Developing a pre-approved list of donor and lending entities for microfinance companies
  - Enabling and expanding the financial leasing base
  - Supporting digital transformation and enhancing financial inclusion across the exchange houses sector

## 5 Direct economic impact\*

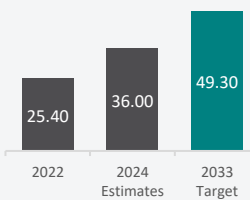
### Contribution to real GDP

6.8%+ p.a. | JD 2.06 bn+  
2024-2033



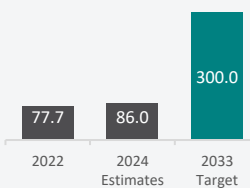
### Employment

3.6%+ p.a. | 13.3 k+ FTE  
2024-2033



### Exports

14.9%+ p.a. | JD 214+ mn



• The above targets are based on the statistical methodology followed until the end of June 2022.  
 • The data source for GDP and Employment rates is the General Department of Statistics (2022 numbers are actual, while 2024 numbers are estimations).  
 \*\* Includes initiatives under seven sub-sectors: Banking, Capital Market, Insurance, Fintech, Microfinance, Financial Leasing and Exchange Houses

## 5. Trade

### Current State

The Trade sector in Jordan enjoys a host of strengths, including:

- **A young and vibrant local market:** The Jordanian market is characterized by a young demographic, with more than 60% of the population under the age of 30, creating strong and promising future consumer demand.
- **A broad base of entrepreneurs:** An extensive network of SMEs forms the backbone of supply chains, creating strong investment opportunities for entrepreneurs, especially in innovation-driven sectors.
- **A mature consumer culture and a growing focus on quality:** Consumers today demonstrate greater awareness of their rights and expectations, with a rising preference for high-quality products and services at fair prices. This encourages ongoing development within the commercial sector, with a focus on adopting high local quality standards to meet increasing demand and enhance consumer confidence.
- **Political and monetary stability:** Jordan demonstrates political and monetary stability, a secure environment, and a steady exchange rate, enhancing investor confidence and driving business growth in a stable and enabling economy.
- **A strategic location supported by free trade agreements:** Jordan's strategic geographic location and the Port of Aqaba strengthen its position as a logistics hub and gateway for goods, supported by a network of free trade agreements that facilitate access to global markets.
- **Digital infrastructure:** Jordan possesses a strong ICT infrastructure, which provides a solid foundation for the development of e-commerce and modern digital services.
- **Distinguished national expertise and qualified competencies:** The sector relies on extensive private sector expertise, well-established facilities, and strong relations with neighboring countries that enhance its competitiveness. Jordan also benefits from qualified and efficient human capital, strengthening the productivity and development of the commercial sector.

However, the Trade sector in Jordan faces group of challenges, including:

- **Underdeveloped regulatory framework and unstable tax environment:** The sector faces challenges due to the instability of the tax system, frequent policy changes, and the lack of a comprehensive and up-to-date legislative framework to regulate e-commerce effectively.

- **Multiple entities share responsibility for licensing and approvals:** The multiplicity of official licensing and approval bodies creates administrative bureaucracy, increasing both the time and cost burden on investors and merchants.
- **Financing difficulties and unfair competitive practices:** Enterprises, especially SMEs, struggle to secure the financing needed for growth and development, a challenge intensified by unfair competition from the parallel economy.
- **Weak legal framework for debt repayment:** The limited effectiveness of debtor repayment guarantee tools allows financially solvent parties to default, undermining confidence in commercial transactions and weakening financial liquidity.
- **Elevated supply chain costs and inadequate logistics infrastructure:** The sector remains heavily dependent on imports, with rising costs driven by energy, logistics, and customs challenges. These pressures are further intensified by underdeveloped supply chains and the limited availability of specialized transport companies capable of meeting the needs of modern trade, particularly e-commerce.
- **Limited adoption of digital transformation and inadequate consumer experience:** The sector continues to face challenges in keeping pace with digital transformation due to limited digital adoption among some segments and insufficient investment in modern customer service channels. This has negatively affected consumer confidence in e-commerce and limits its growth opportunities.
- **Limited capacity for growth and value generation:** The sector faces challenges related to its limited capacity to create new and sustainable jobs, partly due to significant difficulties in marketing locally sourced products and re-export services abroad. This, in turn, constrains the sector's ability to expand in international markets and reduces its overall contribution to the national economy.
- **Complex customs procedures:** The complexity of customs procedures increases import costs, creating an additional burden on the sector and delaying the flow of goods to the market.

# Executive Summary Trade

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Strengthen Jordan's position as a regional hub for trade and re-export, while enhancing its attractiveness as a preferred regional shopping destination
- Modernize traditional trade practices while enhancing and enabling e-commerce
- Support and enable the growth of SMEs within the retail, trade and commerce sector
- Improve the trade and investment environment and enhance fair competition practices
- Reduce operating costs and develop a supportive logistics infrastructure
- Create job opportunities in the Trade sector while enabling women's active participation

## 3 Refreshed Key Impact Indicators

- E-commerce share of overall trade value
- Market regulatory quality index
- Percentage of female participation in the retail, trade and commerce sector
- Retail sales growth index
- Consumer Price Index
- Trade Openness Index
- Total investments in the retail, trade and commerce sector (domestic and foreign)
- Ease of starting commercial activities

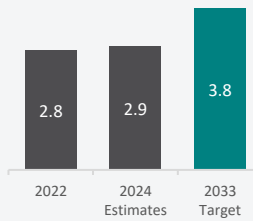
## 4 Proposed Initiatives

- **Priority initiatives:**
  - Developing a modern regulatory environment that facilitates trade
  - Building an integrated e-commerce ecosystem
  - Enhancing trade competitiveness and expanding access to international markets
- **Sector-related initiatives:**
  - Developing innovative financing solutions to stimulate business growth
  - Empowering and developing human competencies in the retail, trade and commerce sector
  - Establishing dedicated commercial zones within specific sectors
  - Creating a database of tradable goods and services

## 5 Direct economic impact\*

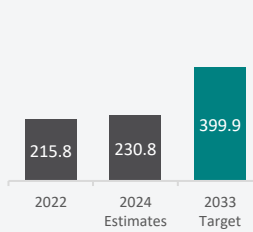
### Contribution to real GDP

3%+ p.a. | JD 0.9 bn+ 2024-2033



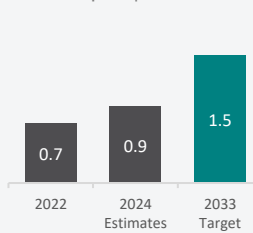
### Employment

6.3%+ p.a. | 169.1 k+ FTE 2024-2033



### Re-exports

6.5%+ p.a. | JD 0.6+ bn



\* The above targets are based on the statistical methodology followed until the end of June/2022.  
 \* The data source for GDP and Employment rates is the General Department of Statistics (2022 numbers are actual, while 2024 numbers are estimations).

## 6. Transport and Logistics Sector

### Current State

The Transport and Logistics sector in Jordan enjoys a host of strengths, including:

- **The availability of strategies and plans for the sector:** The availability of specific strategies and plans for the Transport and Logistics sector that act as key pillars for growth and sustainability.
- **Strategic geographic location of Jordan:** Jordan provides highly-important transit corridors with the region's countries, which enhances Jordan's economic growth.
- **A sector that contributes to economic growth and enables other sectors:** The sector is a key contributor to the economic growth of Jordan's GDP and employment rates, and acts as an engine for other sectors.
- **Sector infrastructure:** The presence of basic transport infrastructure including roads, ports and airports.
- **The presence of competent national carrier:** The presence of a national carrier represented by the Royal Jordanian Airlines, which is also a center for the training and qualification of competencies.
- **Environmental transformation:** Jordan has started implementing early-adoption strategies to incorporate e-vehicles within means of public transport and privately-owned vehicles, as well as implementing policies and initiatives to enhance the use of these e-vehicles.

However, the Transport and Logistics sector in Jordan faces a group of challenges, including:

- **Limited financing and inadequate investment:** Limited government financing for planned projects and inadequate investment in the Transport and Logistics sector.
- **Workforce capabilities:** Lack of qualified technical staff in the public and private sectors, as well as the inadequate mechanism for developing competencies and human capital for the transport and logistics sector.
- **Lack of advanced railway infrastructure:** The economic output of the railway sector is relatively low compared to the total output of the transport sector. This is largely due to its lack of connectivity to port facilities.
- **Low level of public transport services:** Despite efforts to develop public transport services, the public transport system is not sustainable or reliable, resulting in increased use of privately-owned vehicles and the lack of safety factors.

- **Inadequate integrated planning:** Inadequate integrated planning among different modes of transport, which weakens the performance of the transport network and is demonstrated in the increased commuting time and cost, poor customer experience, and the lack of integration between urban planning and transport planning. This has resulted in the absence of infrastructure for non-motorized modes of transport.
- **Technology and digital transformation:** The sector is still heavily reliant on manual labor, and does not have significant efforts related to technology and digital transformation; which affects its operations, services, and supply chain management.
- **Institutional, regulatory and governance structure:** The sector suffers from inadequate coordination, overlapped authorities, absence of some legislation, poor supervision, and an institutional and operational fragmentation (individual ownership).
- **High environmental footprint:** The sector's high environmental footprint and the increased energy consumption within the sector.
- **Processes and procedures:** Inefficient operations and low level of logistic services (i.e. clearance, customs procedures, operational bureaucracy).
- **Low level of traffic safety:** The high rates of deaths and injuries resulting from transport-related accidents pose a significant impact on the movement and mobility of individuals.
- **High operating costs:** Increased operational costs for transportation and shipping services, which led to increased costs of services provided to beneficiaries.
- **Poor competitiveness of the sector:** The sector's limited competitiveness is due to the limited connectivity between airports and ports, inadequate inter-trade, and the inefficient operations at land, sea and air ports.
- **Limited availability of information and data:** The absence of accurate updates of information and data related to the sector, which makes it difficult to plan in a comprehensive and integrated manner, as well as the lack of use of modern technology in terms of data collection and analysis.

# Executive Summary Transport and Logistics Sector

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Leverage the strategic geographic location of Jordan to become a regional logistics hub
- Increase the competitiveness of the Transport and Logistics sector
- Increase the use of public transport and reduce reliance on privately-owned vehicles
- Develop the sector's institutional and regulatory structure and enhance its governance
- Attract investment and strengthen Public Private Partnerships (PPP)
- Reduce environmental footprint and enhance transport safety

## 3 Refreshed Key Impact Indicators

- Ranking of Jordan in Logistics Performance Index (LPI)
- Ranking of Jordan in the Transport Index under the Infrastructure and Market Access Pillar of the Legatum Index
- Ranking of Jordan in the Liner Shipping Connectivity Index (LSCI)
- Number of countries that can be flown to directly from the country's airports (Airport Connectivity Index)
- Number of public transport buses per 1,000 people
- Percentage of public transport coverage of populated geographical areas
- Percentage of citizen satisfaction with public transport services
- Percentage of total energy consumption of the transport sector
- Percentage of carbon dioxide emissions resulting from the transport sector
- The average cost of transportation ratio to monthly income per capita
- Total value of investments in the transport sector (domestic and foreign)
- Number of deaths per 10,000 vehicles a year

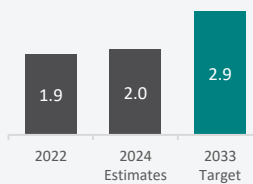
## 4 Proposed Initiatives

- **Priority initiatives:**
  - Enhancing environmental policies and regulations and shifting to clean energy sources
  - Strengthening regional connectivity and boosting infrastructure
  - Enhancing public transport systems and service efficiency
  - Leveraging technology solutions and smart phone applications within the sector
  - Promoting investment and building partnerships between the public and private sectors
- **Sector-related initiatives:**
  - Developing an institutional framework within the sector
  - Reviewing sector-related legislations
  - Setting a mechanism for sustainable financing and financial support
  - Development of specialized capabilities and competencies
  - Setting and executing safety policies and traffic solutions

## 5 Direct economic impact\*

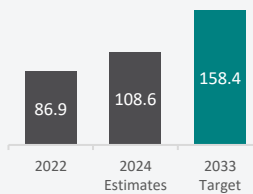
### Contribution to real GDP

4.2%+ p.a. | JD 0.9 bn+  
2024-2033



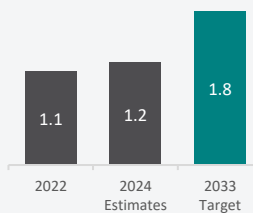
### Employment

4.3%+ p.a. | 49.8 k+ FTE  
2024-2033



### Exports

4.9%+ p.a. | JD 0.6+ bn



\* The above targets are based on the statistical methodology followed until the end of June/2022.  
The data source for GDP and Employment rates is the General Department of Statistics (2022 numbers are actual, while 2024 numbers are estimations).





## Third: Destination Jordan

### 1. Tourism

#### Current State

The Tourism sector in Jordan enjoys a host of strengths, including:

- **Unparalleled destinations:** A rich variety of unique and distinguished sites, spanning , historical, archeological, and natural sites; including the Dead Sea, Wadi Rum, and the Baptism Site.
- **Petra as one of the New Seven Wonders of the World:** Home to Petra, one of the New Seven Wonders of the World, Jordan possesses a globally unique heritage that gives it a competitive advantage in attracting cultural and historical tourists from around the world.
- **UNESCO World Heritage Sites:** Jordan hosts an array of UNESCO World Heritage Sites, strengthening its position as a cultural and historical tourist destination of unique global value.
- **Rich tourism experiences:** Jordan is renowned for its excellence in niche tourism; offering exceptional experiences in medical, wellness, and destinations, and standing out as a premier destination for Christian pilgrimage.
- **Authentic tourism experience:** Jordan offers an authentic tourism experience rich in history, being the cradle of civilizations and a cultural point of convergence for thousands of years.
- **Deep expertise in the tourism sector:** Jordan has substantial accumulated expertise in the tourism sector, which has helped develop a wide range of specialized tourism products, enabling the development of a wide range of specialized tourism products that meet aspirations of visitors from around the world.
- **Mild weather and varied geographical landscapes:** Jordan's climate is suitable for tourism across most regions for most of the year, making the Kingdom an ideal year-round destination, complemented by its rich and diverse topography.
- **A close-by, safe, and stable destination:** Jordan is easily accessible via short flights from Europe and the Gulf countries, and is strategically located near key markets in Asia and Africa. Its reputation as a safe and stable country in the region makes it an attractive destination.
- **Tourism resources:** Jordan enjoys distinguished tourism resources, including qualified human capital and trained tourism workforce, supported by modern infrastructure that boosts the quality of services and elevates visitor experience.

- **A destination for cinematic production:** Jordan is an attractive destination for local and international film production, thanks to its diverse natural landscapes.

However, the Tourism sector in Jordan faces a group of challenges, including:

- **Lack of data to enable decision-making:** Despite the availability of data, there is a lack of research and studies necessary for informed decision-making. In addition, AI technologies are not deployed as needed.
- **Investment regulation and facilitation:** Complex investor journey, combined with poor investment governance and a lack of an enabling legislative and regulatory environment to attract investors and support sector growth, alongside increased operational costs.
- **Increased costs:** Increased costs of labor, energy, transport, and other areas, compared to neighboring countries, which hinder the development of competitive tourism packages.
- **Targeted marketing:** Lack of adequate marketing of tourism products, along with the absence of sufficient visibility on the Kingdom's sites and potential, including key destinations. Additionally, AI technologies are not being used in marketing.
- **Public-private partnership (PPP):** Limited practical partnership between public and private entities.
- **Governance, regulatory framework, and supervision:** Inadequate frameworks (e.g. registration and licensing), combined with weak service-quality oversight and instability in sector-related legislations.
- **Sector seasonal nature:** The seasonal nature of tourism has a direct impact on the sector's activity, making it unattractive to Jordanian youth due to fluctuating demand.
- **Tourism-focused education:** Lack of tourism-oriented education and training systems, particularly in high-quality certification programs and language education aligned with target markets.
- **Fostering tourism-focused innovation:** Despite accumulated expertise in tourism, the level of support received remains low.
- **Linking tourist sites to transport networks:** Limited access to tourist sites via public transportation, and poor connectivity between sites, resulting in a reliance on rental cars or taxis.
- **Crisis management mechanisms:** The tourism sector faces recurring challenges due to the absence of effective crisis management mechanisms, affecting the sector's sustainability, adaptability to unforeseen circumstances, and workforce retention.
- **Restoration and protection of heritage buildings:** Lack of efforts to develop, restore, and protect heritage buildings and building facades in the city center.

- **Geopolitical situation:** Geopolitical instability in the region negatively affects demand for Jordan as a tourist destination, which in turn impacts the performance of the tourism sector and makes it difficult to secure the necessary funding to sustain tourism activities.
- **Underutilized infrastructure and regions:** Key infrastructure assets like Aqaba Airport and the King Hussein Bin Talal Convention Center remain underused, while promising areas such as Ajloun and Tafilah are not being effectively leveraged for tourism.
- **Lack of inclusivity:** Individuals with special needs and the elderly face difficulties accessing tourism sites, as they are not adequately designed to meet their requirements or provide a fully inclusive experience.

# Executive Summary **Tourism**

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Position Jordan as a unique global tourist destination
- Develop tourism product offerings and enhance their competitiveness by offering diverse and distinctive tourism experiences and services.
- Upgrade destination infrastructure
- Improve tourist transport services (air, sea and land)
- Provide highly skilled and trained workforce
- Empower local communities in the tourism sector

## 3 Refreshed Key Impact Indicators

- Total investment volume in the tourism sector (local and foreign)
- Tourism sector added value
- Tourism sector revenue to GDP ratio
- Total number of inbound visitors
- Total number of inbound visitors of European nationalities
- Total number of inbound visitors from the Americas
- Number of tourist destination visits
- Hotel occupancy rate (1-5 stars hotels)
- Average length of stay per tourist
- Total tourism receipts
- Average tourist expenditure
- Net Promoter Score
- Number of visitable tourist sites
- Number of hotel rooms (in Thousands)

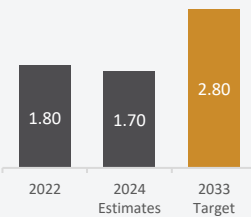
## 4 Proposed Initiatives

- **Priority initiatives:**
  - Developing tourism products of various types (leisure, wellness, , adventure)
  - Intelligent Tourism
  - Jordan Exhibition and Convention Center
  - Integrated tourism trails initiative (especially the Golden Triangle)
  - The "Downtown" experience initiative
- **Sector-related initiatives:**
  - Developing, managing, and maintaining tourist destinations and facilities
  - Activating the tourism sector investment initiative
  - Facilitating travel and movement to and within Jordan
  - Launching an initiative for cost competitiveness and affordable service provision
  - Establishing tourism academy to upskill tourism workforce
  - Launching the "Digital Tourist" initiative
  - Updating sector data; enabling decision-making and contributing to the breakdown of tourist nationalities and travel purposes.
  - Tourism marketing, and connecting Jordan to the wider network that attracts visitors
  - Defining world-class standards and rules for the tourism sector
  - Improving tourism-related laws
  - Streamlining government procedures
  - Inter-regional tourism and joint tourism offerings
  - Tourism Development Fund
  - Launching the "Safe Jordan" initiative
  - Launching the "Clean Jordan" initiative

## 5 Direct economic impact\*

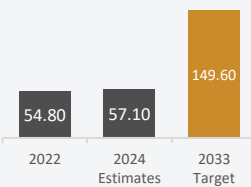
### Contribution to real GDP

5.7%+ p.a. | JD 1.1 bn+  
2024-2033



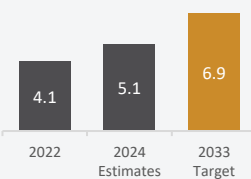
### Employment

12.8%+ p.a. | 92.5 k+ FTE  
2024-2033



### Exports

3.42%+ p.a. | JD 1.8+ bn







## Fourth: Smart Jordan

### 1. Education

#### Current State

The Education sector in Jordan enjoys a host of strengths, including:

- **The National education strategy:** The presence of a national strategy for education, along with the existing sub-sector strategies, ensures alignment across sectors, enhances their overall effectiveness, and enables the achievement of comprehensive and integrated objectives for the education system.
- **Core facilities and infrastructure:** The availability of core infrastructure facilities across various regions of the Kingdom supports the delivery of basic education services and enhances opportunities for equitable access to education.
- **Jordan's stable security conditions:** Jordan's stable security conditions help foster a safe and steady educational environment, enabling individuals to access education and enhancing the Kingdom's position as a destination for international students.
- **The Government's commitment to supporting education:** There is strong government commitment to supporting the education system in adopting international best practices, thereby enhancing opportunities for developing competencies and improving learning outcomes.
- **Community awareness of the importance of education:** Education holds a high social and cultural value, as demonstrated by increasing enrollment across all educational stages and the shared aspiration to build a brighter future for coming generations.

However, the Education sector in Jordan faces a group of challenges, including:

- **Absence of a governance framework and insufficient sector financing:** Absence of a unified governance framework that clearly defines the roles and responsibilities of all stakeholders, leading to overlapping mandates and fragmented references, in addition to limited budget allocations for the education sector and inadequate quality assurance and accountability mechanisms.
- **Absence of sector-wide integrated databases:** The absence of integrated databases covering all stages of education, coupled with inadequate analytical linkages between inputs and outputs, limits the sector's capacity to make evidence-based decisions. Even when data is available, it is not utilized in decision-making, reducing its value and limiting its ability to inform and guide policymaking.
- **Underdeveloped ecosystem for preparing young educational leaders:** The absence of a structured workstream to equip young educational leaders with the capabilities to shape policies and lead transformation

- **Limited availability of spaces that support experiential learning and innovation:** The lack of designated spaces that encourage innovation and experiential learning, including modern laboratories and advanced technological facilities (e.g., programming labs and others).
- **The need for the ongoing development of curricula to align with emerging developments:** Despite ongoing efforts, curricula still require further development to enhance their alignment with global best practices and technological advancements.
- **Shortage of trained teachers and inadequate quality of teacher training:** There is a shortage of highly trained teachers capable of applying modern teaching methods and specialized knowledge, alongside inadequate training quality, which affects the efficiency of educational outcomes.
- **Technology utilization in education and the shift toward digital transformation:** Inefficient utilization of technology in education and digital transformation, coupled with the limited ability of the sector's workforce to use technology effectively.
- **The declining role of community participation in supporting the education sector:** Limited community participation in education remains a key challenge that adversely impacts the quality of the educational process in Jordan. Although families, local communities, and civil society organizations play a crucial role in supporting education, their participation is often minimal or merely symbolic. This limited engagement reduces public appreciation of the education system's value and weakens collective responsibility toward its improvement, leading to a decline in educational quality and public trust in its outcomes.
- **Limited impact of media on education issues:** The limited role of media and institutional media departments within the ministry and universities in raising public awareness of major educational issues and challenges.
- **Limited adoption of change within the education ecosystem:** Limited adoption of change across the education ecosystem as a result of the absence of a flexible mindset, which affects the quality of educational practices

# Executive Summary Education

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Enhance an inclusive, equitable, and high-quality early childhood education system
- Improve the education ecosystem across basic and secondary levels to ensure learners graduate equipped with critical thinking, problem-solving, entrepreneurship, innovation, and lifelong learning skills, while embracing national and shared human values
- Improve the higher education system to ensure quality and equity by fostering a culture rooted in research, innovation, and entrepreneurship, and aligning it with the needs of local and global labor markets in accordance with international best practices
- Develop a well-trained labor force equipped with advanced professional and technical skills that meet the needs of local and global labor markets

## 3 Refreshed Key Impact Indicators

- Jordan's scores in the international PISA assessment
- Jordan's scores in the international TIMSS assessment
- Jordan's ranking in the Global Knowledge Index
- Jordan's ranking in the global index measuring access to education for persons with disabilities
- Jordan's ranking in the Global Talent Competitiveness Index (GTCI).
- Jordan's ranking in the Global Innovation Index (GII)
- Investment efficiency index in the quality of public education

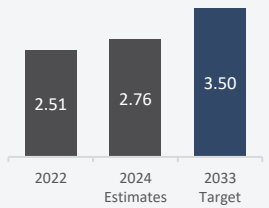
## 4 Proposed Initiatives

- **Priority initiatives:**
  - Developing comprehensive databases covering all stages of education, enabling analytical linkage between inputs and outputs to support evidence-based decision-making and achieve systematic, progressive development that ensures coordination across all educational stages
  - Establishing a structured workstream to equip young educational leaders with the capabilities to shape policies and lead transformation
  - Activating community participation to support and improve the education sector
  - Activating the role of the media and media departments within the ministry and universities to raise public awareness of key educational issues and challenges

## 5 Direct economic impact\*

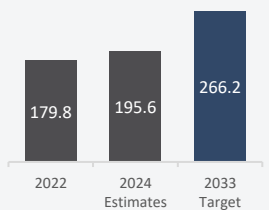
### Contribution to real GDP

2.67%+ p.a. | JD 0.74 bn+ 2024-2033



### Employment

3.48%+ p.a. | 70.6 k+ FTE 2024-2033



\* The above targets are based on the statistical methodology followed until the end of June/2022.  
 • The data source for GDP and Employment rates is the General Department of Statistics (2022 numbers are actual, while 2024 numbers are estimations). In addition to sector books.

## A. ECCD

### Current State

The ECCD sub-sector in Jordan enjoys a host of strengths, including:

- **National team for early childhood development:** The team acts as a coordinating body for early childhood care and development. Established in 2018, it aims to unify efforts across the sector and includes 40 entities working in the field of early childhood development (governmental, local, private, and international).
- **High-quality programs:** The availability of high-quality programs aimed at raising awareness and building capacities for early childhood care and development, both at the level of working with parents and with children.
- **Health and education services:** The accessibility and availability of healthcare and early childhood education services for both males and females throughout the Kingdom.
- **Community awareness of the importance of early childhood:** Raising community awareness of the importance of early childhood as a critical stage in a child's growth and development.
- **Educational enrollment rate:** Steady growth in the early childhood education enrollment rate, (with a compound annual growth rate of 2%).
- **Economic contribution of the sector:** As awareness and interest in the early childhood care and development sector have increased, the number of service providers (such as kindergartens, nurseries, and recreational centers) has also grown, positively contributing to the economy.
- **Capabilities of the ECCD ecosystem:** The availability of well-qualified professionals whom the education system can leverage to apply best practices in early childhood education.

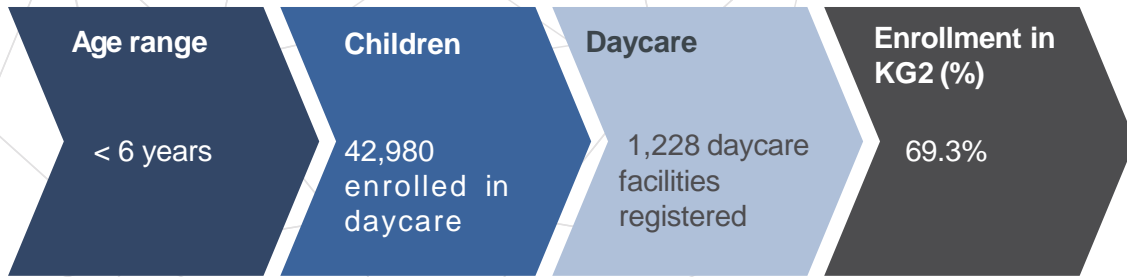
However, the ECCD sector in Jordan faces a group of challenges, including:

- **The need to empower the national early childhood development team:** Although the team serves as a coordinating body for the sector, there remains a need to formally empower and activate its role. Doing so would strengthen sector governance, enhance accountability, unify efforts, align policies and programs, and integrate databases.
- **Absence of a comprehensive vision addressing various aspects of early childhood:** Early childhood care efforts remain centered primarily on education, with limited adoption of a comprehensive developmental approach that responds to the child's overall needs.

- **Quality of services provided:** The significant disparity between nurseries and kindergartens results from the lack of enforcement and implementation of quality assurance systems at both levels.
- **Complexity of procedures:** The complexity of procedures and the difficulty of licensing requirements, whether related to conditions or the time needed to obtain approval, present major barriers to opening new institutions or expanding existing ones.
- **Difficulty in accessing nurseries:** There are challenges in accessing childcare services due to high costs and the limited number of nurseries available compared to demand.
- **Insufficient provision of ECCD services:** Insufficient provision of integrated care services, such as limited programs supporting mothers and children during the prenatal stage, and the absence of after-school childcare programs.
- **Limited early identification of persons with disabilities:** The lack of effective mechanisms, tools, qualified personnel, and a well-defined system for early detection of children with disabilities in the ECCD sector delays timely intervention and hinders their successful integration into the education system.
- **Shortcomings in admission criteria and low program quality in early childhood education specializations:** Inadequate university admission policies for early childhood and the first 3 grades education programs, combined with the limited quality of academic offerings, curricula, and learning materials, have negatively affected the preparation of teachers and caregivers. This, in turn, weakens the development of foundational skills among young learners and has lasting repercussions on the quality of education in later stages.

# Executive Summary ECCD

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Enhance an inclusive, equitable, and high-quality early childhood education system

## 3 Refreshed Key Impact Indicators

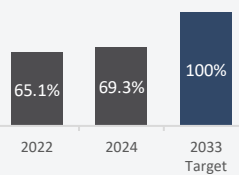
- The percentage of children aged 0–6 years enrolled in early childhood development services, (including nurseries and first- and second-year kindergarten programs)
- The percentage of children aged 4–6 years who have completed kindergarten levels one and two
- Classroom density rate (Kindergarten Level 1 / Level 2)
- Percentage of children demonstrating high levels of school readiness upon entry to Grade 1, based on the EDI or IDELA assessment tools
- The percentage of nurseries and kindergartens (levels one and two) that meet approved administrative and technical quality standards and are formally licensed
- Percentage of employees in early childhood institutions (nurseries, kindergarten level one and two) who hold accredited professional training that meets national standards
- Percentage of health centers and community development centers that provide ECCD awareness services
- Percentage of parks and public facilities that provide safe, dedicated play areas for children under 6 years old

## 4 Proposed Initiatives

- **Sector-related initiatives:**
  - Creating a fund to support nursery and kindergarten development.
  - Enabling the National Council for Family Affairs to serve as a national platform responsible for coordinating and overseeing the ECCD sector
  - Improving university admission policies and developing teacher preparation programs for early childhood and the first three grades (at the university level)

## 5 Direct economic impact\*

Enrollment in KG2 (%)



## B. Basic & Secondary Education

### Current State

The Basic & Secondary Education sub-sector in Jordan enjoys a host of strengths, including:

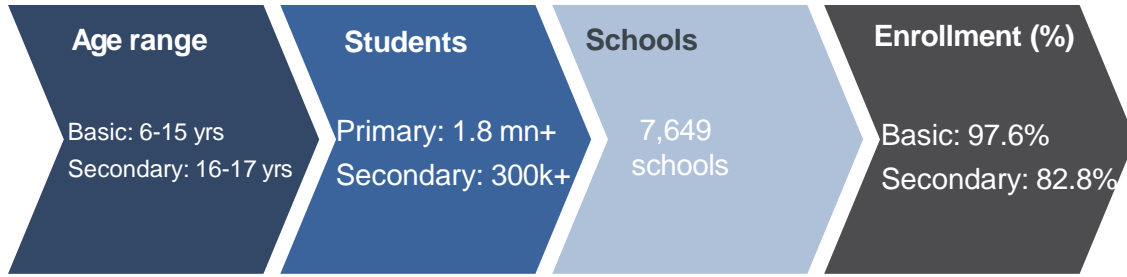
- **Positive reputation of school education:** Several public and private basic and secondary schools enjoy a strong and distinguished regional reputation (e.g., King's Academy).
- **High enrollment rate:** Enrollment in basic education has risen to around 97%.
- **Ongoing curriculum development:** Regular updating and development of curricula to enhance the quality of educational outcomes.
- **Professional development of teachers:** The existence of a clear and comprehensive framework for teacher professional development policies that includes advanced career tracks and modern training programs to enhance the qualification and development of education staff.
- **Inclusive education strategies:** The existence of a clear national strategy for inclusive education reflects the Kingdom's commitment to integrating students from diverse backgrounds into inclusive learning environments.
- **Flexibility in education tracks:** The secondary education system has evolved to become more diversified and flexible, enabling students to pursue tracks that match their interests and capabilities, while placing greater emphasis on technical and vocational education and training.
- **Development of the e-learning system:** Significant efforts have been made to advance the e-learning ecosystem through the adoption of regulations that organize and govern the learning process, thereby enhancing the quality of education outcomes.
- **Gender equality in basic and secondary education:** The achievement of real gender equality in access to basic education demonstrates an inclusive education system that ensures equality and promotes continued learning for all groups without discrimination.
- **Expansion in school coverage:** The spread of schools across various regions supports inclusive education policies and strengthens equal access to learning opportunities, demonstrating Jordan's commitment to inclusiveness and educational justice.

However, the Basic & Secondary Education sub-sector in Jordan faces a group of challenges, including:

- **Education policies are not evidence-based:** The lack of evidence-based education policies, frequent policy changes, and decisions not grounded in scientific evidence weaken the effectiveness of the education system and hinder the achievement of long-term goals.
- **Efficiency level of professional development:** The limited effectiveness of training in improving teachers' classroom performance may be linked to low competency levels and to the limited quality and sustainability of ongoing professional development programs, which are heavily reliant on external funding due to the absence of decentralized execution mechanisms.
- **Insufficient leadership qualification in schools:** The limited efficiency and capabilities of school leadership, coupled with the complexity of administrative roles, may hinder other essential leadership functions such as teacher support, digital and creative leadership, community engagement and advocacy, and change management.
- **Focus on knowledge rather than skills:** The education process remains overly focused on memorization and knowledge acquisition, with limited emphasis on developing essential skills such as technological proficiency and higher-order cognitive abilities, including critical and creative thinking.
- **Ineffective assessment methodologies:** Ineffective assessment methodologies across school stages and inadequate tools for measuring the link between teaching practices and student performance limit the system's capacity to capture the true quality of education.
- **Limited research and innovation:** A limited focus on research and innovation in educational systems and programs reduces adaptability to rapid change and future demands, restricting the system's ability to improve performance and deliver effective solutions to educational issues.
- **Inefficient utilization of available resources:** Ineffective distribution and utilization of available budgets and human resources result in resource inefficiency, reduced education quality, and hindered progress toward intended objectives.
- **High student-to-teacher ratio:** A high student-to-teacher ratio negatively affects the quality of education and limits individualized attention and monitoring.
- **Student dropout at the secondary education level:** There has been an increase in school dropout rates at the secondary education level.

# Executive Summary Basic & Secondary Education

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Improve the education ecosystem across basic and secondary levels to ensure learners graduate equipped with critical thinking, problem-solving, entrepreneurship, innovation, and lifelong learning skills, while embracing national and shared human values

## 3 Refreshed Key Impact Indicators

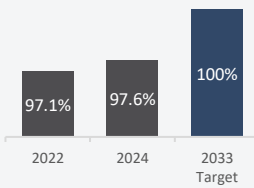
- Percentage of students enrolled in basic/secondary education compared to the total number of students in the same age group
- Percentage of students enrolled in basic/secondary education who successfully completed the basic/secondary stage
- Student-to-classroom ratio (basic and secondary education)
- Average performance of students in national examinations of key subjects
- Percentage of students in early basic education who demonstrated improvement in basic skills (reading, math, social skills) based on the national indicator
- Percentage of schools with the infrastructure readiness to integrate educational technology
- Percentage of schools implementing environmental sustainability practices
- Percentage of certified teachers within the pre-university education sector
- Level of satisfaction with the education system

## 4 Proposed Initiatives

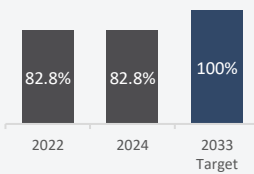
- **Sector-related initiatives:**
  - Adopting modern and emerging technologies in the education sector
  - Enhancing investment and partnerships with the private sector
  - Improving infrastructure and professional development mechanisms, along with implementation mechanisms, for employees in the public education sector
  - Developing a system for accrediting and classifying schools

## 5 Direct economic impact\*

Enrollment rate: Basic Education



Enrollment rate: Secondary Education



## C. Higher Education

### Current State

The Higher Education sub-sector in Jordan enjoys a host of strengths, including:

- **Qualified academic workforce:** Higher education institutions employ highly qualified academic staff across diverse specializations, which enhances the quality of the educational process and contributes to improving graduates' competencies.
- **Diversity of higher education institutions and their programs:** The existence of a wide range of universities, colleges, and institutes, whether public or private, technical or academic, that offer programs across theoretical, applied, and vocational fields. Such diversity responds to students' diverse interests and supports individual learning differences.
- **Strong regional reputation:** Jordan's higher education institutions are well regarded across the region for their high-quality education and skilled graduates, strengthening the Kingdom's educational reputation and attracting students from abroad.
- **Bilingual teaching is implemented across select academic specializations:** Subjects across various specializations are taught in both Arabic and English, which strengthens graduates' competitiveness in regional and international labor markets and enables them to pursue further studies and careers in multilingual environments.
- **Growing focus on digital transformation:** Universities have begun to adopt technology more extensively across various aspects of the educational process, including the development of digital infrastructure, the use of learning management systems, and other related applications.

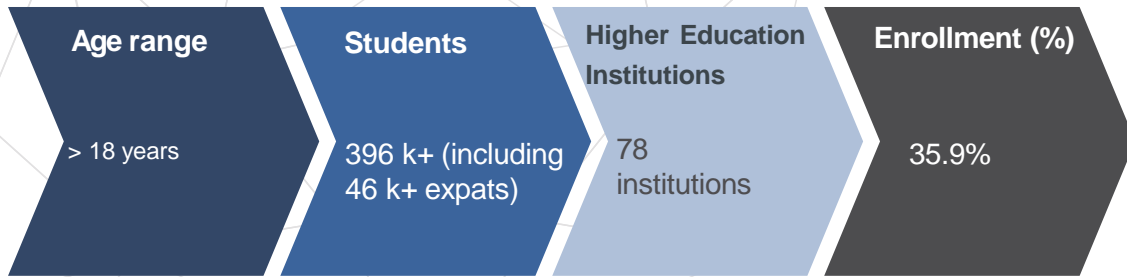
However, the Higher Education sub-sector in Jordan faces a group of challenges, including:

- **The gap between higher education outcomes and labor market needs:** The gap between educational outcomes and the requirements of the labor market stems from the inadequate quality of university education, (including university programs, curricula, learning materials, faculty competence, and the technological skills of students and teachers).
- **The selection mechanism for university leaders and governing board members:** The absence of transparency and well-defined selection standards results in the appointment of inadequately qualified individuals, which undermines governance quality, strategic decision-making, and university development.
- **Limited financial resources and inadequate governance:** Universities suffer from insufficient funding to support infrastructure development, program enhancement, and other priorities, coupled with a lack of transparency and effective oversight in resource utilization.

- **Inequitable admission policies:** There is a lack of equity and equal opportunity due to inequitable admission policies.
- **Focus on quantity over quality:** There is an emphasis on quantitative rather than qualitative criteria in accrediting academic programs and educational institutions.
- **Ineffective assessment methodologies:** Ineffective assessment methodologies across school stages and inadequate tools for measuring the link between teaching practices and student performance limit the system's capacity to capture the true quality of education.
- **High student-to-teacher ratio:** The increasing number of students compared to teachers has led to a higher student-to-teacher ratio, potentially undermining the quality of education.
- **Limited focus on entrepreneurship and innovation within the higher education sector:** Universities lack adequate support and incentives for new ideas and innovative research initiatives that advance knowledge and generate applicable scientific and technological outputs capable of addressing societal problems.
- **Strong regional competitiveness:** Higher education in Jordan faces a major challenge due to strong competition from regional universities that possess larger resources and more diverse academic programs. This strong competition places pressure on Jordanian universities to improve quality and update curricula to maintain their standing and attract students.
- **Lack of a database that supports decision-making:** The absence of a reliable database in higher education leads to decisions that are not evidence-based, weakening the quality of education and the development of universities.

# Executive Summary Higher Education

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Improve the higher education system to ensure quality and equity by fostering a culture rooted in research, innovation, and entrepreneurship, and aligning it with the needs of local and global labor markets in accordance with international best practices

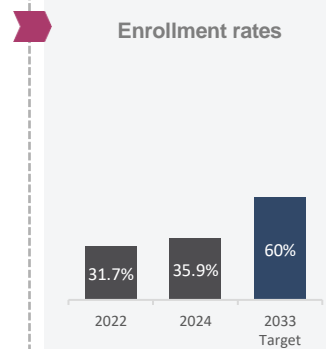
## 3 Refreshed Key Impact Indicators

- Percentage of students who enrolled in higher education out of the total eligible enrollment group during the current academic year
- Number of international students (Arab and non-Arab nationals) enrolled in higher education institutions
- Number of internationally accredited higher education programs
- Number of specializations with international accreditation
- Number of collaborative academic programs with leading international universities
- Number of Jordanian universities listed within the top 500 universities worldwide
- Percentage of higher education graduates entering the labor market within 12 months of graduation

## 4 Proposed Initiatives

- **Sector-related initiatives:**
  - Adopting technology and artificial intelligence across all university specializations
  - Investing in international educational platforms and providing university students with opportunities to enroll and pursue studies through them
  - Enhancing the skills and competencies of human resources and faculty members
  - Integrating specialized professional certifications and micro-credentials into study plans (within credit hours)

## 5 Direct economic impact\*



## D. TVET

### Current State

The TVET sub-sector in Jordan enjoys a host of strengths, including:

- **Adoption of institutional excellence models:** Implemented excellence models within the sector help enhance institutional capabilities to achieve outstanding and sustainable performance.
- **Growing demand for skilled professionals:** The growing demand for educated and skilled talent at the local, regional, and international levels enhances graduates' employment prospects and contributes to economic growth and the development of industrial and service sectors.
- **Reform and development efforts:** Recent institutional reforms include, for example, the Modernisation of educational programs and the increased flexibility of learning tracks to align with labor market demands. These reforms also encompass the recognition of prior learning, which enables trainees to earn accreditations based on their skills and expertise, thereby enhancing the flexibility of the education system and expanding opportunities for success.
- **Smooth transition between general and vocational education:** The presence of smooth transition mechanisms between general and vocational education allows students to move easily between the two tracks.
- **Increased awareness of the importance of vocational education:** The significant shift in societal perception toward technical and vocational education and training reflects growing awareness of its importance and recognition of it as a promising educational option.
- **Supporting technical and vocational education and training:** There is a strong commitment among decision-makers and all stakeholders to supporting technical and vocational education and training, creating a national consensus that contributes to strengthening and advancing the sector. This facilitates the adoption of policies and reforms necessary to develop training programs.

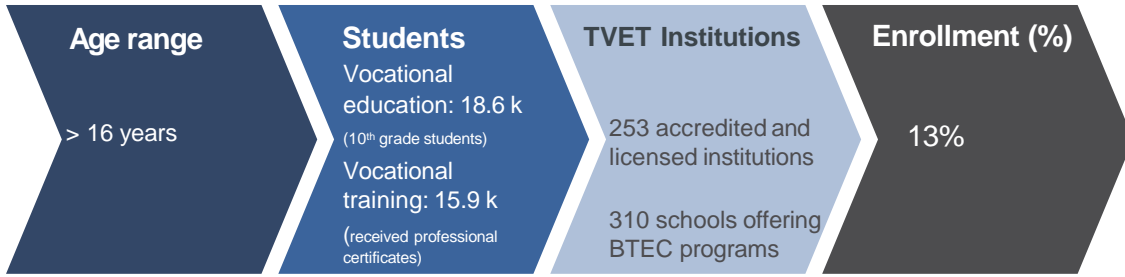
However, the TVET sub-sector in Jordan faces a group of challenges, including:

- **Ineffective governance within the TVET sector:** Deficiencies in the regulatory and administrative frameworks responsible for guiding and managing the sector, along with the lack of clarity in the scope of responsibilities, result in limited coordination among relevant entities, reduced transparency in decision-making, and lower effectiveness in resource management.
- **Decline in investments:** The sector suffers from low levels of financial investment, which hinder the development of essential infrastructure and the improvement of training quality, affecting its ability to meet the changing needs of the labor market.

- **Limited effectiveness of career guidance initiatives:** There is limited support and guidance for students from the basic education stage through higher education regarding the selection of suitable academic and career tracks, which affects their future choices.
- **Insufficient partnership between the TVET sector and the private sector:** Limited cooperation between the private sector and vocational training institutions reduces opportunities for practical and professional training, thereby diminishing the readiness of skilled labor for the labor market.
- **Limited availability of job opportunities and the misalignment of the sector's outputs with labor market needs:** The scarcity of suitable employment opportunities and the weak alignment between technical and vocational education and training outcomes and labor market demands result in unemployment or disguised unemployment.
- **Limited availability of advanced vocational programs:** The limited availability of advanced technical and vocational education and training programs poses a challenge that restricts the diversity of learning tracks and limits opportunities for specialization and professional development, potentially reducing the sector's attractiveness and its alignment with the evolving needs of the labor market.
- **Limited awareness among individuals of available vocational tracks:** While awareness of the value of technical and vocational education and training has grown among households and society, understanding of available vocational tracks remains limited.
- **The absence of unified databases for monitoring and analyzing the labor market:** The absence of a national platform for monitoring and analyzing labor market data and using it to align vocational programs with market needs.

# Executive Summary TVET

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Develop a well-trained labor force equipped with advanced professional and technical skills that meet the needs of local and global labor markets

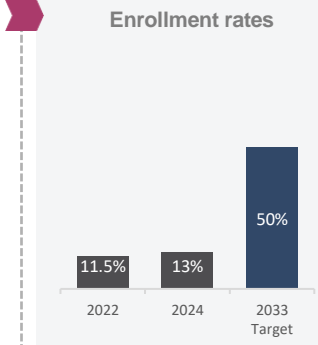
## 3 Refreshed Key Impact Indicators

- Percentage of students enrolled in TVE programs
- TVE program completion rate within the scheduled duration
- Percentage of TVE graduates who entered the labor market within 12 months of graduation
- Percentage of projects or businesses established by graduates that remained operational for at least three years

## 4 Proposed Initiatives

- **Sector-related initiatives:**
  - Establishing a national platform to link educational and TVET outputs with labor market requirements
  - Placing qualifications within the National Qualifications Framework
  - Training and professional development for teachers
  - Introducing advanced-level programs within the TVET track to meet high-value industrial needs

## 5 Direct economic impact\*







## Fifth: Sustainable Resources

### 1. Energy

#### Current State

The Energy sector in Jordan enjoys a host of strengths, including:

- **Clear regulatory framework:** The energy sector has a clear and stable regulatory framework that contributes to the development of effective legislation and supports sector growth..
- **The presence of policies and strategies:** The presence of national strategies, policies, and plans that guide and support the development of the energy sector.
- **Reliable infrastructure:** Reliable infrastructure for electricity and petroleum derivatives, characterized by broad geographical coverage and strong potential for further development through investments.
- **Qualified human capital:** The availability of skilled and specialized national expertise that supports the sustainable development of the energy sector.
- **Strategic geographic location:** The Kingdom's geographic location enables numerous opportunities for regional and international cooperation in energy trade, exchange, and electric grid interconnection.
- **Diversity of energy sources:** Diverse energy resources secured through international agreements and the development of local sources.
- **Green energy potential:** High potential for renewable energy generation due to abundant natural resources, particularly solar and wind energy, along with the availability of vast land areas.
- **Private sector participation:** The presence of a well-developed, skilled, and financially robust private sector enhances the potential for attracting additional investments within a supportive and enabling environment.
- **Availability of international climate funding:** The availability of international funding and global incentives for climate change mitigation, together with the green growth strategy and action plan, enhances the attractiveness of green projects for investors.
- **Enabling digital infrastructure:** A strong ICT sector is a key enabler of the energy sector's transition toward greater efficiency and sustainability, by enabling smart grids, enhancing digital control, and harnessing renewable energy sources.
- **Nuclear research reactor:** The presence of an advanced research reactor contributes to training national professionals and building scientific capabilities, potentially paving the way for the future use of nuclear energy in electricity generation.

- **Leadership in renewable energy:** Jordan has a leading track record in adopting renewable energy projects and was among the first in the region to establish regulatory and executive frameworks for clean energy, providing it with extensive expertise and a strong competitive edge in the sector.
- **Risha gas field:** The presence of promising natural gas reserves in Risha represents a strategic shift that could reduce dependence on imports and provide cleaner fuel for electricity generation and industrial use.
- **The availability of national financing tools:** The availability of national financing tools, such as the Renewable Energy and Energy Efficiency Fund (JREEEF) and the Fils al-Rif (Rural Electrification), provides effective institutional mechanisms that support clean energy projects and drive the transformation of the energy sector.

However, the Energy sector in Jordan faces a group of challenges, including:

- **High exploration costs:** The elevated costs of oil, gas, and mineral exploration pose a major challenge, limiting Jordan's capacity to fully leverage and economically harness its natural resources.
- **Brain Drain:** Public sector institutions face a shortage of specialized expertise and a migration of skilled competencies, weakening the quality of planning and implementation in the energy sector.
- **Poor coordination between sectors:** The absence of coordination and integration among key related sectors, particularly water, transportation, and manufacturing, results in weak energy demand management.
- **Limited awareness and incentives for demand management:** Limited consumer awareness, coupled with insufficient incentives to shift consumption patterns, hinder the adoption of demand management tools, such as energy conservation and load shifting, resulting in energy waste and higher system costs.
- **Absence of studies on electricity market reform:** Despite the adoption of the single-buyer model in the electricity sector, no comprehensive studies have assessed the technical and financial implications of transitioning to a liberalized market. This absence constrains strategic decision-making needed to ensure a fair distribution of risks and to strengthen competitiveness and sustainability within the ecosystem.
- **Major financial challenges:** Rising debt, particularly at the National Electric Power Company, together with limited financing options and regulatory constraints, pose challenges to financing new energy projects.
- **Heavy reliance on energy imports and regional instability:** Jordan's reliance on energy imports, combined with regional instability, leaves it vulnerable to price fluctuations and high supply costs. This reliance also compromises the reliability of transmission lines and regional interconnection projects, which negatively impacts sector stability and investor confidence.
- **Shifts in energy demand patterns:** The energy sector is witnessing changing demand patterns driven by new uses such as electric vehicles, data centers, and hydrogen, necessitating updated policies and planning

- **Limited capacity of the gas network and electricity grid:** The electricity grid faces challenges in integrating renewable energy projects due to the absence of storage solutions, while the natural gas network remains incomplete and fails to adequately serve industrial and residential areas.
- **Lagging legislation amid rapid technological change across the sector:** The rapid pace of technological development in the energy sector is exceeding the ability of current legislation and regulations to adapt. This lag has hindered the adoption of new solutions, such as energy storage, smart grids, and green hydrogen, and slowed the transition to a more modern and agile energy ecosystem.
- **Weak implementation of the national energy efficiency action plan:** Despite being approved, the National Energy Efficiency Action Plan faces multiple implementation challenges, including the absence of sectoral consumption pre-assessments, insufficient funding for certain measures, and the lack of both detailed executive plans and effective monitoring mechanisms. Consequently, Goals for reducing consumption and improving efficiency have not been realized.
- **Absence of comprehensive planning in urban expansion:** The absence of coordination across urban and sectoral planning makes energy demand management more complex and hinders the timely and efficient implementation of infrastructure projects.
- **Limited data availability:** Limited sectoral energy consumption data and inadequate analytical capabilities pose major obstacles to evidence-based decision-making and limits the effective use of AI tools.
- **Subsidy policies and tariff structure:** There is a need to review the electricity tariff structure to ensure it effectively incentivizes economic sectors, alongside reassessing existing subsidy policies.
- **Lack of a clear vision to maximize value from energy resources:** Despite the availability of local energy resources, such as renewables, gas, and hydrogen, the absence of coordination among stakeholders has prevented the development of a shared vision for maximizing local added value. As a result, efforts remain concentrated on direct resource exports rather than leveraging them to stimulate downstream industries. An integrated master plan is needed to ensure their optimal utilization

# Executive Summary Energy

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Ensure safe, reliable, and sustainable energy supply across all sectors
- Develop the efficiency of the energy sector and alleviate the burden of energy costs on the national economy
- Upgrade power grid capacity and transform it into a smart grid capable of meeting evolving needs
- Increase the contribution of local energy sources, particularly renewables and natural gas, to the national energy mix and electricity generation
- Maximize the energy sector's contribution to the national economy

## 3 Refreshed Key Impact Indicators

- Total value of energy sector exports
- Reduction in electricity sector losses
- Capacity of conventional power plants
- Capacity of renewable energy power plants
- Average outage duration
- Renewable energy contribution percentage in electricity generation
- Energy self-sufficiency ratio
- Local energy sources contribution percentage in electricity generation
- Energy Intensity (kgoe / \$1,000, constant prices)
- CO<sub>2</sub> emissions from the energy sector
- Number of industrial clusters connected to the gas network
- Jordan's ranking in the energy transition index
- Jordan's score in the Regulatory Indicators for Sustainable Energy (RISE)
- Average cost of electricity generation
- Oil derivatives storage capacity sufficiency (Days)
- Total investments in the energy sector (domestic and foreign)

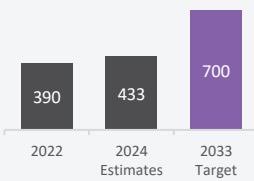
## 4 Proposed Initiatives

- **Priority initiatives:**
  - Reducing energy costs and enhancing debt management efficiency
  - Upgrading and expanding energy sector infrastructure
  - Expanding the exploration of national energy resources
  - Accelerating the implementation of a comprehensive national program for energy efficiency
  - Developing projects for the production, utilization, and export of green hydrogen and its derivatives
- **Sector-related initiatives:**
  - Developing the legislative environment of the energy sector to align with future trends and requirements
  - Strengthening Public-Private Partnerships and promoting Investment in the energy sector
  - Accelerating the energy transition toward a sustainable and low-carbon energy system
  - Ensuring coordination between energy sectors and demand management and planning
  - Maximizing local value from energy sector resources and projects

## 5 Direct economic impact\*

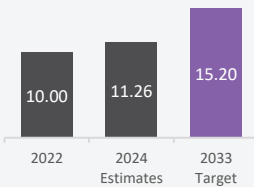
### Contribution to real GDP

5.5%+ p.a. | JD 267 mn+  
2024-2033



### Employment

3.4%+ p.a. | 3.94 k+ FTE  
2024-2033



### Exports

Exports to Palestine and Iraq for 2024: 265.8 GWh

\* The above targets are based on the statistical methodology followed until the end of June 2022.  
The data source for GDP and Employment rates is the General Department of Statistics (2022 numbers are actual, while 2024 numbers are estimations), in addition to the sector books.

## 2. Water

### Current State

The Water sector in Jordan enjoys a host of strengths, including:

- **Water quality control management:** Drinking water in Jordan meets international standards and guidelines for quality.
- **Operational reliability:** The reliability of Jordan's water supply is acceptable relative to regional counterparts, despite the Kingdom's water scarcity.
- **Strategic and operational planning:** Detailed strategic and operational plans have been developed to drive change.
- **Access to seawater:** Jordan has access to seawater, enabling potential future desalination operations.
- **Adequate wastewater network coverage:** Access to the wastewater network is relatively high across the region, with 217 million m<sup>3</sup> of wastewater treated annually in Jordan.
- **Wastewater reuse and network coverage:** Jordan is among the leading countries in the region in wastewater treatment, where a large share of treated water is reused, particularly in agriculture.
- **A well-defined and resilient institutional structure:** The sector has a well-defined institutional structure and has shown resilience to external factors, including the COVID-19 pandemic and recurring refugee crises.
- **Deploy technology across the water sector:** The deployment of advanced site monitoring technologies has begun, with plans to further expand the use of technology and automation to enhance operational efficiency.

However, the Water sector in Jordan faces a group of challenges, including:

- **Limited water resources:** Water scarcity poses a major challenge in Jordan as surface and groundwater resources continue to be depleted.
- **High levels of non-revenue water:** High levels of non-revenue water lead to substantial water losses, which undermine supply efficiency and the sustainability of water services. Reducing these losses requires upgrading infrastructure, improving management and monitoring systems, and raising public awareness.
- **Underutilization of available data:** The water sector has sufficient data, but its analysis and use in decision-making are still limited.

- **Institutional brain drain:** The migration of skilled workers from the Ministry of Water and Irrigation and the Water Authority of Jordan to external institutions has led to a shortage of qualified competencies.
- **Loss of major natural water sources:** The Yarmouk and Jordan rivers have seen a decline in water flow as a result of upstream diversions and seepage.
- **Climate change:** Climate change leads to rising temperatures and shifts in precipitation and evaporation patterns.
- **Unsustainable extraction of groundwater:** Jordan faces severe water stress, driven by groundwater extraction that surpasses natural recharge rates and results in the unsustainable depletion of water resources.
- **A highly subsidized sector:** Significant financial support is provided to the sector, particularly for irrigation, which neither reflects the true cost of water nor maximizes the economic value of water resources.
- **The decline of the community-based water management culture, particularly in the agricultural sector:** The culture of efficient water use has declined across society, particularly in the agriculture and manufacturing sectors. Agriculture alone consumes about 49% of Jordan's freshwater, creating a significant challenge given the Kingdom's limited water resources.
- **Inadequate water sources near large residential areas and insufficient urban planning:** Residential areas located far from water sources increase the burden and cost of water transportation and infrastructure.
- **Inefficient integration with other sectors:** There is a need to enhance cooperation with other ministries and sectors to ensure the efficient use of water across all sectors.
- **Geopolitical situation:** The geopolitical situation poses significant challenges to Jordan's water security, driven by sudden influxes of forced migration and dependence on shared cross-border water resources.
- **High operational energy costs:** Energy constitutes a significant share of total operating costs, resulting in increased water production and distribution costs.
- **Absence of sustainable national financing mechanisms:** Most of the sector's financing comes from funds provided by international institutions.
- **Deterioration of the wastewater network:** Existing wastewater networks are old and require rehabilitation and regular maintenance, as well as the need for expansion of treatment plants.
- **An inadequate enabling environment to attract private sector investment:** There is a need to establish an enabling environment that encourages private sector participation in the development, financing, and operation of water projects.

# Executive Summary Water

## 1 Sector-related data (2024 estimates)\*



## 2 Strategic objectives and aspirations

- Enable the sustainable utilization of water and maintain a balance between supply and demand, while ensuring equitable distribution across all regions of the Kingdom.
- Achieve water security across Jordan in a financially sustainable manner
- Reduce non-revenue water (NRW) and improve infrastructure efficiency
- Explore new water sources and expand reliance on non-conventional water sources
- Enhance the sector's attractiveness to boost local and foreign investments

## 3 Refreshed Key Impact Indicators

- Total investment in the water sector (local and foreign)
- Non-revenue water (NRW) ratio
- Gap between water supply and demand
- Drinking water quality
- Number of hours of regular drinking water supply
- Per capita water supply
- Percentage of households with access to safe drinking water services
- Percentage of households with access to wastewater services
- Water stress level
- Percentage of treated wastewater
- Percentage of non-conventional water resources used
- Percentage of regular irrigation water supply
- Water production cost per cubic meter
- Electricity consumption per cubic meter of water

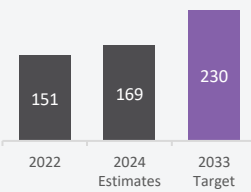
## 4 Proposed Initiatives

- **Priority initiatives:**
  - Reducing non-revenue water
  - Launching projects to increase water supply for municipal uses (drinking water)
  - Achieving financial self-sustainability across the water sector
  - Developing monitoring and control systems for water supply and demand management
- **Sector-related initiatives:**
  - Providing investment and partnership opportunities with the private sector
  - Enhancing energy efficiency in the water sector and increasing the use of alternative energy sources
  - Launching awareness programs to promote water conservation
  - Enhancing adaptation to the impacts of climate change and ensuring sustainable water use
  - Ensuring effective water sector governance and the implementation of water laws and regulations
  - Institutionalizing coordination among the ministries of water, energy, food, and environment
  - Expanding wastewater service coverage and optimizing sludge utilization
  - Leveraging technical solutions and automating operational and administrative processes across the water sector
  - Promoting the treatment and reuse of treated industrial water

## 5 Direct economic impact\*

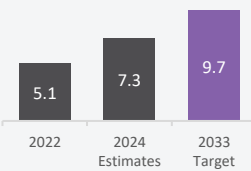
### Contribution to real GDP

3.5%+ p.a. | JD 61 mn+ 2024-2033



### Employment

3.3%+ p.a. | 2.4 k+ FTE 2024-2033



### 5.3 Economic Growth Roadmap (2022-2033)

The roadmap (2022-2033) will focus on the contribution of various sectors in GDP and employment growth, including the required investment to realize the growth from the private and public sectors.

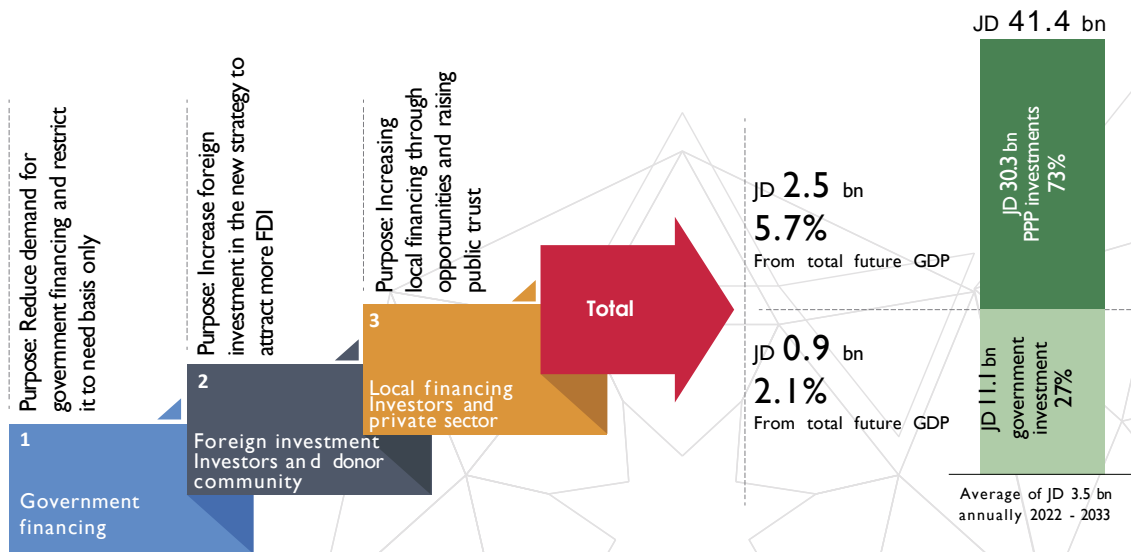
As for GDP, the ambition is to increase real GDP from JD 30.2 billion to JD 58.1 billion, which represents an increase of JD 27.9 billion and a growth of 5.6% per annum. The key drivers for growth include Future Services (adding JD 10.2 billion), High-Value Industries (adding JD 7.6 billion), and Destination Jordan (adding JD 1.9 billion).

For employment, the ambition is to increase employment opportunities for Jordanians from 1.6 million jobs to 2.6 million jobs by 2033, which reflects a 4.2% growth per year. The majority of this growth will be generated from three drivers: High-Value Industries (314k jobs), Future Services (397k jobs) and Destination Jordan (99k jobs).

An overall investment of about JD 41 billion is required to achieve the Vision’s goals, with the majority driven by the private investments (72%) coming from both domestic and foreign investments and public private partnerships.

**Figure (14): Vision Funding Sources**

Reducing government capital investment, increasing foreign investment and covering the remaining financing required from the local private sector



**Figure (15): Primary Growth Drivers' Contribution to GDP and Job Creation (2022-2023)**

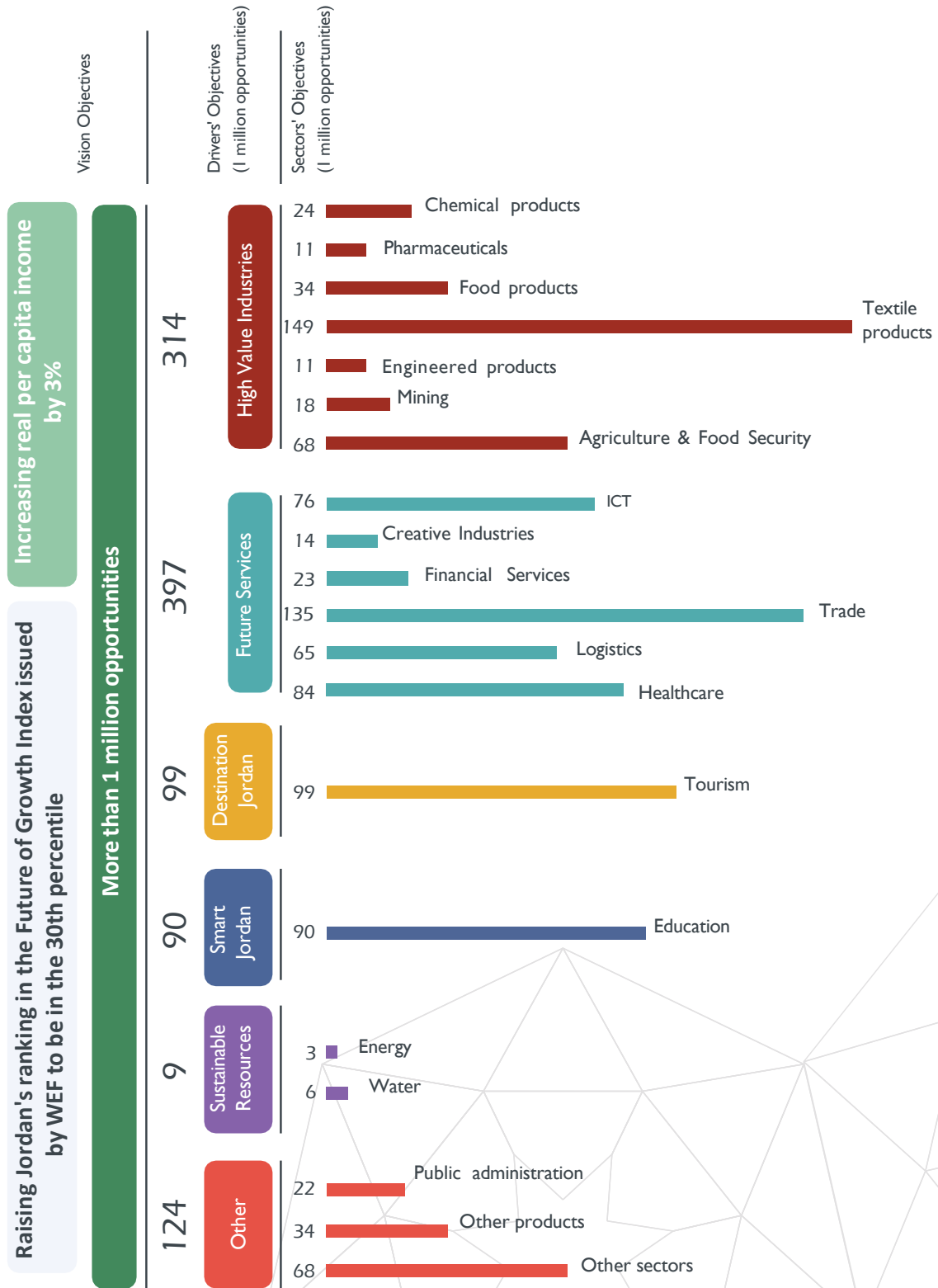


Figure (16): Required Capital Financing

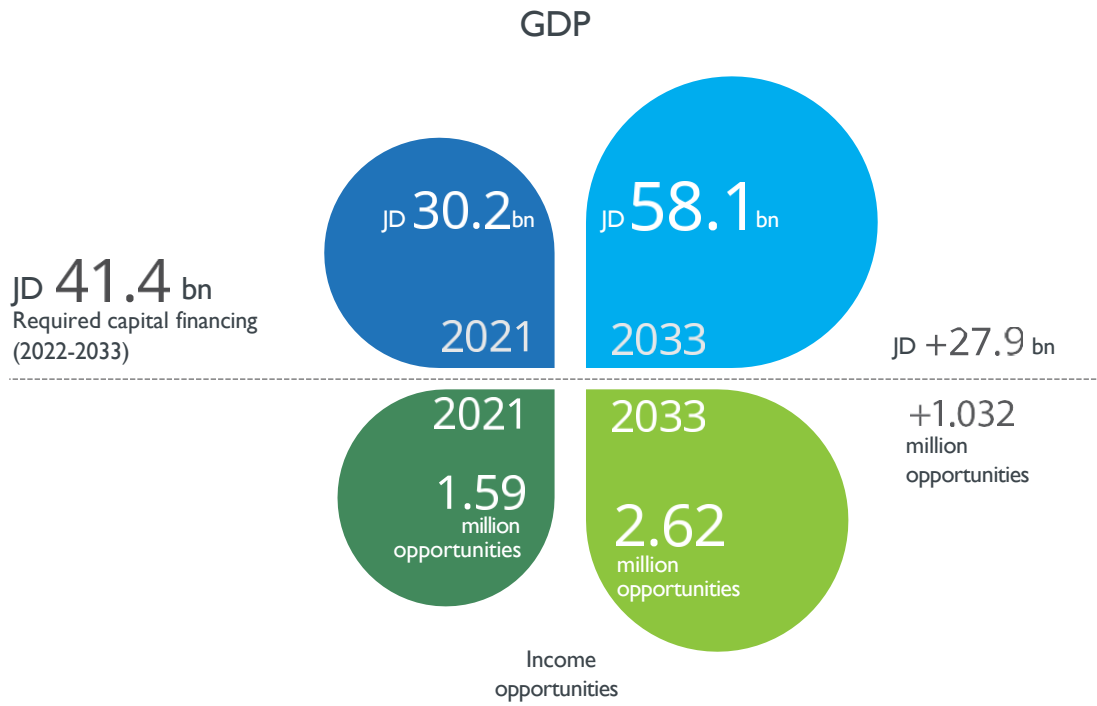
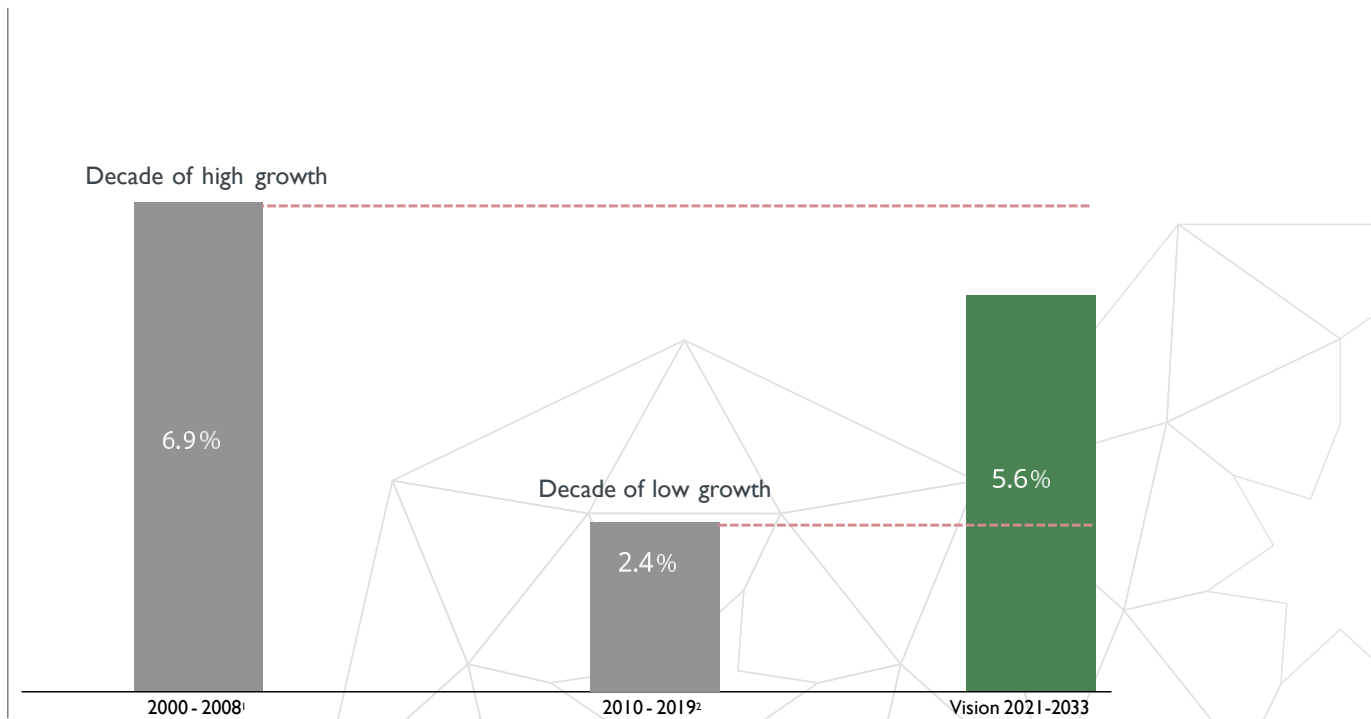


Figure (17): GDP Growth Rates at Constant Prices



1. Based on 1994 prices (excluding financial crisis period)
2. Based on 2016 prices (excluding COVID-19 impact in 2020)
3. Real estate sector was not included in the period 2021-2033, but it contributed 11% to GDP

# 6. Quality of Life Pillar

## 6.1 Quality of Life Strategy

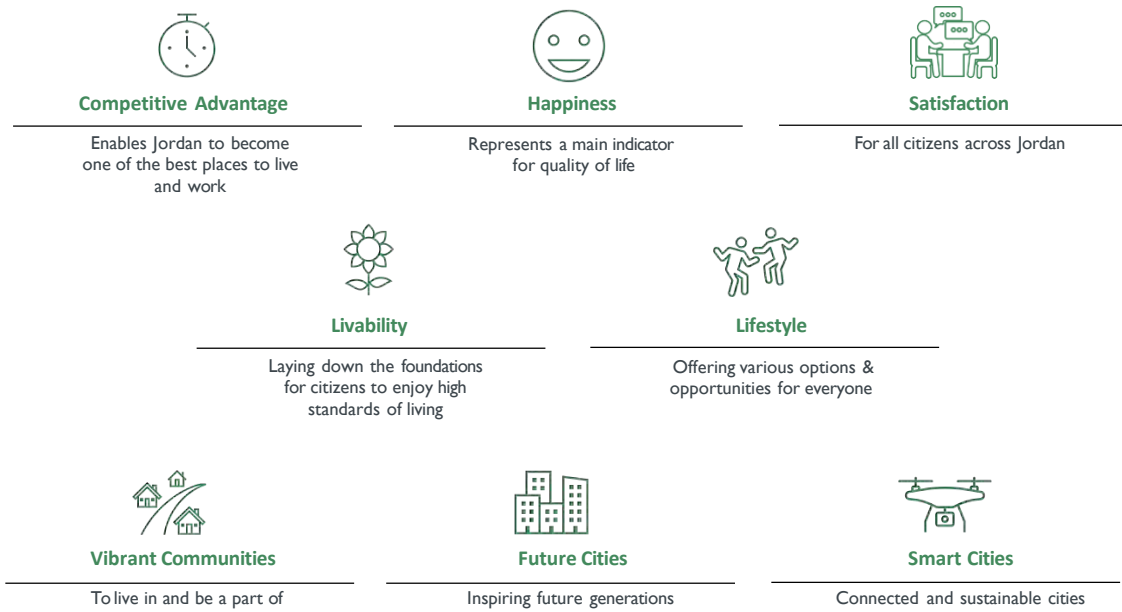
The second pillar of this Vision focuses on the quality of life and improving the living standards for all citizens.

As part of the formulation of Jordan Vision, a national survey of 2,500 Jordanian citizens was conducted in 2022 to measure citizen's current satisfaction with their overall quality of life and with specific sub-elements. The survey indicated a satisfaction rate of around 40%, and the primary guiding objective of the quality of life pillar is to at least double the rate of citizen satisfaction to 80% by 2033.

Improving the quality of life for Jordanians begins with creating jobs and higher income opportunities across governorates, supplemented by developing an ecosystem that supports the creation of higher standards of living, more inclusive lifestyle options and experiences, and active citizen participation in the community.

To advance the attractiveness of Jordan's communities and create high standards of living and happiness, the quality of life pillar is built on the following eight guiding principles; competitive advantage, happiness, satisfaction, livability, lifestyle, vibrant communities, future cities, and smart cities.

**Figure (18): Foundations of the “Quality of Life” Pillar**



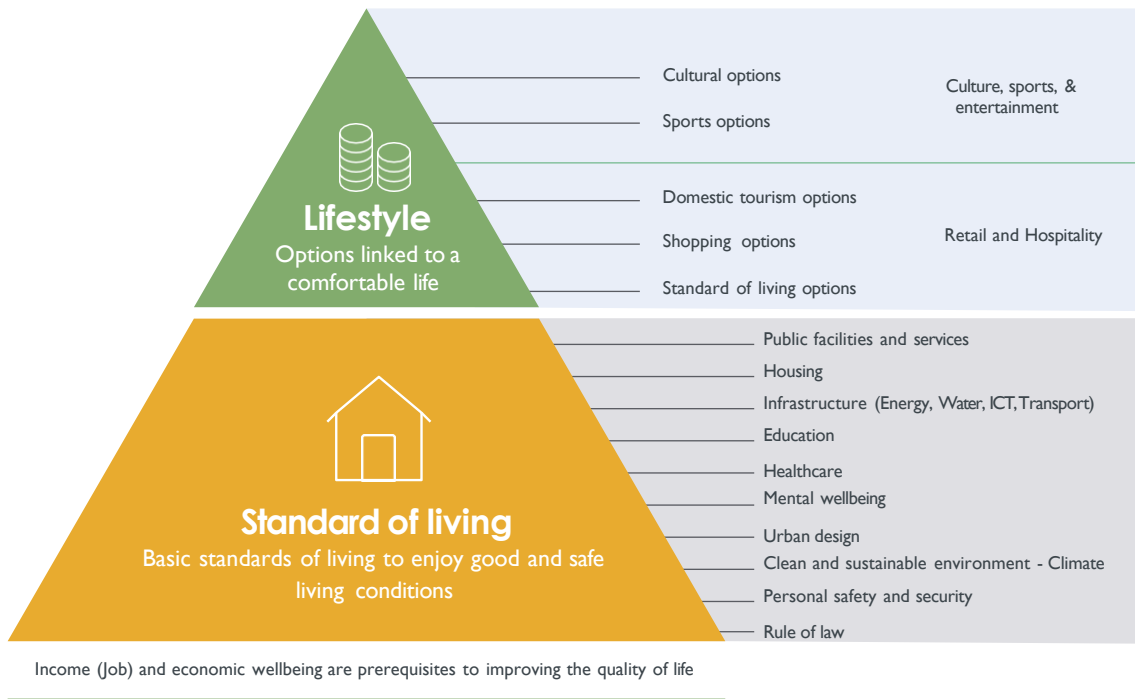
## 6.2 Quality of Life Development Priorities

The Vision breaks down the quality of life pillar into two primary components: (1) Livability, which includes the foundational elements required to leading decent and satisfactory lives, and (2) Lifestyle, which includes the supplementary lifestyle options required by citizens to live more enjoyable and comfortable lives.

The Vision aspires to improve the quality of life for all Jordanians by enhancing both components, which will make Jordan’s cities vibrant and will offer a high quality of life for its communities.

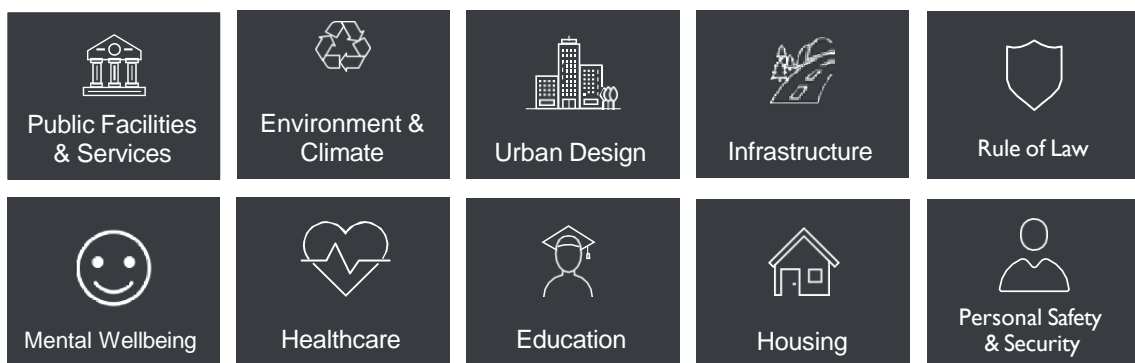
Both **livability** and **lifestyle** are critical to improving the overall quality of life for Jordanians, and must be enhanced in parallel to achieve true citizen satisfaction. The Vision has further identified 16 elements under both of these aspects, listed below.

**Figure (19): “Quality of Life” Framework**



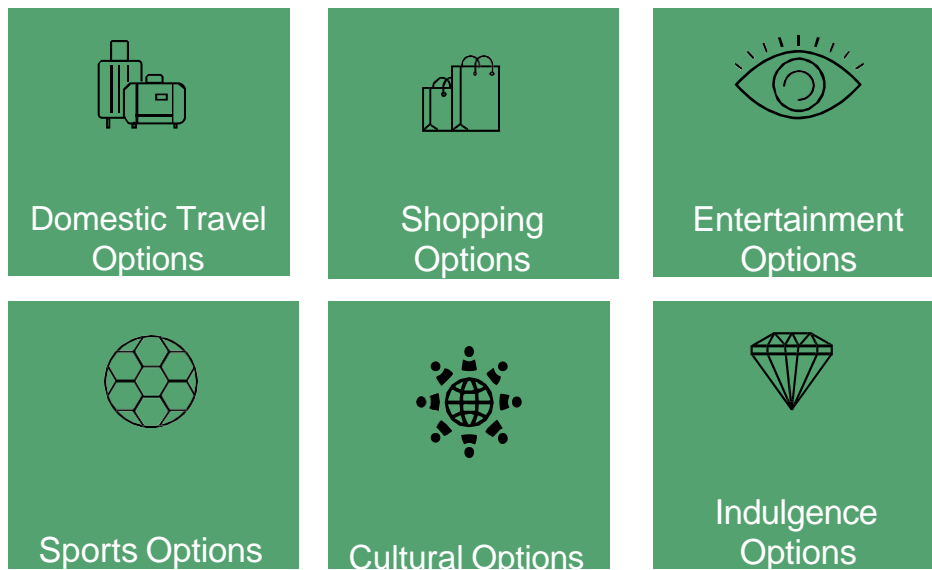
Under the concept of **livability**, 10 elements were identified as requirements to achieve satisfactory lives for all Jordanians, which are vital for citizens according to the aforementioned national survey; namely infrastructure, good healthcare, personal safety & security, and good education.

**Figure (20): “Standard of Living” Main Components**



Under the concept of **lifestyle**, six elements were identified as requirements to achieve enjoyable living for all Jordanians

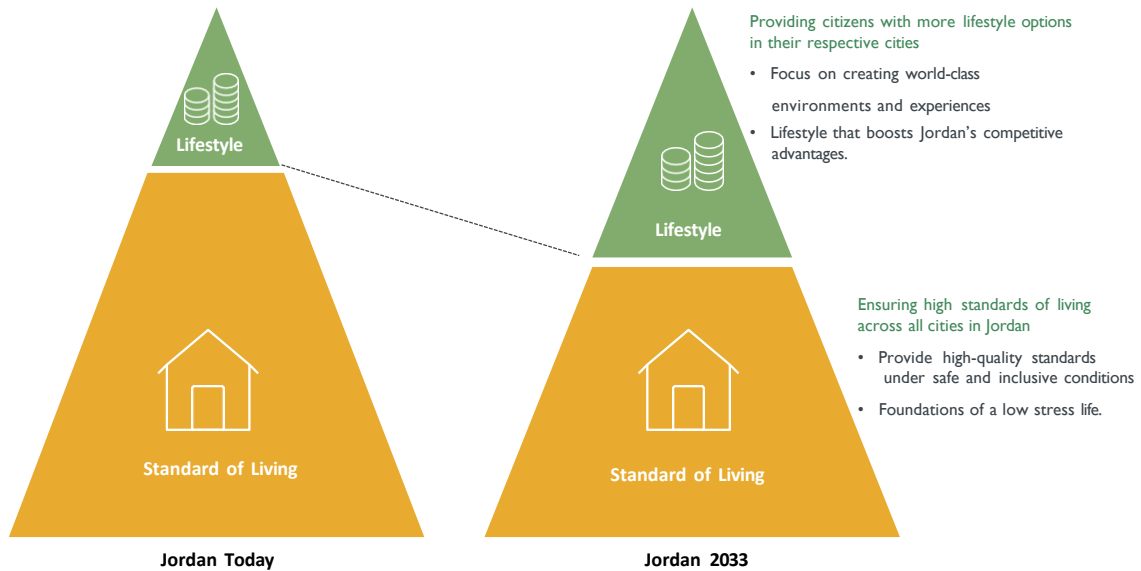
**Figure (21): “Lifestyle” Main Components**



Lifestyle elements become more relevant once basic livability needs are secure and income levels are improved, with the higher purchasing power allowing citizens to partake in more recreational lifestyle offerings such as domestic travel, cultural festivals and activities, in addition to more shopping options.

The Vision aims to transition Jordan in order to offer a better standard of living for all by focusing on solidifying the livability elements and moving beyond to provide attractive and meaningful lifestyle options and turning Jordan into a top-ranked destination to live and work.

Figure (22): “Quality of Life” Components’Track (2022-2033)

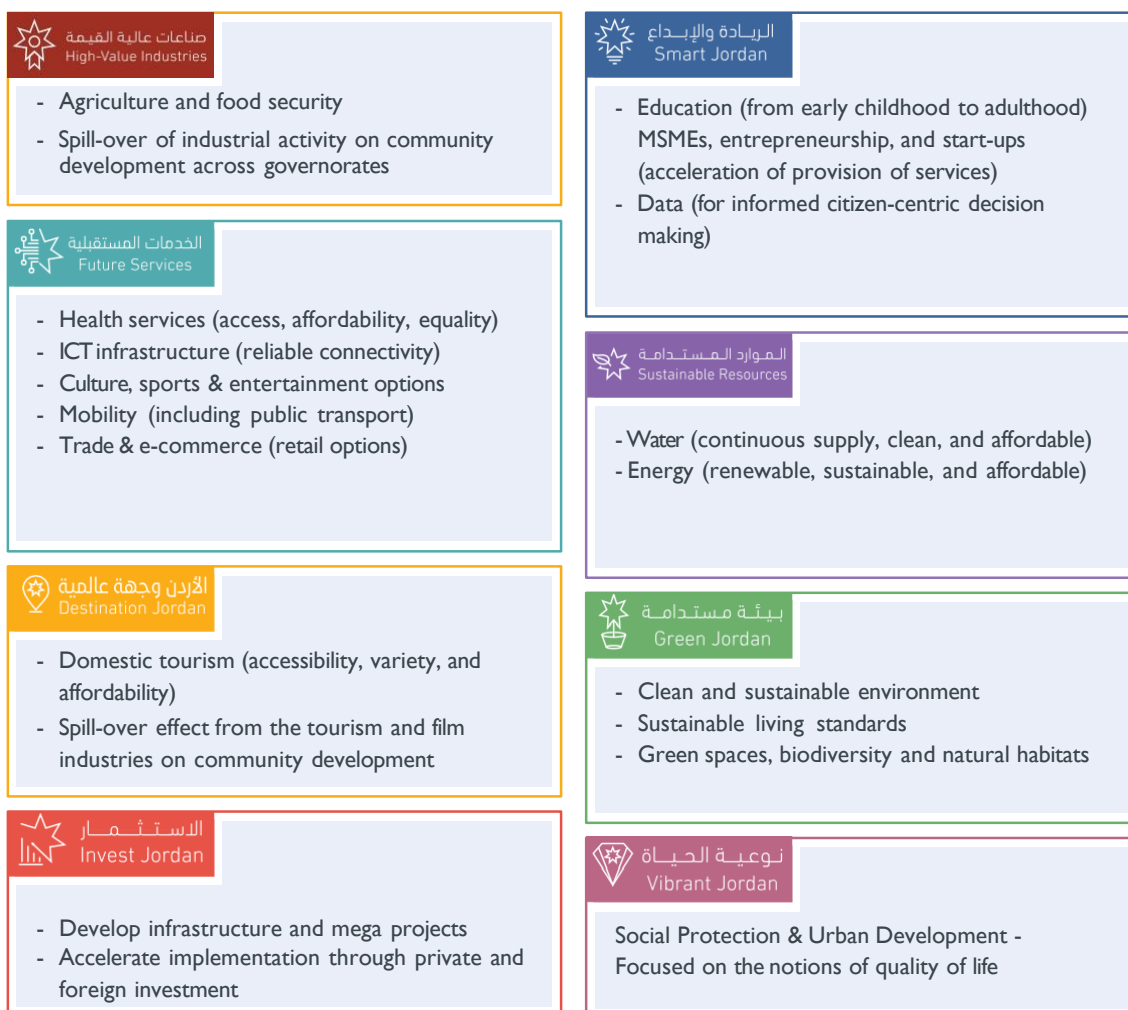


The broadness of the definition of quality of life and the diversity of its elements naturally leads to a high level of overlap with the economic growth pillar, highlighting the interconnectedness between economic growth and improved quality of life for Jordanians. This is also indicated in the by the findings of the aforementioned national survey, a number of fundamental elements were identified as most pressing

in terms of important of overall quality of life, which include healthcare, education, water, electricity, and roads (transport infrastructure). All of these ‘livability’ elements are separately addressed in their respective economic sectors as development priorities that would not only support economic growth, but also the enhancement of citizens’ overall quality of life.

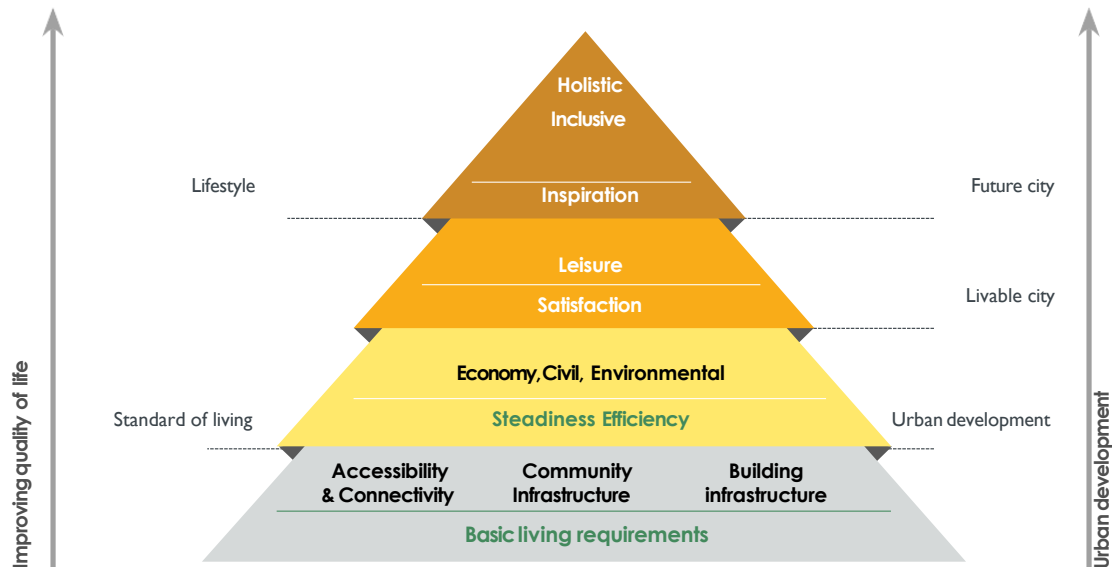
Therefore, the quality of life pillar, to an extent, is impacted by each Vision implementation driver. The different components are then tied together under the Vibrant Jordan driver, which will ensure that national development effort will be felt tangibly across communities, governorates, and regions.

**Figure (23): Interlinkages Between Growth Drivers & “Quality of Life” Pillar**



The Economic Modernisation Vision will aim to achieve a high quality of life for Jordanians by focusing on a transition towards a lively, smart, and vibrant Jordan through adoption of future cities concepts customised to specific Jordanian needs. Urban development and citizen-centric design principles will be a key driver to provide the thrust needed to improve the fundamental livability and lifestyle aspects of Jordan's cities and communities and advance the towards meeting future citizen requirements and achieving higher quality of life.

**Figure (24): Nexus of “Quality of Life”  
& Urban Development to reach “Future Cities”**



Incorporating quality of life into urban development of local communities will serve as a pivotal component for overall future development across Jordan. Quality of life:

1. Fosters a healthy population and productive workforce, able to contribute to the achievement of the Vision development goals
2. Makes local communities attractive for businesses and investments
3. Achieves sustainable development goals via improving citizens wellbeing, social inclusion, transport, safety and security, and environmental sustainability
4. Provides measures that portray a clear roadmap for social progress along with spill-over effects that create economic opportunities
5. Enhances the decision making process of governments developing policies for Jordan to become more competitive on regional and global levels

Jordan has made urban development a key priority. For example, the Greater Amman Municipality (GAM) has implemented major improvements in delivering services (including e-services) and improving the required infrastructure. However, in international quality of life rankings, Jordan is positioned anywhere from the middle to the lower end of the spectrum indicating significant room for improvement.

Major strengths in Jordan include: effective delivery of basic needs such as personal safety and security, traffic safety, water supply; sanitation; and good quality of general education.

On the other hand, major challenges include lack of access to public spaces (green/walkable), lack of modern public transport network, growing concerns about food and water security/affordability, poor levels of institutional trust, public participation, and rule of law.

Developmental plans will therefore need to cater to 12 core quality of life building blocks to truly make our cities vibrant, prosperous, and enjoyable to both live and work in, with easy access to all services.

Accordingly, future cities and communities will be developed based on citizen-centric concepts focused on convenience, connectivity, easy access to affordable quality services, active lifestyles that promote well-being, and sustainability for Jordan's future generations.

Urban development is a key driver to fundamentally improve the livability of Jordan's cities and advance them towards meeting future citizen requirements. Urban development can help Jordanians achieve their desire to have a worry-free "livability" foundation and improve access to better "lifestyle" options as the kingdom evolves. Among the highest priorities of the Quality of Life pillar is the integration of "future city" concepts into urban development plans while addressing institutional and regulatory enhancements. This will serve as an enabler of Jordan's future economic growth strategy by creating livable communities with satisfied, motivated, and productive citizens.

# 7. Success Factors

Realizing Jordan's Vision full potential necessitates the mobilization of multiple enablers spanning the economic and the quality of life agendas. At the forefront is stimulating private sector investments to invigorate growth-prioritised sectors and scale up existing sectors such as high value industries and future services. Attracting private investments, through a clearly defined investment map and real public private partnerships, is a stepping-stone into realizing this Vision.

Equally important is the availability of essential skills and talents to meet the needs of the future growth plans, and the demands of the fourth industrial revolution and market needs; ranging from technical and vocational skills to high-end specialized future-oriented skill sets in the priority segments. A dedicated implementation driver was identified for this purpose.

Innovation will be a vital driver to realize Jordan's potential and Vision goals. The innovation engine will boost efficiency and productivity through better solutions leading to new products and enhanced operational models will play a major role in boosting Jordan's value creation and resilience to external market shocks.

Entrepreneurship through the establishment of new businesses or scaling and growing existing businesses will play an essential role to unleash considerable growth potential. New businesses are particularly apt in detecting new trends and service emerging market niches, and simultaneously supplying medium and large businesses. This will create value chains that enhance Jordan's competitiveness and resilience

New business formation will range from micro and home-based businesses via traditional small businesses in services and manufacturing to startups in the technology and creative industries. This will promote a larger middle class and reduce income inequalities. Moreover, Jordan's climate will become more competitive, which in turn, will benefit consumers with variety and price benefits. Many of these small businesses will eventually grow into medium and large operations with significant job creation and economic contributions, including exports.

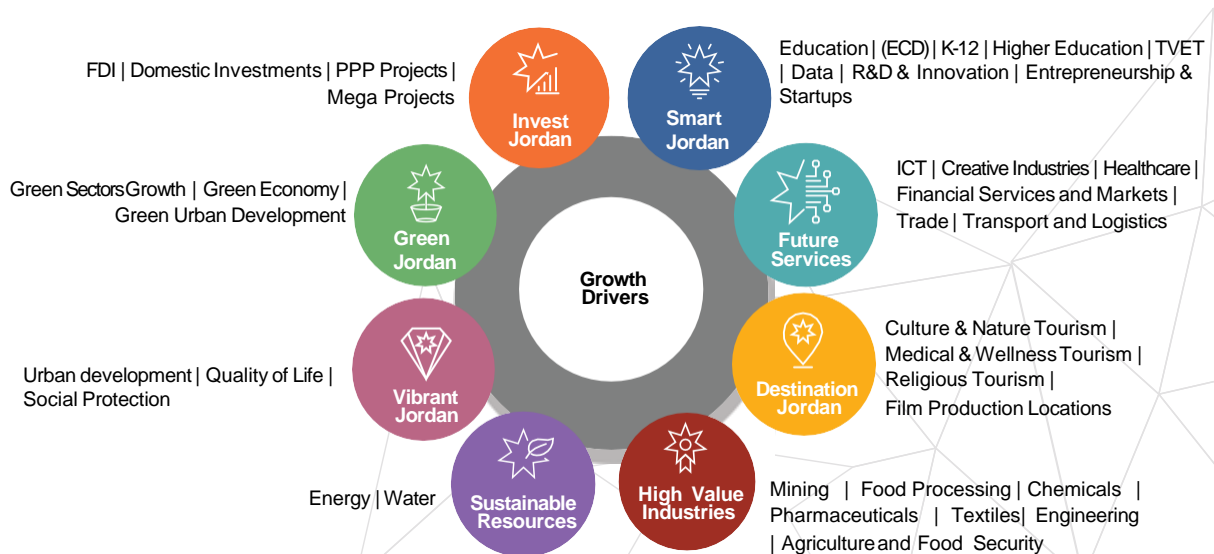
Lastly, Jordan will need to coordinate with its development partners to mobilize their technical and financial resources towards sectors and priorities that contribute to inclusive growth, job creation especially for youth and women, and achieve comprehensive and sustainable development in the future.

# 8. Vision Implementation Phases

The implementation roadmap was developed through an inclusive, multi-disciplinary approach, taking into consideration the necessary steps on the short, medium and long-term towards achieving the desired results, and ultimately fulfilling the strategic objectives of the Vision. The proposed roadmap ensures the successful linkages among sectors and the proposed actions to maximize synergies while avoiding redundancy.

The roadmap consists of eight economic drivers, each comprising a cluster of sectors and concerted actions identified at the National Economic Workshop geared at promoting specific strategic growth clusters mobilizing the enablers required to realize the growth potential, job creation and/or achieve significant improvements in the quality of life for Jordan's citizens.

**Figure (25): Growth Drivers to implement the Economic Modernisation Vision**



While the High-Value Industrials Driver, Future Services Driver, and Destination Jordan Driver are primarily focused on generating quantum leaps in export-led growth, the Sustainable Resources Driver, Smart Jordan Driver, Invest Jordan Driver, Green Jordan Driver, and Vibrant Jordan Driver are centered around enabling accelerated future economic growth and substantial advances in the quality of life while also creating new income opportunities in various sectors such as education, utilities, and urban development.

The drivers were defined by combining logically connected sectors into cohesive groupings for the purposes of organising concerted actions. The groupings were based on three factors:

1. Linkages among sectors: logical linkages of a sector with other sectors to form value chains or growth clusters, e.g. mining with downstream chemical products manufacturing or agriculture with food processing, thus promoting the realization of synergies across the driver.
2. Roles of sectors: drivers of economic growth against enablers of economic growth.
3. Common sectors' characteristics: shared attributes among sectors; for example, a common focus on knowledge and innovation as a source of competitive advantage.

Each implementation driver is detailed through a dedicated guidebook comprising a suite of specific implementation initiatives with proposed action points and implementing entities, in addition to clear objectives and metrics to track achievements.

While the roadmap provides a sound and lasting set of instructions, it should be adaptable and continuously reviewed to apply corrective action where necessary as circumstances evolve. A comprehensive review should also be conducted in 2029 to assess performance and outcomes and to design the third and final phase of the Vision.

## 8.1 Implementation Timeline

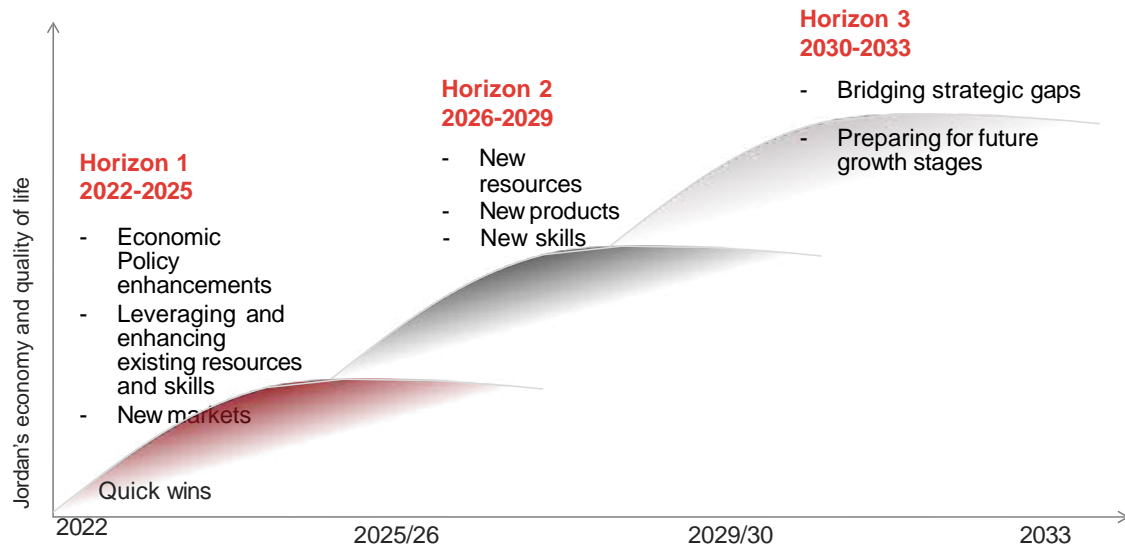
The implementation is scheduled to be implemented in 3 phases. Prior to the end of each phase, the roadmap will be reviewed to assess progress, and the need to reprioritize actions in collaboration with private sector partners.

**Implementation Phase I (2022-2025):** This is the most critical phase of the implementation with a strong and scalable foundation for Jordan's future journey. A total of 141 initiatives were undertaken, and the Executive Program for this phase was developed to include more than 500 projects. By the end of September 2025, 35.7% of these projects had been completed, with the remaining projects scheduled for completion in the second phase.

**Implementation Phase II (2026-2029):** Sectoral workshops were held in the third quarter of 2025 with the participation of around 400 experts from the private sector, civil society, and government entities. The purpose of these workshops was to conduct a comprehensive review of the roadmap, taking into account the evolving environment and its implications, in order to ensure the achievement of long-term goals, reprioritize for the next phase, and refine the implementation roadmap to better meet Jordan's future aspirations. Since the second phase is built on the achievements of the first, this review process focused on identifying and agreeing upon 236 initiatives for Phase II. These initiatives were subsequently shared with the implementing entities to prepare the appropriate projects for execution.

**Implementation Phase III (2030-2033):** This represents the last phase of the Vision journey. In this phase, the focus will be on preparing to meet the needs of subsequent decade by setting new long-term directions, creating new foundations, and catalyzing the necessary changes ahead of time. The related plan will be developed in 2029.

**Figure (26): Vision Implementation Timeline**

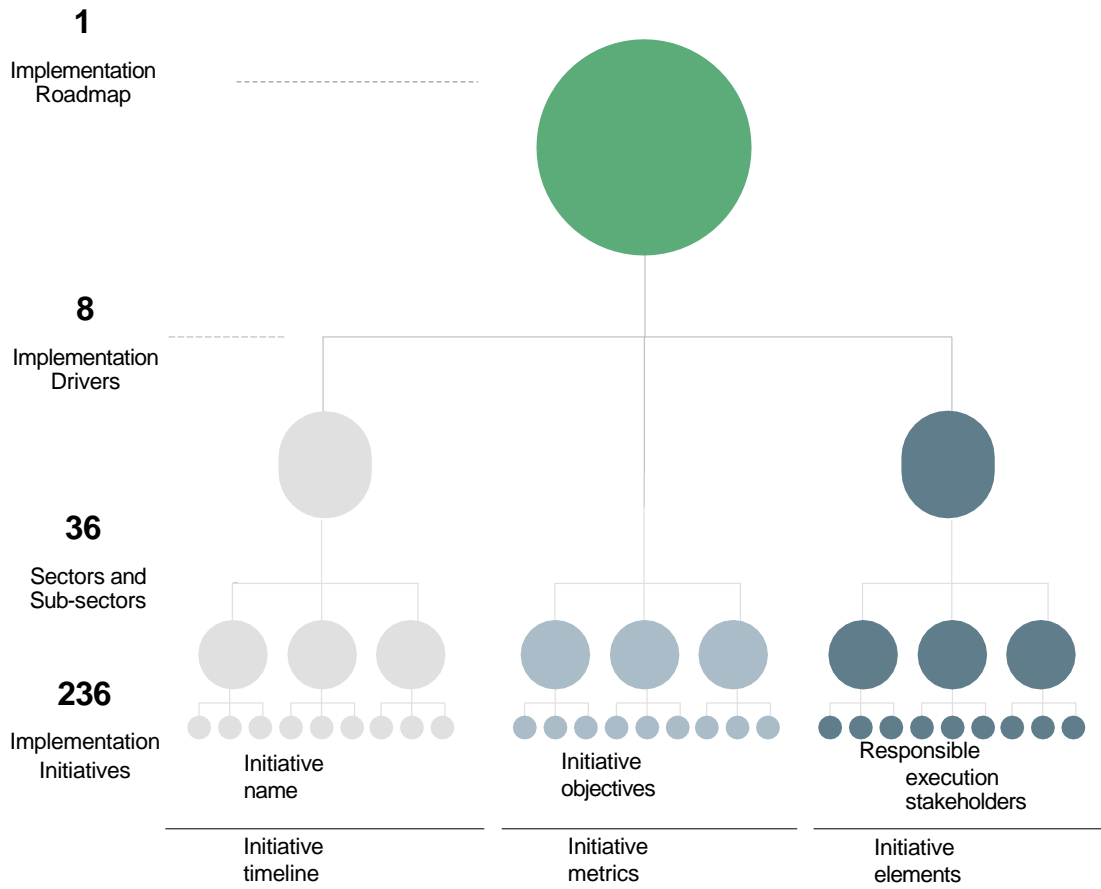


## 8.2 Implementation Drivers

The implementation roadmap includes comprehensive and various actionable initiatives, which have been identified throughout the sectoral economic workshops.

At the heart of the roadmap are eight drivers that will lead the implementation. Each driver is broken down into specific sectors to action the implementation. In total, there are 36 sectors and sub-sectors and over 236 initiatives for phase II of the Vision. Each initiative is mapped into an initiative card containing the initiative objectives, stakeholders subdivided into initiative owners and participants, a timeline with specific start and end points, initiative metrics to track the progress and delivery, and a detailed checklist of deliverables to be addressed through the implementation process including an emphasis on unleashing women and youth's potential across all domains.

**Figure (27): Vision Roadmap Structure**



The following section depicts the drivers, sectors and some initiatives in details.

**Figure (28):  
Distribution of Initiatives according to Growth Drivers & Economic  
Sectors based on EMV’s Phase II review**

8 Implementation Drivers	36 sectors	236 initiatives	Sectors
 High Value Industries	7	41	Mining   Food Processing   Chemicals   Pharmaceuticals   Textiles   Engineering   Agriculture and Food Security
 Future Services	6	87	ICT   Creative Industries   Healthcare   Financial Services and Markets   Trade   Transport and Logistics
 Destination Jordan	4	20	Culture & Nature Tourism   Medical & Wellness Tourism   Religious Tourism   Film Production Locations
 Smart Jordan	8	19	Education   (ECD)   K12-   Higher Education   TVET   Data   R&D & Innovation   Entrepreneurship & Startups
 Sustainable Resources	2	23	Energy   Water
 Invest Jordan	3	9	FDI   Domestic Investments   PPP Projects   Mega Projects
 Green Jordan	3	15	Green Growth   Green Economy   Green Urban Development
 Vibrant Jordan	3	22	Urban Development   Quality of Life   Social Protection



### First: High-Value Industries Driver

The 'High-Value Industries Driver' contains three (3) sectors: Manufacturing, Mining, and Agriculture & Food Security. The Manufacturing sector has five (5) sub-sectors and (41) initiatives. This driver steers the implementation of future strategies to advance Jordan's industrial economy, turns Jordan into a major industrial hub for the region and transforms the Kingdom into an export center for products within Jordan's strategic focus. Particular focus is placed on building integrated value chains, driving productivity and innovation, and realising synergies across Jordan's industrial portfolio by seamlessly connecting sectors in terms of supply, knowledge and market flows.

- **Mining**, 8 initiatives: Restructuring the legislative and regulatory framework of the sector, Developing competitive and stable financial incentives and frameworks for the sector, Establishing a national geological information bank and activating exploration promotion, Activating the "One-Stop Shop" to facilitate the investor journey, Establishing the National Geological Survey Authority, Enhancing the competitiveness of existing industries and deepening value chains (phosphate and potash), Developing specialized human competencies and capabilities in the mining sector, Promoting the environmental, social, and governance (ESG) principles.
- **Manufacturing** | General, 4 initiatives: Launching the streamlined manufacturing program to simplify and automate regulatory procedures, Promoting entrepreneurship and enhancing competitiveness in the manufacturing sector within a cost-effective ecosystem, Strengthening value chains and supporting domestic products, Developing human competencies and providing accurate industrial information to support planning and decision-making.

- **Manufacturing** | Food Processing & Manufacturing, 3 initiatives: Boosting the competitiveness of domestic food products and ensuring fair competition in the market, Developing human competencies and specialized skills for the food processing & manufacturing sub-sector, Enhancing the efficiency of the food inspection and monitoring system.
- **Manufacturing** | Chemicals, 2 initiatives: Developing an integrated national strategy for the chemicals sub-sector, Attracting and promoting high-quality investments in chemical downstream industries
- **Manufacturing** | Pharmaceuticals, 4 initiatives: Accelerating and automating the registration processes for domestic pharmaceuticals, Developing a fair and sustainable pricing mechanism for domestic pharmaceuticals, Enhancing the efficiency of the Jordan Food and Drug Administration to obtain international accreditations, Establishing the Higher Council for Pharmaceuticals
- **Manufacturing** | Textiles, 3 initiatives: Improving value chains by establishing collaborative industrial clusters, Supporting the sector with competent national labor force, Diversifying the markets and product lines of Jordan's textile exports
- **Manufacturing** | Engineering, 3 initiatives: Launching a national strategy to develop the engineering sub-sector, Accelerating digital transformation and adopting the Fourth Industrial Revolution's solutions, Establishing an innovation and R&D center for the engineering sub-sectors
- **Manufacturing** | Agriculture and Food Security, 14 initiatives: Establishing a collaborative economy association to organize labor and provide integrated agricultural services, Establishing an ecosystem of cooperative societies (alliances) and specialized agricultural unions, Encouraging Modernisation and innovation in the agricultural sector, as well as expanding the use of modern technologies, Institutionalizing food security research and strengthening cooperation with universities and research institutions, Establishing and activating a national food security observatory, Reforming agriculture and livestock regulations and policies, Establishing, activating, and sustaining clusters for agricultural and processed foods, Revamping supply/cold chains and infrastructure, Developing innovative financing and insurance solutions to support sustainability of the sector, Enhancing agriculture marketing and promotion programs, Developing agricultural education and vocational training services to upskill farmers, Establishing a fund to accelerate investment in Jordans' food sector, Supporting investment projects, agricultural technologies (AgriTech), and R&D in food processing, Enhancing the strategic stocks of grains, especially wheat and barley.



## Second: Future Services Driver

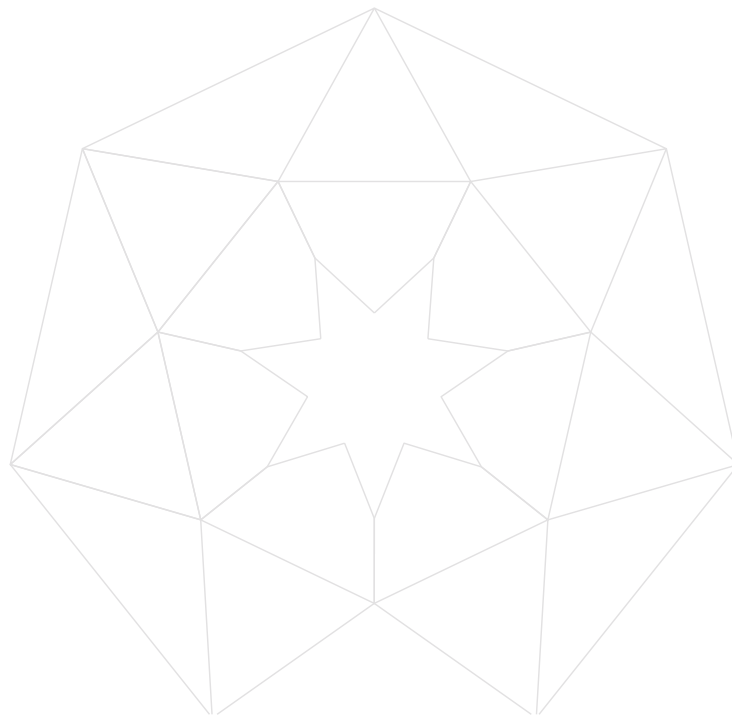
The 'Future Services Driver' comprises 6 main sectors and 10 sub-sectors (under the Creative Industries and the Financial Services & Markets sectors); with 87 initiatives. The driver supports the realization of Jordan's ambitions to develop a sizeable, high-value and export-oriented service economy with strong presence across a distinct portfolio of knowledge intensive offerings.

- **ICT**, 15 initiatives: Developing a future-ready workforce, Launching a tailored strategy and investing in local and international campaigns to establish a brand identity and accelerate the export of digital products and services, Accelerating the development of new technology frameworks and legislation to facilitate the establishment of new tech companies, Enhancing and identifying national frameworks, standards, and digital legislation in detail at the national level, Establishing a national entity for data and artificial intelligence (AI), Accelerating government digitalization through public-private partnerships (PPP), Enhancing investment incentive packages, Creating a virtual free zone that incubates innovation and entrepreneurship and a hub for startups, Creating a regulatory sandbox for disruptive technologies, Attracting venture capital funding, Establishing a national tech development and innovation fund, Reforming the digital work environment to meet the needs of "the future workforce", Green energy initiative for data centers, Introducing a digital financial center model, Reducing shadow economy in ICT sector.

- **Creative Industries** | General, 8 initiatives: Establishing a representative body for the creative industries, Establishing the infrastructure and ecosystem of the creative industries sector, covering both goods and service aspects, Investing in local production and expanding its global promotion, Integrating creative industries into educational curricula Streamlining government processes and embedding design principles into the government sector, Conducting research and carrying out data collection and classification, Raising sectoral awareness at the local level, Developing and maintaining required capabilities.
- **Creative Industries** | e-gaming and e-sports, 6 initiatives: Enabling international payment mechanisms to facilitate the purchase of e-games, Supporting the organization of local and international e-gaming and e-sports events and facilitating their procedures, Investing in state-of-the-art gaming arenas equipped with advanced technologies capable of hosting large-scale events, Attracting foreign teams and investments to advance the e-gaming and e-sports sector, Reviewing, clarifying, and updating regulations and legislation governing the e-gaming sector, Establishing a dedicated fund to support internationally recognized teams and players.
- **Creative Industries** | Films, 5 initiatives: Establishing an independent fund dedicated to supporting production and marketing in the films sector, Establishing new and upgraded studios and filming location backdrops, Attracting major international producers and platforms to invest in Jordanian products, Enhancing the educational infrastructure through the establishment of additional film academies and the integration of specialized majors within Jordanian universities, Enabling creative thinking through initiatives such as writers' rooms
- **Creative Industries** | Design, 10 initiatives: Establishing a Jordan Design Council to participate in shaping national policies and strategies that enhance the culture of design and innovation, Embedding compliance design excellence requirements in government tenders, Launching an annual national award for design and innovation, Introducing incentive programs for companies in the design sector, Launching the "Designed in Jordan" campaign, Activating a government design audit process to review the condition and quality of government buildings, facilities, and public spaces, Organizing an annual design festival and ensuring its enablement, Investing in raw materials that drive design innovation in products and services, while ensuring their enablement, Establishing a vibrant innovation and design district that brings together designers, entrepreneurs, and supporting institutions, Establishing a platform to connect artisans with designers

- **Healthcare**, 11 initiatives: Achieving universal health coverage and integrating public health insurance funds, Implementing governance programs for the healthcare sector, Accelerating digital transformation and developing an integrated health information system, Developing & strengthening medical tourism programs and implementing them (in coordination with all relevant sectors), Establishing and adopting national standards for healthcare quality, linking them with data systems, and conducting benchmarking studies, Launching and activating predictive healthcare, Establishing a unified health framework, Developing and upskilling human resources capacity and capabilities in the healthcare sector (in alignment with the national health needs), Strengthening and ensuring the sustainability of healthcare system financing to implement plans efficiently and effectively (with a focus on primary healthcare), Improving and strengthening the primary health care system, Strengthening national healthcare infrastructure .
- **Financial Services and Markets | General**, 5 initiatives: Developing a comprehensive national credit scoring system, Improving financial inclusion, Expediting digital transformation in the financial sector, Developing financial sector legislation, Promoting financial literacy and raising investment awareness.
- **Financial Services and Markets | Banking**, 2 initiatives: Bridging the gap between banking requirements and MSMEs readiness, Enhancing green financing and accelerating the transition to a sustainable economy.
- **Financial Services and Markets | Capital Market**, 2 initiatives: Conducting institutional reform and strengthening of the capital market's legislative and supervisory framework, Revitalizing the capital market, broadening investment participation, and enabling virtual and digital assets.
- **Financial Services and Markets | Insurance**, one initiative: Regulating and developing the insurance sector's legislative and technical framework, and strengthening its digital transformation.
- **Financial Services and Markets | Fintech**, 2 initiatives: Developing agile and responsive Fintech regulations, Enabling entrepreneurship in FinTech and digital banking.
- **Financial Services and Markets | Microfinance**, one initiative: Developing a pre-approved list of donor and lending entities for microfinance companies.
- **Financial Services and Markets | Financial Leasing**, one initiative: Enabling and expanding the financial leasing base.
- **Financial Services and Markets | Exchange Companies**, one initiative: Supporting digital transformation and enhancing financial inclusion across the exchange houses sector

- **Trade**, 7 initiatives: Developing a modern regulatory environment that facilitates trade, Building an integrated e-commerce ecosystem, Enhancing trade competitiveness and expanding access to international markets, Developing innovative financing solutions to stimulate business growth, Empowering and developing human competencies in the retail, trade and commerce sector, Establishing dedicated commercial zones within specific sectors, Creating a database of tradable goods and services.
- **Transport and Logistics Sector**, General, 10 initiatives: Enhancing environmental policies and regulations and shifting to clean energy sources, Strengthening regional connectivity and boosting infrastructure, Enhancing public transport systems and service efficiency, Leveraging technology solutions and smart phone applications within the sector, Promoting investment and building partnerships between the public and private sectors, Developing an institutional framework within the sector, Reviewing sector-related legislations, Setting a mechanism for sustainable financing and financial support, Development of specialized capabilities and competencies, Setting and executing safety policies and traffic solutions



## الأردن وجهة عالمية Destination Jordan

### Third: Destination Jordan Driver

The 'Destination Jordan Driver' consists of one main sector; which is the Tourism sector; with 20 initiatives. The driver steers the implementation of Jordan as a prime destination for international niche tourists, especially for culture and nature tourism, medical and wellness tourism, religious tourism, and MICE tourism.

- **Tourism**, 20 initiatives: Developing tourism products of various types (leisure, wellness, , adventure), Intelligent Tourism, Jordan Exhibition and Convention Center, Integrated tourism trails initiative (especially the Golden Triangle), The "Downtown" experience initiative, Developing, managing, and maintaining tourist destinations and facilities, Activating the tourism sector investment initiative, Facilitating travel and movement to and within Jordan, Launching an initiative for cost competitiveness and affordable service provision, Establishing tourism academy to upskill tourism workforce, Launching the "Digital Tourist" initiative, Updating sector data; enabling decision-making and contributing to the breakdown of tourist nationalities and travel purposes, Tourism marketing, and connecting Jordan to the wider network that attracts visitors, Defining world-class standards and rules for the tourism sector, Improving tourism-related laws, Streamlining government procedures, Inter-regional tourism and joint tourism offerings, Tourism Development Fund, Launching the "Safe Jordan" initiative, Launching the "Clean Jordan" initiative.



#### Fourth: Smart Jordan Driver

The 'Smart Jordan Driver' includes one main sector, which is the Education sector that includes 4 sub-sectors with 19 initiatives. The driver targets the implementation of necessary steps to develop a foundation of future-ready talent base, resources, systems, and institutions to upgrade quality of life for citizens.

- **Education | General**, 4 initiatives: Developing comprehensive databases covering all stages of education, enabling analytical linkage between inputs and outputs to support evidence-based decision-making and achieve systematic, progressive development that ensures coordination across all educational stages, Establishing a structured workstream to equip young educational leaders with the capabilities to shape policies and lead transformation, Activating community participation to support and improve the education sector, Activating the role of the media and media departments within the ministry and universities to raise public awareness of key educational issues and challenges.
- **Education | ECCD**, 3 initiatives: Creating a fund to support nursery and kindergarten development, Enabling the National Council for Family Affairs to serve as a national platform responsible for coordinating and overseeing the ECCD sector, Improving university admission policies and developing teacher preparation programs for early childhood and the first three grades (at the university level).

- **Education | Basic & Secondary Education, 4 initiatives:** Adopting modern and emerging technologies in the education sector, Enhancing investment and partnerships with the private sector, Improving infrastructure and professional development mechanisms, along with implementation mechanisms, for employees in the public education sector, Developing a system for accrediting and classifying schools.
- **Education | Higher Education, 4 initiatives:** Adopting technology and artificial intelligence across all university specializations, Investing in international educational platforms and providing university students with opportunities to enroll and pursue studies through them, Enhancing the skills and competencies of human resources and faculty members, Integrating specialized professional certifications and micro-credentials into study plans (within credit hours).
- **Education | TVET, 4 initiatives:** Establishing a national platform to link educational and TVET outputs with labor market requirements, Placing qualifications within the National Qualifications Framework, Training and professional development for teachers, Introducing advanced-level programs within the TVET track to meet high-value industrial needs.



### Fifth: Sustainable Resources Driver

The 'Sustainable Resources Driver' includes two main sectors, which are the Energy and Water sectors; with 23 initiatives. This driver steers efforts aimed at enhancing the use of natural resources as well as sustaining such resources, namely in the areas of Energy and Water. This is all targeted at boosting Jordan's economic growth and improving the quality of life for all citizens.

- **Water**, 13 initiatives: Reducing non-revenue water, Launching projects to increase water supply for municipal uses (drinking water), Achieving financial self-sustainability across the water sector, Developing monitoring and control systems for water supply and demand management, Providing investment and partnership opportunities with the private sector, Enhancing energy efficiency in the water sector and increasing the use of alternative energy sources, Launching awareness programs to promote water conservation, Enhancing adaptation to the impacts of climate change and ensuring sustainable water use, Ensuring effective water sector governance and the implementation of water laws and regulations, Institutionalizing coordination among the ministries of water, energy, food, and environment, Expanding wastewater service coverage and optimizing sludge utilization, Leveraging technical solutions and automating operational and administrative processes across the water sector, Promoting the treatment and reuse of treated industrial water.

- **Energy, 10 initiatives:** Reducing energy costs and enhancing debt management efficiency, Upgrading and expanding energy sector infrastructure, Expanding the exploration of national energy resources, Accelerating the implementation of a comprehensive national program for energy efficiency, Developing projects for the production, utilization, and export of green hydrogen and its derivatives, Developing the legislative environment of the energy sector to align with future trends and requirements, Strengthening Public–Private Partnerships and promoting investment in the energy sector, Accelerating the energy transition toward a sustainable and low-carbon energy system, Ensuring coordination between energy sectors and demand management and planning, Maximizing local value from energy sector resources and projects.



### Sixth: Invest Jordan Driver

Providing financing will enable the economy to achieve more growth, which will lead to an uptick in the national GDP to reach to JD 58.1 billion by 2033, an increase in income and job opportunities to accommodate more than one million young men and women within the next decade.

The largest share of the required fixed capital lies within five main sectors: Manufacturing, Healthcare, Transport and Logistics Sector, ICT, and Water; totaling to about JD 20.7 billion over the next ten years

**Figure (29): Required Net Growth for Fixed Capital by Sector (2022-2033)**

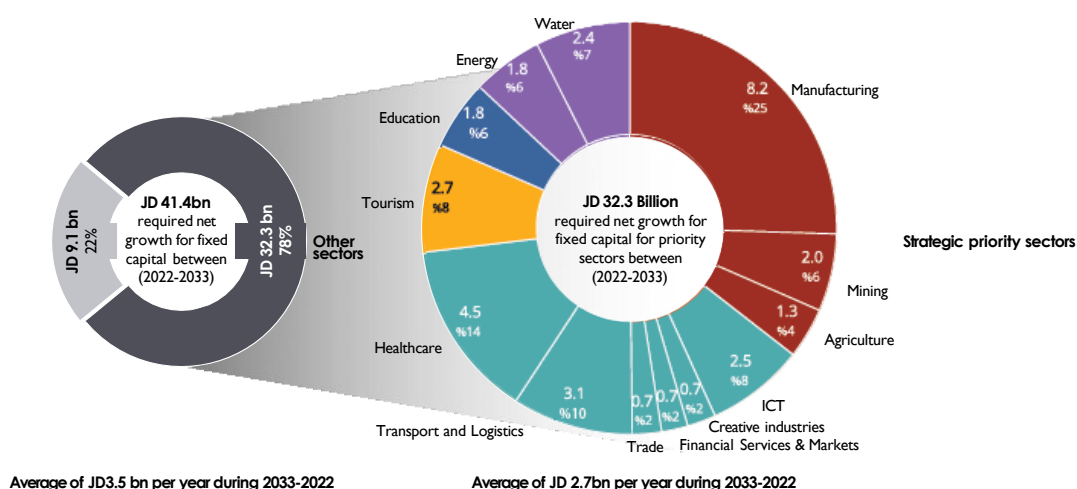
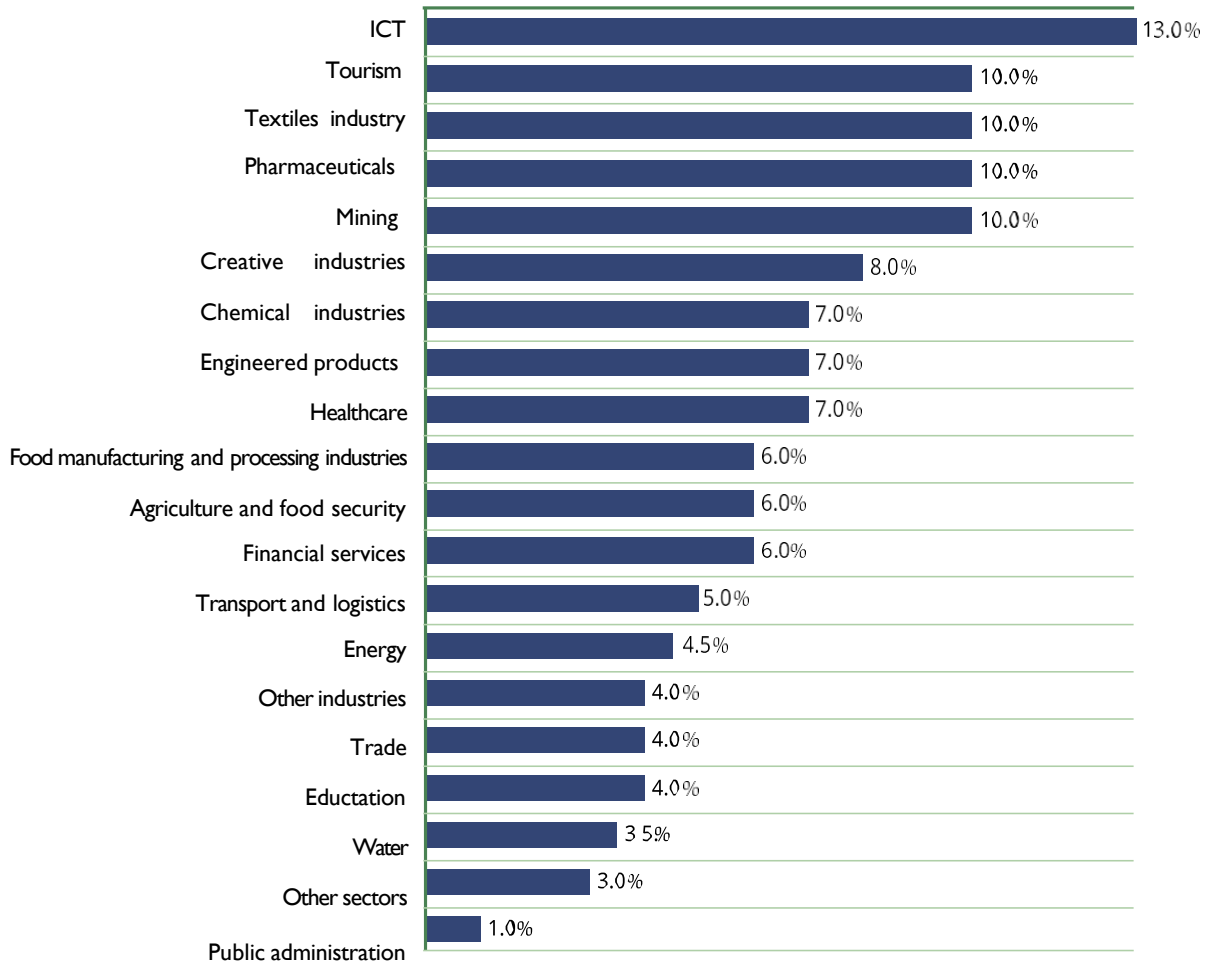


Figure (30) shows the average annual growth rate for each sector according to National Economic Workshop’s agreed-upon outcomes, experts’ projections, and leading practices in this field.

**Figure (30): Average Annual Targeted Sectoral Growth Rates\***



I- Includes cement industry and major minerals and refining and other products

\* Target growth figures were decreased by 30%, with an aim to create 1 million income opportunities throughout the next decade.

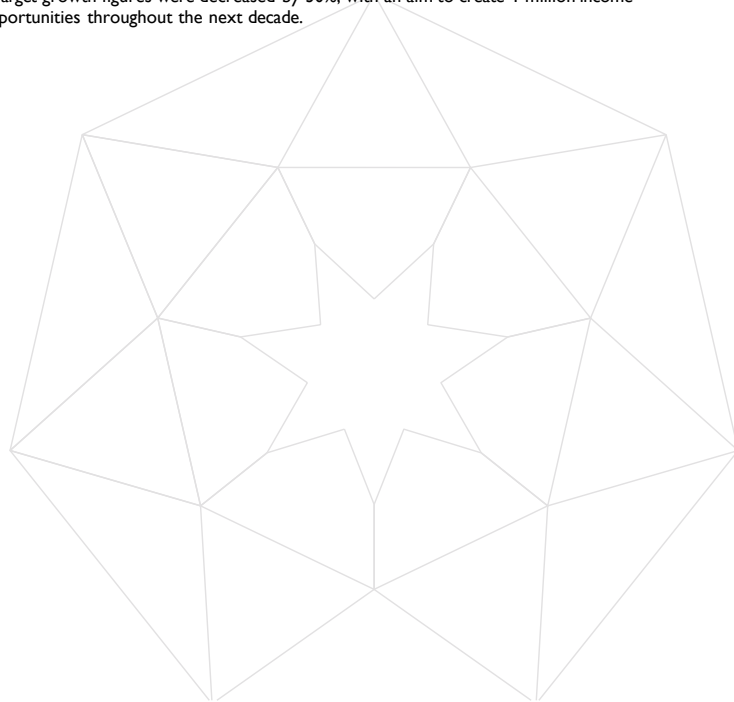


Figure (31): Expected Investments in JD billion (2022-2033)



The Invest Jordan Driver in Jordan enjoys a host of strengths, including:

- **Strategic geographic location:** Jordan's strategic geographic location, connecting Europe, Asia, and Africa, serves as a key factor for investment attraction.
- **Free trade agreements:** Jordan has an opportunity to leverage a strong network of free trade agreements with key markets such as the European Union, the United States, Canada, the United Kingdom, the Gulf countries, Agadir, Singapore, and others.
- **Competitive incentives:** Jordan offers competitive investment incentives across development zones, free zones, and special economic zones, thereby enhancing its ability to attract high-quality investments. Also, the Investment Law ensures equality between local and international investors, reinforcing a fair and attractive investment environment.
- **Sectors with promising investment potential:** Jordan has promising sectors with high investment potential, including the digital economy, logistics, energy (natural gas and green hydrogen), mining, manufacturing, and tourism, offering strategic opportunities to diversify the economy and enhance sustainable growth.
- **Security and political stability:** Jordan has a robust institutional framework. It is also recognized for its political and security stability, and a strong commitment to the rule of law, creating a supportive and attractive environment for investment..

- **Workforce:** Jordan has a young, educated, and competent workforce, enhancing its readiness to operate in regional and global business environments.
- **Monetary stability:** Jordan is characterized by its monetary stability, exchange rate stability, and free movement of money, which enhances confidence in the investment environment and minimizes financial fluctuation risks.
- **Banking sector and credit rating:** Jordan is distinguished by a strong banking sector, supported by a positive credit rating that enhances investor confidence and facilitates access to financing.
- **Jordan as an attractive place to live:** Jordan is considered an attractive place to live, favored by individuals and families for its stability, high quality of life, and reliable services such as healthcare and education.

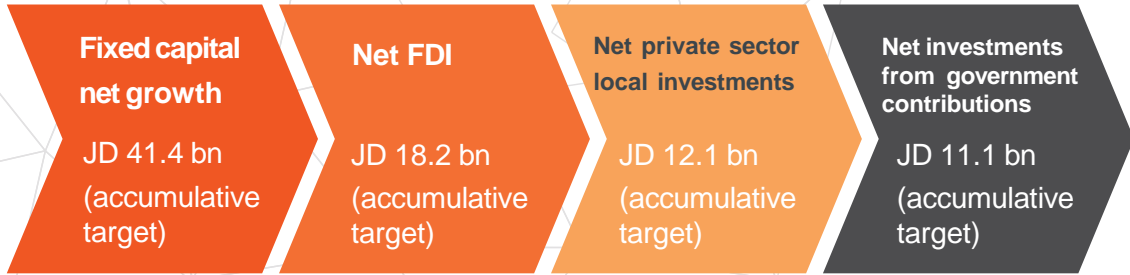
However, the Invest Jordan Driver sector in Jordan faces a group of challenges, including:

- **Activation of the Investment Law:** Activating Article (7) of the Investment Law to ensure that the Ministry of Investment serves as the final authority on all investment-related matters, thereby enhancing and streamlining decision-making, ensuring policy and procedural consistency across different entities, and creating a more attractive and stable investment environment.
- **Geopolitical risks:** Despite Jordan's competitive advantages, regional geopolitical risks is considered a key challenge impacting investment attraction.
- **Lack of clarity on the contribution of various sectors to national investment objectives and targets:** The absence of a clear roadmap outlining the volume and type of targeted investments, coupled with limited opportunities that are misaligned with investor expectations and a lack of an integrated vision linking projects vertically and horizontally, undermines coordination and reduces investment effectiveness.
- **Business ready opportunities:** The absence of business ready opportunities supported by bankable, ready-to-implement feasibility studies (bankable studies), particularly regarding infrastructure and mid-sized projects, which should minimize risks and enhance investment attraction.
- **The absence a reliable data reference for impact tracking:** The absence of a reliable system for measuring impact indicators and progress, driven by the absence of a unified and trusted data source, continues to hinder accurate evaluation and evidence-based decision-making.

- **The absence of a unified promotional approach:** The delay in launching a structured promotional approach, along with fragmented messaging and insufficient coordination among official entities, is among the key factors that contributed to the poor outcomes achieved.
- **Investment environment complexity:** Complex procedures, weak coordination between government entities, overlapping mandates and authorities, centralized laws, and the absence of clear standards for discretionary power may lead to inconsistent law enforcement and reduce the attractiveness of the investment environment.
- **Post-investment support services:** Weak post-establishment services and ongoing investor support impact the sustainability and quality of investments
- **Legislative instability:** The continuous changes in investment-related legislation undermine the clarity and stability of the investment environment, and limit investor confidence.
- **Regional competitiveness:** Jordan's infrastructure, operating costs and smaller market size compared with neighboring countries.
- **Investment fund laws:** The absence of a dedicated law regulating investment funds limits the development of this sector and affects the attraction of specialized investments.

# Executive Summary Invest Jordan

## 1 Sector-related data (2033 targets)



## 2 Strategic objectives and aspirations

- Increase foreign direct investment (FDI)
- Increase private sector's local investments
- Stimulate investment through government contributions to strategic projects
- Create economic and operational opportunities to create job opportunities and enable development objectives
- Strengthen Jordan's position as a leading regional hub for productive and sustainable investment
- Enhance the investment environment to increase Jordan's competitiveness in attracting foreign direct investments in priority sectors
- Enhance targeted and effective investment promotion for local, expatriate, and foreign investors.

## 3 Refreshed Key Impact Indicators

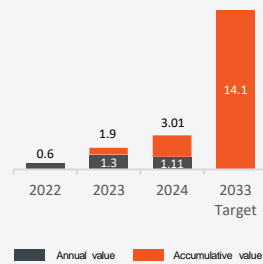
- Number of new job opportunities generated by new investment or the expansion of existing investments
- Percentage of high-quality jobs generated by investments
- Investment-to-GDP ratio
- Total volume of overall investments
- Total volume of local investments
- Value of investments in priority sectors benefiting from the Investment Environment Law
- Net foreign direct investment (FDI)
- Percentage of successful investment opportunities
- Jordan Investor Confidence Index
- FDI Regulatory Restrictiveness Index
- Business Ready (B-Ready) Index

## 4 Proposed Initiatives

- **Priority initiatives:**
  - Creating bankable investment opportunities
  - Enhancing and developing the investment environment to attract and stimulate local and foreign investments
  - Enhancing the investor journey
  - Developing a strategy to communicate with international investors and Jordanian expatriates, and launching a program of promotional campaigns
- **Sector-related initiatives:**
  - Enhancing Jordan's ranking in international investment reports
  - Establishing new financing partnership models with the private sector
  - National Strategic Investment Fund
  - Smart national investment opportunities digital platform
  - Temporary investment licensing

## 5 Direct economic impact\*

Net FDI  
1.7 bn+ p.a. | JD 15.9 bn+  
2024-2033





### Seventh: Green Jordan Driver

The 'Green Jordan driver, consist of one main sector; Green Growth, with 15 initiatives. The driver steers the implementation of efforts to promote sustainable practices and climate change actions as an integral part of enabling Jordan's growth while setting boundaries that will protect Jordan's environment and resources for future generations.

- **Green Growth**, 15 initiatives: Enhancing the effectiveness of governance frameworks and institutional capacities for green growth, Promoting circular economy practices, Training and connecting competencies with green job opportunities across all sectors, Protecting and preserving biodiversity and natural habitats, Enhancing integrated waste management, Aligning green investment opportunities with national investment priorities, Creating an enabling environment for innovation, entrepreneurship, and green technology to position Jordan as a regional leader in green growth, Establishing and launching a national research platform on climate change, Transforming Jordan into a regional destination for eco-tourism and agri-tourism, Establishing green urban areas and integrating environmental elements into land planning and use, Enabling green and sustainable building practices in Jordan, Embedding the Nexus approach to maximize the outcomes and benefits of environmentally friendly and climate-resilient growth, Enhancing the readiness of national industries for low-carbon exports, Establishing a national platform for climate financing, Promoting sustainable blue economy in Jordan.



#### Eighth: Vibrant Jordan Driver

The 'Vibrant Jordan Driver' includes 2 main sectors; Urban Development and Social Protection; with 22 initiatives aimed at improving the quality of life of citizens. It drives an integrated citizen-centered effort focused on improving the quality of life in cities through the development of services and the expansion of options to enable citizens to enjoy a suitable urban environment and balanced lifestyles. The driver also aims to increase green spaces, expand the establishment of parks and public spaces, and improve the urban landscape to enhance the attractiveness of living in cities and support their environmental sustainability. On the social side, the driver focuses on expanding social protection to ensure that the most vulnerable groups of society are supported and economically empowered by providing suitable employment opportunities for those who can work, fully playing their part in inclusive and sustainable community development.

- **Urban Development**, 9 initiatives: Establishing 3D printing centers for construction using environmentally friendly cement-based materials (to be jointly utilized by municipalities), Accelerating digital transformation in the urban development sector and adopting AI applications in urban services, Developing a sustainable urban mobility plan, Promoting urban landscape improvement initiatives in within municipalities (Regenerative Urbanism through Tactical and Acupuncture Placemaking Interventions), Launching an open urban data application to ensure participatory governance in improving the urban landscape, Enhancing municipal waste management and expanding its scope toward a sustainable circular economy, Increasing the support for affordable social housing projects through partnerships with the private sector, Promoting open and green infrastructure to foster community and productive activities in municipalities, Rehabilitating cities for climate resilience and green transformation, and developing crisis management models.

- **Social Protection:** The Social Protection sector was not included during EMV's planning phase. However, and due to the significance of this sector and its contribution to raising the quality of life and empowering citizens, especially the most vulnerable segments of society, the Social Protection sector was added during the first phase to be among the key sectors under EMV.

This was taken into account during the second phase of the vision sessions and resulted in identifying the sector's strengths and challenges, identifying the sector's strategic objectives and aspirations, refreshed impact indicators, and priority and related initiatives.

The Social Protection sector in Jordan enjoys a host of strengths, including:

- **An integrated vision aligned with the national Modernisation tracks:** The sector aligns with national efforts for economic, administrative, and political Modernisation, through the pillars of its updated strategy, extending to 2033 (Dignity, Empowerment, Opportunity, and Resilience).
- **The presence of an enabling legislative framework that enhances social protection:** New laws lay the groundwork for expanding protection for the most vulnerable groups who are in most need of care. Nonetheless, they still require supporting bylaws and instructions to ensure effective implementation.
- **Families serve as an effective social protection unit:** In Jordan, strong family ties and shared community values create a social safety net that enhances solidarity and serves as the first line of defense. This foundation is further reinforced through awareness-raising and participatory interventions that promote greater investment in families.
- **An institutional structure strengthened with strong technical and human capacities to enhance targeting efficiency:** Enhanced targeting efficiency and reduced duplication are driven by strong institutional competencies, up-to-date sector data, improved support systems, and the application of modern technologies for monitoring, evaluation, and oversight.
- **The presence of specialized programs targeting vulnerable groups, who are in most need of care:** Programs have been expanded to better serve the most vulnerable groups, and increased awareness of their challenges is paving the way for job creation and enhanced economic participation.

- **Adopting digital transformation and leveraging advanced technologies:** Modern technology applications are being utilized to advance social services, supported by the development of a comprehensive social registry and data-driven targeting systems to raise efficiency.
- **Diversity of stakeholders and financing entities:** The availability of direct and indirect financing enables the sustainable implementation of strategic priorities through partnerships with the private sector and civil society, while leveraging external financing and international aid.
- **A comprehensive and impactful participatory approach:** A broad, participatory approach has been adopted to strengthen the monitoring and evaluation of social program impacts through continuous stakeholder engagement and the regular issuance of progress reports.
- **Resilience and adaptability to crises and shocks:** The sector demonstrated its resilience in facing external challenges, including refugee crises and pandemics, and responded swiftly to the COVID-19 crisis through cash transfers and rapid support mechanisms.

However, the Social Protection sector in Jordan faces a group of challenges, including:

- **There is a need for the full implementation and activation of the sector's new legislative ecosystem:** Inadequate implementation oversight limits the impact of legislation, highlighting the need for strong enforcement and monitoring mechanisms linked to key performance indicators and systematic impact assessments to ensure practical and effective application.
- **There is a need for enhanced coordination and monitoring efforts among key sector stakeholders:** Limited coordination and the absence of shared governance constrain policy effectiveness, highlighting the need for a unified and integrated national framework that strengthens coordination and accountability among all stakeholders.
- **Limited availability of updated statistics and specialized comprehensive studies:** Limited availability of disaggregated statistics, specialized studies, and regular analysis constrains effective decision-making, highlighting the need for a national information system that aligns financial allocations with actual priority needs.
- **Limited community acceptance of inclusion and inadequate inclusive environment and infrastructure:** Inadequate institutional infrastructure hinders inclusive empowerment for people with disabilities and other vulnerable groups, calling for comprehensive improvement and equitable inclusion policies.

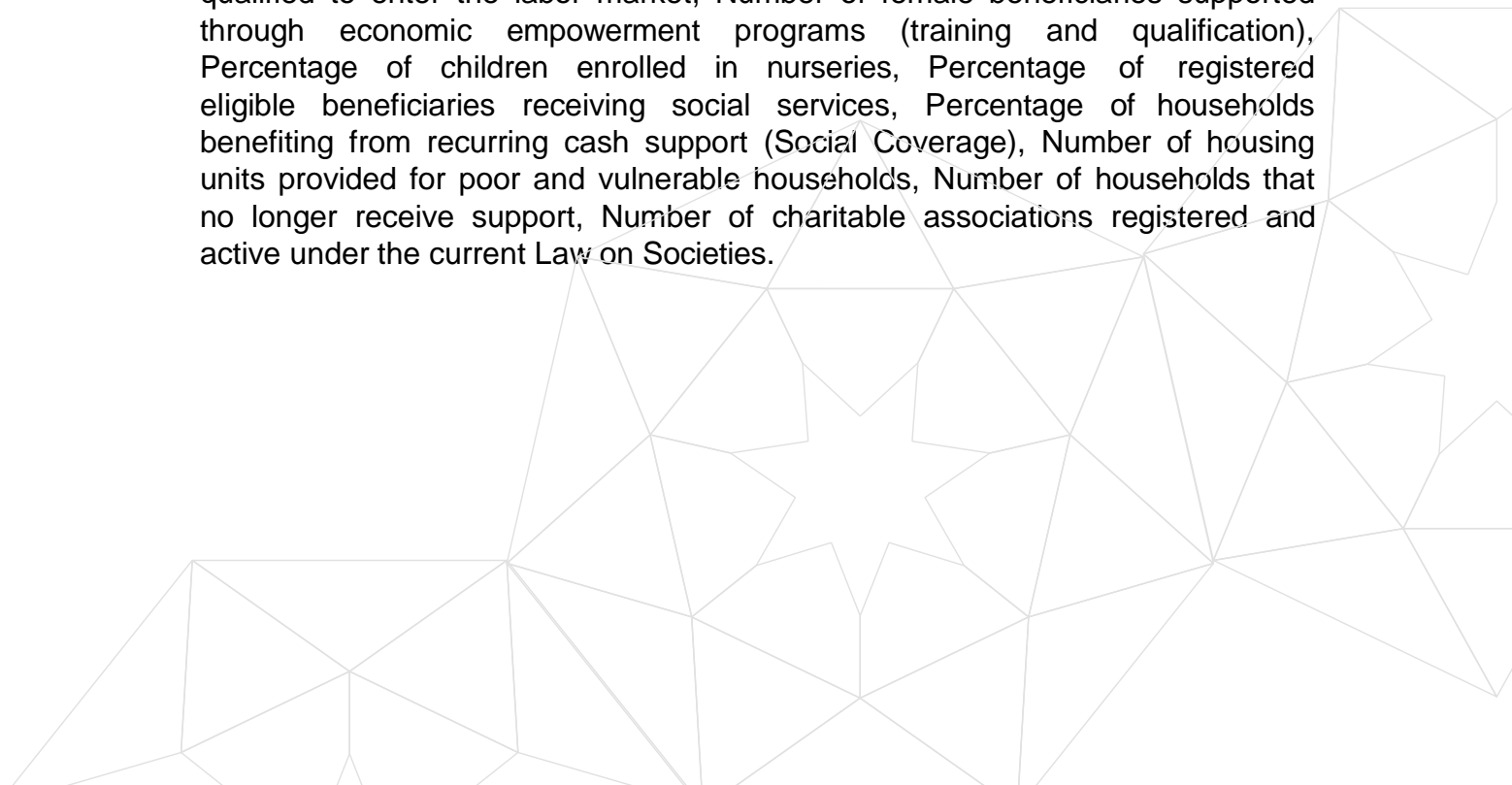
- **Limited participation by the private sector and civil society:** Limited reliance on corporate social responsibility and non-governmental expertise, coupled with fragmented initiatives, undermines the effectiveness of social protection efforts, highlighting the need to foster strategic partnerships and establish regulatory frameworks that encourage private sector engagement..
- **Absence of a unified approach for measuring poverty and development gaps:** The absence of a unified framework for poverty measurement limits the accuracy of targeting and the quality of policymaking, highlighting the need to develop a standardized methodology for assessing multidimensional poverty to ensure equitable and effective interventions across governorates.
- **Limited sustainable financing sources:** Dependence on external financing, combined with limited domestic investment, undermines sustainability. Social protection should be recognized as an investment in human capital rather than perceived as a financial burden on public budgets.
- **A gap in the Inclusion of vulnerable groups in economic empowerment opportunities and employment policies:** Inadequate inclusion of target groups in economic empowerment opportunities and the labor market, coupled with weak integration of the tax system to enhance the financing of social protection systems
- **The need to foster a shift in societal culture from dependency to productivity:** There is a need to shift away from a culture of dependency to one of productivity through conditional support programs that foster economic empowerment, while raising public awareness of citizens' role in promoting social solidarity and community development.
- **Absence of an early warning system to strengthen readiness for crises and shocks:** There is a need to establish a comprehensive and flexible system capable of efficiently responding to all phases of crisis management, rather than relying on temporary interventions, through early preparedness and systematic incorporation of lessons learned.
- **Absence of social protection coverage for informal workers and the informal economy:** There is a need to develop inclusive and adaptive integration mechanisms to address challenges in achieving social justice and ensuring financial sustainability.
- **Challenges related to the digital Modernisation and integration of social protection systems:** Lack of unified and integrated platforms within social protection systems leads to duplication and undermines planning, coordination, and oversight.

Accordingly, a set of strategic objectives has been identified for the Social Protection sector as follows:

- Support the transition from cash- based assistance toward sustainable socio-economic empowerment
- Enhance inclusiveness and ensure fair, equitable access to high-quality, integrated social protection services
- Develop a digital social protection ecosystem that enhances targeting accuracy and strengthens resilience in responding to crises
- Develop an integrated early childhood and inclusive education system to serve as a sustainable long-term investment in human capital
- Activate governance frameworks and ensure effective coordination among all partners to promote the efficient and sustainable delivery of social protection programs and services
- Develop a preventive social protection ecosystem that enables families to avoid the risks of poverty and vulnerability

In addition, a host of Key Impact Indicators has been set for the Social Protection sector:

Number of social work licenses issued under the new law, Percentage of households whose members were empowered and experienced income growth, Percentage of supported individuals who have been empowered and qualified to enter the labor market, Number of female beneficiaries supported through economic empowerment programs (training and qualification), Percentage of children enrolled in nurseries, Percentage of registered eligible beneficiaries receiving social services, Percentage of households benefiting from recurring cash support (Social Coverage), Number of housing units provided for poor and vulnerable households, Number of households that no longer receive support, Number of charitable associations registered and active under the current Law on Societies.



### **Priority initiatives:**

- Launching the Takamul platform initiative for integrated and sustainable social protection
- Strengthening partnerships with the private sector to support social protection through corporate social responsibility initiatives
- Empowering young people, particularly vulnerable and marginalized youth, to become economically active and overcome opportunity costs
- Strengthening early childhood support by increasing programs targeting children and mothers, as well as community-based family programs

### **Sector-related initiatives:**

- Launching an aggregation mechanism for small-scale production projects benefiting households and individuals from target social groups
- Promoting and regulating social entrepreneurship and fostering a culture of community volunteering
- Partnering with the private sector in managing and supporting care homes and shelters.
- Advancing digital transformation in the social protection sector
- Fostering innovation in social care and protection mechanisms
- Improving social security services to enhance women's economic participation
- Establishing an innovative company that links women's economic empowerment and compliance with legal requirements for providing workplace nurseries
- Support of the Zakat Fund's for social protection programs and strengthening the institutions operating in this sector, particularly initiatives with a Sharia-compliant Zakat ruling or those linked to national endowment (Waqf) programs
- Developing a digital application or social awareness robot to promote preventive measures and strengthen social protection

## 8.3 Turning Jordan's Economic Modernisation Vision into a Reality: The Realization Model

### 8.3.1 Key Success Factors

Analysis of previous strategies and plans, as well as the study of international benchmarks highlighted key lessons used to develop a list of critical success factors needed to ensure the successful implementation of the Vision.

- 1. A Unified Vision:** One of the most critical success factors is having a unified vision that streamlines efforts of various entities and successive governments towards the achievement of the identified goals.
- 2. Strong Governance:** Strong governance, ownership and accountability are essential to clearly define all the stakeholders involved in the implementation process, their roles and responsibilities, and how their respective mandates fit within the wider implementation process and ensure tangible results.
- 3. Human Resources:** Dedicated human resources are required within the various entities responsible for implementation, follow up and delivery of the vision.
- 4. Institutionalizing Processes:** Planning, execution, change management and risk assessments, monitoring, evaluation, and reporting are examples of some of the key processes that must be developed and followed across the entire eco-system of delivery.

5. **Data Sources:** Unified data sources that are consistent, transparent, accurate and timely are critical to evaluate progress and ensure proper monitoring and reporting.
6. **Change Management and Communication:** Active and bi-directional change management, communication plan, and execution support to ensure that the messages are being delivered, buy-in is in place and feedback is being received.
7. **Results-Focused:** Constant evaluation of the outcomes to ensure that the desired deliverables have been achieved.
8. **Access to Technical Expertise:** Ability to benefit from technical expertise and local and foreign talents to implement the Vision execution plans.
9. **Access to Funding:** Ability to access the required funding, including domestic and foreign direct investments to support the Vision delivery through the proper governance, processes and channels.
10. **Agility:** Ability to promptly and effectively make and take decisions, and adapt to urgent changes and developments through a transparent and systemized process.

### 8.3.2 Monitoring and Evaluation

Four key entities will play a pivotal role in the planning, implementation, monitoring, and evaluation processes of the Economic Modernisation Vision. These entities are:

1. **The Prime Ministry Delivery Unit** will have the overall responsibility for the delivery of the Vision initiatives, associated KPIs and ensure continuous coordination between ministries and public institutions.
2. **Ministries' Delivery Units**, located at ministries and public institutions, will be responsible for Vision implementation and continued coordination with line ministries.
3. **The Ministry of Planning and International Cooperation** will be responsible for coordinating and preparing Vision execution plans in coordination with line ministries.
4. **The Royal Hashemite Court (RHC)** will be responsible for monitoring progress on Vision implementation and results.

Since strong governance is one of the main success factors identified to ensure the effective implementation of the Vision and its Executive Program, an integrated governance model was developed to guide and monitor the delivery of the Economic Modernisation Vision. This model is grounded in international best practices for implementing national visions and long-term strategies. As part of its design, benchmarking was conducted to extract key lessons learned, identify all stakeholders involved in implementation, map the interactions between them through an interactive model, and define the core processes supported by an authority matrix that clarifies the roles and responsibilities of each entity in terms of planning, delivery, and oversight.

A set of periodic performance report templates was also developed to monitor the status of the Vision and its Executive Program. The Prime Ministry Delivery Unit issues monthly reports tracking the progress of projects and initiatives, in addition to quarterly reports assessing progress against key impact indicators and the extent to which the Vision's targets are being achieved. These reports help highlight accomplishments, identify challenges that may hinder implementation, and provide decision-makers with accurate data to enable timely interventions and corrective actions.

To reinforce transparency and ensure that results are shared with citizens, quarterly, semiannual, and annual reports are published through the Prime Ministry Delivery Unit system on the Vision's website, allowing the public to monitor progress on a regular basis.

To ensure alignment and consistency in implementation, oversight, and evaluation processes across all implementing entities, a guidance manual was developed for the Ministries' Delivery Units. These units, embedded within ministries and government institutions, are responsible for ensuring the effective delivery of the Vision, maintaining coordination across stakeholders, and submitting periodic progress and performance data to the Prime Ministry Delivery Unit.

The operational manual sets out the core and supporting functions of the units, the capabilities required for effective delivery, and an interactive model that illustrates how Ministries' Delivery Units engage with each other, with other government bodies, and with external stakeholders.

We aspire to a Jordan characterized by excellence and creativity, open to change and development, receptive to new ideas, incubating for diversity, embedded in our shared values to remain a symbol of tolerance and altruism. These are the values rooted in Jordan, which makes it an exemplary for progress, openness, moderation, and authenticity.

Turning the Economic Modernisation Vision into reality requires intensifying our efforts to reinforce our strengths and address our weaknesses throughout the planning and implementation process. Henceforth, we must boost performance in various sectors and provide opportunities and decent services to all citizens. Effective steps should be taken to increase our exports, attract foreign investments, and support domestic investments. Detailed processes should also be delineated, in conjunction with a specified timeframe, to address obstacles facing the growth of our private sector and tackle the systematic and inherent issues at the administrative level of our institutions.

The choices and decisions we make today will shape the lives of future generations to come. Let us work together, with confidence, faith and consensus, to provide a decent livelihood in our country, for the present and the future.



# **Economic Modernisation Vision**

Unleashing potential to build the future

## **Second Phase**



For additional information on the  
Economic Modernisation Vision, please visit

[www.jordanvision.jo](http://www.jordanvision.jo)