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SUBJECT: Final report - ASSESSING BASIC  
HUMAN NEEDS IN RURAL JORDAN by  
Dr. Dajani and Ms. Murdock

Subject final report based upon field research in June - July, 1978 has been received in NE/TECH AID/W. A debriefing was held on August 4 with Dr. Dajani and Ms. Murdock at which time a draft report was reviewed. Comments and recommendations made at that meeting were incorporated into the final report. The report makes a number of recommendations (pgs. 2-10) which includes such issues as the need to:

- a) Expand and further develop a data base in Jordan on village conditions to permit the GOJ to develop regional and subregional planning and related policies based upon an accurate data system;
- b) The assignment of high priority to the provision of an adequate supply and quality of potable water to the most deprived communities;
- c) The provision of agricultural production credit in those areas where small farmers suffer from the cost or unavailability of certain agricultural inputs;
- d) A change in emphasis of the national health program from curative to preventive medicine.
- e) The rational planning of social services based upon a hierarchical system to avoid waste and useless duplication.
- f) The capitalization of a municipal and village loan fund which would be tied to comprehensive regional planning.

The report also presents an interesting methodology for assessing basic rural needs.

In the interest of distributing this report quickly to USAID/Amman and the GOJ, I am sending out copies without any additional AID/W review. Your comments would be most welcome.



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ASSESSING BASIC HUMAN  
NEEDS IN RURAL JORDAN

by

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## 1. INTRODUCTION

The purpose of this study is to evaluate the basic human needs of the population of rural Jordan, and to propose priorities and future courses of action which can be expected to make Jordanian villages both more livable and more productive. It is also intended to assess data needs, investment levels and administrative and planning mechanisms which could be pursued toward the achievement of this purpose.

In view of the short period during which this preliminary study had to be completed, and the limited professional resources available, it was decided to follow a "case study" approach in which a number of villages with different geographic, environmental, economic and social contexts were examined. The intention was to develop an understanding of village life in Jordan, and to flag some of the problem areas to which public policy should be directed.

The study was conducted by two Arabic-speaking professionals who have spent a total of 27 days in the host country. The approach was based on the premise that a study of basic human needs must address the question from the perspective of the villagers themselves, on the one hand, and on the mechanisms available for the satisfaction of the needs of these villagers, on the other. The study has thus focused on both the ability of the villagers to obtain services, and their ability to benefit from them, once they have succeeded in obtaining them.

The next section of this report presents the general findings and recommendations stemming from the study. Section 3 addresses the questions of defining basic human needs and of developing a conceptual framework for the analysis of these needs. Section 4 deals with a comparison of the levels of service delivery in different parts of Jordan, and with existing mechanisms for the delivery of such services. Section 5 presents a cumulative profile of the villages which were selected for the case studies, and describes the status of basic human needs in these villages. Three appendixes present more detailed information on the topics discussed in this report. Appendix A includes profiles of the villages' physical structure, population and services. Appendix B describes the proposal for the Municipal and Rural Development Bank. Appendix C reproduces a listing of the 1,000 or so villages in Jordan, their official numbering system, and an estimate of their population.

## 2. CONCLUSIONS AND RECOMMENDATIONS

The following paragraphs will summarize the findings of this study and will extract from these findings a set of recommendations and policy directions which can be pursued by the Government of Jordan in their continuing efforts to bridge the gap in the satisfaction of basic human need between urban and rural Jordan. The conclusions and recommendations are grouped into the following six broad categories: data needs, priorities in service, income and employment, health and nutrition, education and manpower training, and planning and implementation.

### 2.1 Data Needs

Conclusions: There exist four surveys of the availability of social and physical infrastructure facilities in rural Jordan. These are the ones prepared by the Ministry of Interior, CARE, the Municipal and Village Loan Fund, and the National Water Master Plan. These surveys do not describe actual conditions or the extent to which benefits are derived from these facilities by different population groups. They are merely inventories of what exists. The quality of these inventories varies, and so does their timing. The Municipal and Village Loan Fund (MVLFF) survey is limited to municipalities and incorporated villages. The CARE survey covers unincorporated villages as well, but needs to be checked and updated. In all cases the data are not readily retrievable for use in planning and policy analytic studies. No mechanism has been devised for updating the inventories, which are particularly poor on population estimates, and which have virtually no demographic and economic information. It is expected that the Jordanian Census of Population which is planned for November 4, 1979, will provide at least some of the data which are needed to fill these gaps.

Recommendations: It is imperative that a centralized, reliable, and readily retrievable data base on village conditions be set up, and that an ongoing mechanism for updating it be devised. The MVLFF survey, supplemented by the CARE information, could provide the initial basis for the data base.

To the extent that the upcoming census will provide demographic and economic information, these must be incorporated in the data base. The Agency which will be in charge of setting up the data base in probably still in a position to review census questionnaires and to recommend changes which will make the data more useful for their purpose.

The centralized data base should be housed in the Ministry of Municipal and Rural Affairs, and should be readily accessible to other government agencies, the MVLFF, governors, charitable organizations, banks and regional planning commissions for their use in rural development activities.

To ensure its utility in regional and sub-regional planning the centralized data base should not simply provide information on the availability of services in individual villages, but should be tied to the secondary and local road and public transportation systems, in order to provide useful information on the availability of shared facilities between villages.

## 2.2 Priorities in Services

Conclusions: It has become clear during the progress of this study that the highest priority for services is that of the provision of potable water supply systems. This is understandable since water is probably the most basic human need, and since the availability of uncontaminated water has a significant impact on the general health and well-being of the community. Only 36% of the villages on the East Bank have such systems. It seems that the situation is worst in the sub-Governates of Jerash, Balqa and Zarqa. The Government of Jordan has successfully provided elementary school buildings in 70.8% of the villages. Health, mother and child health and nutrition centers are generally lacking, mainly due to manpower and resources shortages. Severe shortages of these facilities seem to occur across the board, with the worse situations occurring in the Madaba, Ajloun, Mafraq, and Amman sub-Governates. Villagers seem also to be concerned about the habitability of their villages, particularly with reference to street paving, and the accessibility of the villages to other centers through both roads and public transportation vehicles. An electrification plan is presently underway, and is expected to cover the country by 1990. Since the data on which these conclusions are based do not reveal the extent to which seemingly deprived communities avail themselves of services in nearby towns, nor do they reveal the economic and personal hardships which are involved in benefiting from these services, further analysis of these seemingly most deprived Governates needs to be undertaken. The sub-Governate of Ma'an seems to almost invariably have the highest percentage of villages without most basic services. The present policy in the provision of services does not seem to attempt to capitalize on the economies and qualities of scale which could be obtained from the provision of these services for clusters of the villages, although the Government has recently started to consider such a policy. Such an approach should particularly favor villages with no village councils, which would otherwise have no access to government funding mechanisms.

Recommendations: The top priority in the provision of public services should be given to improving the coverage and the quantity and quality of water available within reasonable access to village residents. Villages with no water supply facilities should be immediately identified, finances sought and action taken to remedy this deficiency. In seeking solutions to the water supply problem, the whole spectrum of possible technical solutions should be considered. This includes giving due consideration to such solutions as communal standpipes, water purchase subsidies as alternatives to piped water reaching each household, whenever the latter solution is not feasible.

The order of priorities should follow the hierarchy of human needs given in this report. In other words, preference should be given to basic material needs, health, education, income and employment and social participation; in that order. Top priorities should be given to areas which are most deprived of items which are higher in the hierarchy. In any case, priority should also be given to ancillary services which are necessary to make whatever function usable by the villagers at a reasonable cost and level of convenience. Adequate transportation falls in this category.

The ethical and practical issues of giving a priority in the provision of services to areas with future economic potential should be explored and debated. Villages which are presently located in extremely marginal locations from an agricultural or resource perspective, should be carefully studied, in order to determine the desirability of allocating scarce resources to the continuation of their existence. In any case, an explicit decision which is deemed to be in the best national interest should be made concerning their future and the future of their residents. Priority in the provision of services should be given to communities with the potential for developing a viable economic base.

More aggressive action must be taken to establish village groupings, with particular emphasis on including non-incorporated villages (with no village councils) in these groupings, in order to allow these most deprived communities to join the mainstream of Jordanian life.

A more integrated approach should be pursued in the provision of professionally-intensive services, such as education and health. The integration must take place, whenever possible along the two dimensions of service type and village groupings.

Whenever multi-function, multi-village facilities are found to be feasible, particular attention must be paid to access to the facility, and to both the cost and personal inconvenience incurred by the citizens in order to benefit from the facilities provided.

Some effort should be directed toward improving the general habitability of rural areas. Self-help projects dealing with street paving, tree planting, public parks, and the development, maintenance and beautification of public spaces should be encouraged. There may be some valuable opportunities for involving women in community development through their active participation in these types of activities.

### 2.3 Income and Employment

Conclusions: Generally speaking, the economic base of villages in Jordan suffers from two major problems. These problems are the difficulties that farmers and herders are facing in trying to make a living out

of their traditional occupations and the unavailability of additional and different sources of income in the villages or the surrounding areas. These problems, coupled with the pull of the urban areas, act together to force people out of their villages, into urban centers, and more often than not, to the capital itself.

Although Jordan is mainly an agricultural country, the percentage of the population which is employed in agriculture is becoming smaller everyday. Agriculture is also becoming concentrated in the hands of certain categories of people, mainly women and children. As a result, agriculture production is continuously dwindling. On a per capita basis Jordan's agriculture is well below where it was 15 years ago. In many cases, the reason behind this rural exodus is the smallness of the plots of land that farmers cultivate, and thus their inability to make a living off the land. Other reasons include the harshness of the environment, the unavailability of low cost agricultural inputs, the lack of social services, and the relative attractiveness of the more urbanized regions of the country.

Herders are facing similar problems. Environmental, social and political pressures, combined, make herding a risky and expensive undertaking. Besides having to purchase food and water for their animals in years of drought, herders often find great difficulties in transporting their supplies to markets at reasonable prices. This is driving herders out of business and into the military or wage labor, often outside the village. This is particularly true since part-time, seasonal, or full-time employment is virtually non-existent in most villages.

Recommendations: Introduce and strengthen agricultural cooperatives and lending mechanisms which are directed toward the small farmer. Such cooperatives and loans will allow the small farmer to increase both his productivity and income. Subsidized farm inputs such as seeds, fertilizers, herbicides and pesticides, as well as the option to mechanize and modernize, both have the potential of increasing farmer's incomes, increasing the national agricultural output, and to some extent, curb out-migration.

Move or establish small industries in rural areas to provide full-time employment for villagers, who do not wish to cultivate or herd, but still desire to remain in their villages. Also, introduce other types of employment that will be seasonally available for the full-time farmer, who is unemployed part of the year, and whose income from agriculture is not enough to keep him on the land. To achieve these objectives, a combined rehabilitation and loan grant program may have to be initiated to encourage endogenous income generating activities in villages with an economic potential. This will give such farmers an additional source of income, will provide laborers in a country that is suffering from a labor shortage, will raise agricultural production, and will not force the farmer off the land in order to make a living. This will both keep good

cultivable land under cultivation, and help curb migration to the already crowded urban centers.

The Government should continue to strengthen its effort to make the intermediate-size cities more livable, to improve the level of services in those cities, and to encourage industry, productive activities, and employment attractors to locate in them. Such a policy will at least absorb a portion of outmigrants from rural villages. It will also help curb outmigration from these intermediate-size towns and relieve some pressure off the Amman-Zarqa corridor.

The Government must analyze and give priority to the transportation needs of farmers and herders who reside in villages with an economic potential. These include feeder roads between the villages and the markets, as well as the vehicles which are needed to operate on them. Such feeder roads should also be incorporated into the village grouping concept. A more effective transportation system will act to both enrich the nation's breadbasket and improve the incomes of villagers.

Responsible authorities must ascertain the reasons for a continuously diminishing average farm size, and must seek to implement legislative actions and incentive mechanisms which can be expected to stop the fast drift toward smaller inefficient farming units.

#### 2.4 Health and Nutrition

Conclusions: Almost all villages in Jordan have either a clinic within the village or access to one in a nearby town or village. Physicians visit these clinics once or twice a week, for limited periods of time. Clinics are operated by primary health workers who live in the villages or commute from nearby ones, for the rest of the week. Villagers are continuously faced with the problem of physician unavailability; a villager cannot even be certain of seeing the physician, the day the latter is in the village, due to the relatively short duration of physicians' visits and the large number of patients. This forces many villagers to seek help in clinics in other villages or towns, thus increasing the additional costs of transportation and inconvenience. The problem is thus mainly one of staffing rather than physical facilities. The staffing problem has not been helped by the fact that the Government of Jordan has not been seriously considering the capitalization on existing indigenous health practitioners, such as barbers, midwives, herbalists, bonesetters, cuppers, and sheikhs.

Emphasis in clinics is largely on curative medicine. There are more patients in the summer than in the winter, more children than adults, and more females than males. Most of the diseases treated are of a nutritional or intestinal nature. The latter are due to such factors as unsanitary liquid and solid waste disposal and water contamination, the effect of both of which is likely to magnify in hot weather. Because of the cultural

practice of men and male children eating before women, the first group usually tends to get the more nutritious part of a meal. Thus, it is more likely for females to suffer from nutrition related diseases, than it is for males. There is also the possibility that a family with a limited income will be more inclined to take their son to a private doctor than their daughter. Accordingly, there will be more females visiting village clinics than males.

The nutrition problem has become probably more acute as a result of the recent dry period, as herdsmen are finding that they have to sell more of their livestock to obtain the cash needed for their other necessities. The poorest of them may have to survive on a diet of tea and bread. Foreign charitable organizations have been filling the gap by providing child feeding centers in many villages.

Recommendations: Change the emphasis in village clinics from curative to preventive medicine: environmental sanitation, basic health and nutritional education, vaccination campaigns, etc. Health planning should be based on an integrated approach which emphasizes nutrition and environmental sanitation, as well as curative care.

Update and increase services in Governate and sub-Governate seats to absorb what village clinics cannot handle, and to improve the road network and the transit systems to make these facilities actually available to villagers.

Train local resources such as midwives, barbers, etc., to carry on additional functions that are simple but basic in preventing diseases. Some of the advantages of training such people instead of bringing in workers from the outside are the facts that they will reside in the village and thus be always available to provide their services, and that they will provide additional sources of income to the village. Such a strategy will also relieve the Ministry of Health of the problem of having to continuously recruit "medics" to the village, since most non-residents will be reluctant, if at all willing, to live in a strange "village" for more than a year.

An extensive nutritional survey for the East Bank must be conducted in order to ascertain the actual nutritional needs of the poor. A pilot survey is presently (1978) being undertaken by CARE in 19 villages in the Mafraq sub-Governate. Such a study should determine whether present nutritional supplements which are mostly provided by foreign charitable groups are adequate, inadequate or redundant. Whichever the case, the survey would lead to the development of a national nutrition policy to replace the present ad hoc approach.

In view of the acute shortage of basic health workers, the Government of Jordan should seriously explore the role of indigenous health

practitioners in the satisfaction of the health needs of rural Jordan. This exploration should lead to the development and implementation of a national policy dealing with the role of traditional medical care.

## 2.5 Education and Manpower Training

Conclusions: Educational problems in rural Jordan definitely do not lie in unavailability of school buildings. Almost every village in Jordan has an elementary school, many have preparatory schools and some have secondary schools. Where such facilities are not provided in a village, there are always available facilities in nearby places. The question is not whether the number of schools is adequate, but whether the quality of education is suitable to rural needs. Instead of creating rurally educated villagers, the schools are training individuals with high expectations, but with no means, in most cases, to fulfill these expectations. One manifestation of the resulting frustration is the rural-urban exodus.

Another problem in villages is the lack of trained personnel to operate village facilities. Such personnel have to be continuously imported from the outside. The village is not equipped with facilities to house the "expatriates". Most of them do not stay in the village for more than a year, thus the process of recruitment has become a continuous one.

In many cases, facilities that are available in nearby areas are not always within the villagers reach for technical (roads, vehicles, etc.), economic (cost), or cultural reasons (reluctance on the part of the villagers to send their daughters outside the village on a daily basis).

Recommendations: The apparent policy of trying to build a school in every village must give way to a policy which captures both the economies and qualities of scale. This will involve some revised educational plans which are integrated with school and public transportation services.

Revise the curricula of rural schools in order to make them more suitable to rural needs. This may require an increased emphasis on agricultural and technical skills. The latter may include such skills as home improvement, painting, carpentry, etc.

Train persons from the village, both male and female, to run village facilities instead of having to find somebody from another place to come and serve in the village on a short-term and often commuting basis.

Construct facilities within the village to house "expatriates" who are willing to serve in the village.

The concept of using the school as a community development center, in which such activities as adult education, vocational training, and other community activities take place should be seriously considered. This will involve training school teachers to become more active in community affairs and adult education. The literacy program is a successful step in this direction.

## 2.6 Planning and Implementation

Conclusions: Town and village planning in Jordan is basically under the auspices of the Ministry of Municipal and Rural Affairs (MOMRA). The Ministry approves the physical plans of these communities, which are a prerequisite for being able to apply for loans for such services as roads, water and electricity. Planning seems to be of a largely physical nature, which explains the relative success in the provision of physical facilities. No planning is required for unincorporated villages, which come under the jurisdiction of the Governor or sub-Governor. Municipalities, incorporated villages and the recently established village groupings can apply for loans from the Municipal and Village Loan Fund, against the share of fuel and custom duties which are allocated to them every year. The MVLF has also concentrated on the construction of physical facilities, with no attention to operation and maintenance activities. Projects approved by MOMRA are funded by MVLF. The latter does not have adequate funding to match the borrowing capacity of the East Bank communities. Neither does it or MOMRA have the staff to adequately evaluate the socio-economic soundness of some of the proposed projects. A very limited attempt at integrated local community development is being undertaken by the Department of Social Affairs.

Recommendations: Attempts should be made to obtain more funding to improve the lending capacity of the MVLF. The Fund should also consider expanding its scope to cover the operation and maintenance of facilities, the training of local village manpower and the provision of income generating activities in rural communities. The MVLF should also consider expanding its scope to cover the planning, operation, maintenance and training activities associated with the provision of transit and para-transit services in rural areas.

The Ministry of Municipal and Rural Affairs should broaden its physical planning outlook to a comprehensive outlook of community development. This may require that a socio-economic element be included in the master plans of towns and villages, and that the social soundness of proposed projects become standard part of the project evaluation process.

The MVLF and/or MOMRA should have an ongoing outreach effort, in-

volving teams of professionals who visit the different villages on a periodic basis. The purpose of these teams should be to assess the physical, social, and economic needs of these communities. The needs assessment must be conducted in close cooperation with local leaders and residents, and must result in well-studied, socially-sound lists of priorities. This outreach effort can be designed to also contribute to the data-collection effort, and to provide a significant input into the coordination of service delivery by the various service ministries.

A comprehensive planning effort must precede any decision to provide services to newly-created village groupings, in order to maximize the potential for success. A larger number of such groupings must be assembled, and a special emphasis must be paid to the integration of unincorporated villages into them. In assembling such consortia of villages, however, an emphasis must be placed on the long-term potential economic viability of the grouping.

Methods should be explored which would reduce the cost of providing public facilities in rural areas, and thus allow towns and villages to obtain more from their limited revenues. This might include research into more economical construction materials and methods, solar energy, institutional and incentive mechanisms for self-help construction, innovative contracting procedures, and the use of appropriate technology, whenever feasible.

### 3. BASIC HUMAN NEEDS

The question of identifying "Basic Human Needs" is by no means a trivial one. Problems which are associated with the identification of these needs are compounded when it is attempted to measure the extent to which these needs go unsatisfied in a given context or geographic subdivision, as a prelude to determining priorities in the continuing struggle to alleviate basic shortages and problem areas. Attempts by social scientists to define thresholds or standards of basic human needs which must be satisfied have not been totally successful partially because such needs are not absolute, but rather dependent on a multiplicity of cultural and social values. Problems of prioritizing and ranking these needs is further complicated by the fact that such activities are again not possible in the abstract, and that they are highly influenced by national development goals as well as by the goals of local, regional and national political institutions and centers of power.

Psychologist Abraham Maslow has suggested that a hierarchy of human needs existed, and that unless the more fundamental needs are met, those further along the scale could never be satisfied. He has thus defined a five-level hierarchy which includes (7,12):

- (1) Physiological needs such as food and shelter.
- (2) Safety needs, such as protection from danger, disease, deprivation and the unforeseen.
- (3) Social needs, such as belonging, friendship and love.
- (4) Ego needs, such as status, recognition and self-confidence.
- (5) The need for self-fulfillment such as self-development, creativity and volunteering.

While it may be relatively easy to determine the standards for basic human physiological needs, say in terms of nutritional inputs per day, the problem becomes increasingly complex as one moves up from the physiological to the social and psychological levels. They are also compounded by the fact that these higher levels of need tend to be more influenced by such variable conditions as people's expectations and their cultural and value systems. This theoretical classification of human needs, however, remains to be a far cry from an operational system which could be used to evaluate the basic needs of particular population groups or to determine priorities for the provision of services.

Different methods have been used to identify basic human needs, none of which is satisfactory by itself. These methods include the use of:  
(1) statistical indicators, (2) the judgment of competent professionals

and (3) the expressed needs of the citizens themselves. There are no well-established methodologies for determining basic human needs, and, more often than not, a combination of these three approaches must be taken (6). This will be the approach taken in this study. It is based on the premise that only by combining the strengths of these different approaches, could a reasonable and credible assessment be undertaken. This is especially true in an environment like that of Jordan, where appropriate statistical data are sparse, and few field studies of social conditions have actually been undertaken.

The use of indicators to assess the relative need for basic social and physical infrastructure in a given area represents a typical approach. It is common to select certain categories of what are believed to be basic human needs, and to enumerate a variety of measures or indicators which describe the extent to which they have been satisfied. There is a general tendency to select a large and comprehensive set of indicators, and to often confuse those which measure satisfaction or system performance with others which simply describe efforts which are intended to satisfy those needs. The former measures represent the ultimate achievement of goals, as is the case when life expectancy is used to measure the extent to which improved health conditions are achieved. The latter measures represent "input" variables which can be manipulated by the policy-maker, in his effort to achieve his goals (3). In the health case, this might be "number of doctors per thousand inhabitants" or "number of people with access to a basic health worker". It is important to distinguish between these two types of measures and to keep in mind that the former is best used to describe existing situations and to gauge progress over time, while the latter represents actionable variables which are within the direct control of the policy maker. It should also be pointed out here, that for the purpose of this study, no attempt will be made at developing extensive lists of indicators. Data problems in Jordan will limit the utility of such an approach, in any case. Instead a few representative indicators will be used with the understanding that further work will help identify those of the highest utility.

In reviewing the different attempts at operationalizing Maslow's hierarchy of needs and the different listings of basic human needs which were developed by others, and in attempting to adapt such listings to the Jordanian experience, an effort was made to develop a list which is short and simple, yet is indicative of the basic issues at hand (6,14). It is thus proposed that the following basic needs be addressed:

- (1) Basic material needs, including food, nutrition, housing clothing, water.
- (2) Health, including both curative and preventive care.
- (3) Education, including both knowledge and skills, special and adult education.
- (4) Income and economic opportunity, including employment and income maintenance.

- (5) Personal adjustment and social participation, including child care and family planning, recreation, cultural and religious services, family counseling and support, community organization, participation in decision making concerning the present and future of the community, participation in voluntary work.

It should be noted that while the order in which these needs are listed is similar to the hierarchical system described above, it is not identical. The last need which represents a higher level in the hierarchy is probably the most difficult to measure and quantify. It should also be noted that the order in which these needs are listed is probably close to the priorities which should be given to their satisfaction, although such priorities may vary with the characteristics of different communities. It is clear, however, that the need for food, shelter, water, health, employment and education is more basic than the need for social participation although the latter is a necessary ingredient of a complete human existence.

The extent to which these needs are satisfied in a given community has two dimensions: an average and a distribution. Thus, while the average income or the average life expectancy may show improvement over time, it is important to identify which population subgroups have benefitted, and which, if any, have lost ground. Table 1 shows examples of measures or indicators which may be used to gauge the extent to which these six basic human needs are satisfied.

A variety of policy instruments are available to achieve the satisfaction of these human needs. These include:

- (1) The allocation of fiscal or human resources which typically increase the inputs available for the satisfaction of needs. Measures such as hospital beds or teachers per 1,000 people are commonly construed as surrogates for better health or education. This may or may not be the case. The extent to which such causal relationships may materialize will depend on a variety of catalysts and constraints which are at play in both the community and its surrounding social, political and economic environments.
- (2) Pricing decisions which may be intended to encourage or discourage the population from consuming certain goods or services. The extremes are the decisions to subsidize or tax a certain good or service. In this case the policy maker will manipulate that portion of a family's income which is spent on health, education, or other basic needs, and thus make those particular commodities more or less accessible to the public.

TABLE 1

## BASIC HUMAN NEEDS

BASIC HUMAN NEEDS	EXAMPLE OF MEASURES OF SYSTEM PERFORMANCE
Basic Material Needs	Percent of people meeting X% of their nutritional needs by sex and age; average number of persons per room; percentage of owner-occupied dwellings; percent of houses with water, sewerage and/or electricity; average number of rooms per dwelling.
Health	Crude death rates; infant mortality and morbidity; child mortality and morbidity; life expectancy by sex; number of sick days per worker per year.
Education	Adult literacy rates; percentages of school-age children in school by sex and by stage of schooling; percent of adults with vocational skills; percent of handicapped obtaining special education.
Income and Economic Opportunity	Average family income; percent with income below \$X, percent employed; percent of women in labor force, number of household members employed; number of jobs available.
Personal Adjustment and Social Participation	Percent of mothers using day-care facilities by socio-economic group; number of person-days spent at recreation facilities by sex and socio-economic group; levels of participation in cultural and religious activities, voter participation, extent of involvement in voluntary and community activities.

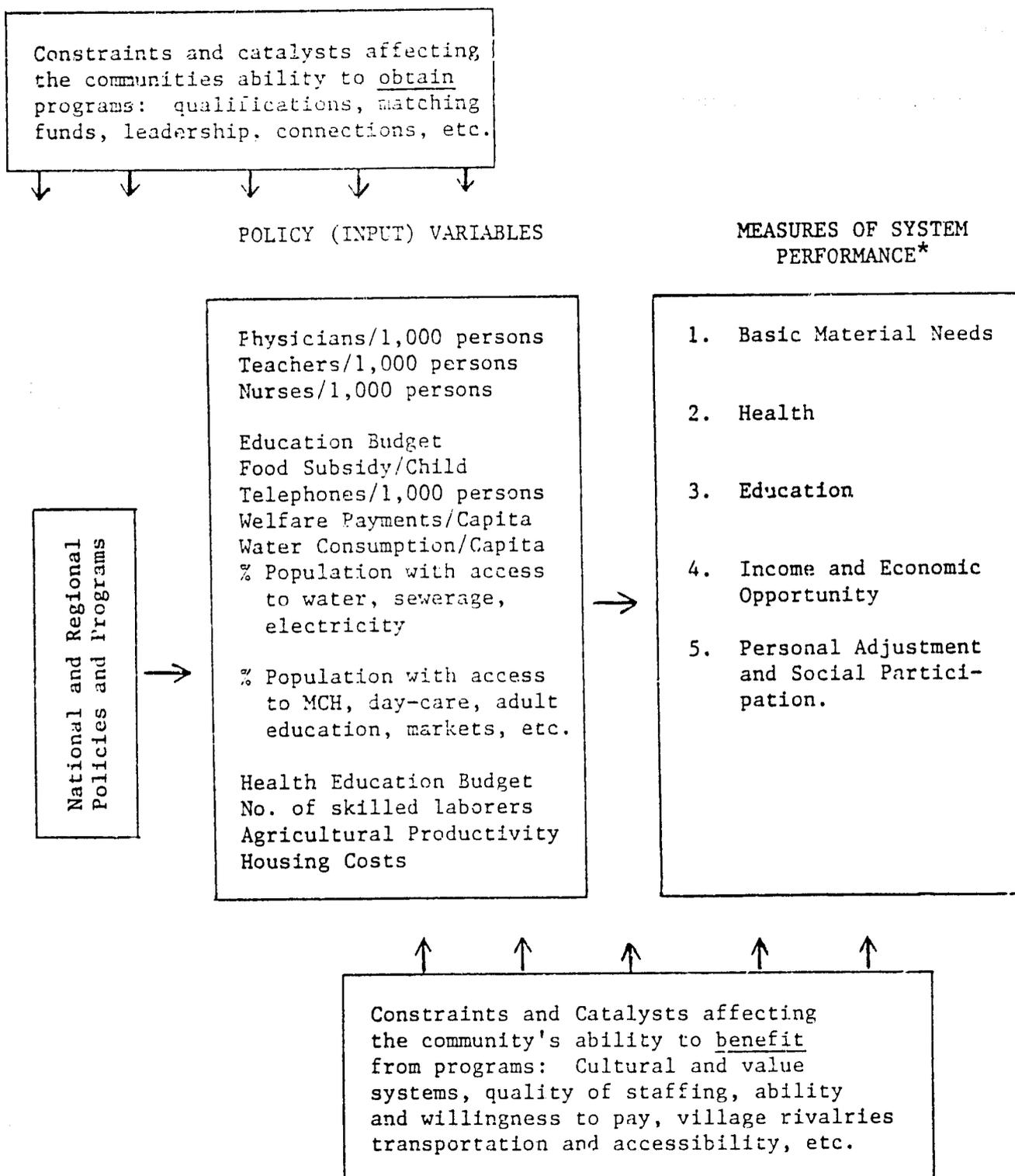
- (3) Decisions to invest in educating the public as to the benefits of certain goods and services, with the hope that such an education will lead to higher levels of need satisfaction.
- (4) Legislative actions which force certain desirable actions and/or ban undesirable practices. Compulsory education or vaccination programs fall in this category.

The effectiveness of policies and programs which are enacted at the national or regional level in the satisfaction of basic human needs in a given community, is dependent upon two types of constraining and catalytic factors. The first type governs the ability of the community to obtain programs. It includes such factors as whether or not the community qualifies for the program and the extent to which the community and its leaders are able to tap whatever resources are available. The second type governs the extent to which the community can benefit from programs obtained, i.e. translate the inputs which it obtains from a given program to actual levels of need satisfaction. This includes such factors as the quality of the staff, the community's receptivity and acceptance of the program, and the extent to which the program is in harmony with local goals, objectives and cultural and value systems. It is because of these intervening catalytic and constraining factors, that no model of human need satisfaction can be developed on the basis of quantitative indicators alone. The numbers can be misleading. The analysis of these catalysts and constraints must accompany the indicators and must be done on the basis of a thorough understanding of the community under study, if the proposed inputs and policy instruments are to provide the results for which they are intended.

Figure 1 provides a conceptual framework for the model which was described above. The intention of this graphic presentation is to clarify the distinction between policy variables on the one hand, and measures of system performance on the other, and to stress the role of a qualitative analysis of both catalysts and constraints which play a significant role in translating policy actions into real measures of the satisfaction of human needs. It is also intended as a concise presentation of the conceptual framework upon which this study is based.

FIGURE 1

A CONCEPTUAL FRAMEWORK



\*See Table 1 for Example Measures

## 4. THE PROVISION OF SERVICES

### 4.1 Introduction

Jordan is situated south of the Mediterranean between 29°-33° latitudes and 34°-39° longitudes. It is bounded by Syria in the north, Iraq in the east, Saudi Arabia east and south and Palestine in the west. The Jordan River which is the main source of irrigation, originates in Syria and flows south to the Dead Sea. Figure 2 shows a map of Jordan.

The East Bank of Jordan constitutes about 94% (88,000 km<sup>2</sup>) of the Kingdom. About 80% of that is desert or semi-desert.

The East Bank has three main regions - the highlands, the valley and the desert. Average annual rainfall in the three regions is less than 130 mm. The highlands of altitudes 600-1,000 m stand on both sides of the valley which drops to an average depth of 300 m below sea level. The winds are mostly westerly to southwesterly with occasional easterly winds that are cold and dry in the winter and hot and dry in the summer. The average rainfall on the highlands is 400 mm, in the valley 200 mm and in the desert region less than 50 mm.

The last population census for Jordan was conducted in 1961. Subsequent developments in the area have resulted in significant population shifts, which makes it very difficult to estimate the present population with any certainty. Official estimates which are based on a 3.2 percent annual population increase give a 1978 East Bank population estimate of about 2.15 million. Other unofficial estimates give different figures which vary between this official estimate and 3.00 million. The higher figures are plausible especially in view of the facts that recent evidence suggests that the natural increase rate of the population around 1976 may be as high as 4.2 percent per annum rather than the assumed 3.2, and that Jordan has recently become an importer of labor from other countries. A recent survey by the Municipal and Village Loan Fund has estimated the population of the East Bank, exclusive of the capital and the emergency camps, at 1.28 million. A comparison of the figures used with the observed actual population in selected communities indicates that this figure may underestimate reality by about 20%. With about 700,000 people in Amman and about 200,000 people in the camps, the population of the East Bank can be estimated at about 2.5 million.\*

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\*The population of both the East and West Banks in 1961 was 1.70 million. At an annual increase of 4%, this population would have doubled in 18 years, and would thus be about 3.40 million in 1979. The present West Bank population is estimated at 700,000. This would suggest that the population of the East Bank is around 2.70 million. This assumes that the number of Palestinians who have left the country is compensated



FIGURE 2  
THE HASHEMITE KINGDOM OF JORDAN

The population of the East Bank is largely confined to a quarter of the land area, in a strip including the Jordan Valley and the western highlands. The balance is desert or semi-desert, populated by nomadic or semi-nomadic groups. It is estimated that between 3 and 5 percent of the population are nomadic. Population density in these areas is about 3 persons per square mile, as compared to 273 persons per square mile in the populated western parts of the country (15). Overall population density in the East Bank is 64 persons/square mile; 96.1% of the total population live in 24.4% of the land area.

Occupationally the population in Jordan can be divided into three major groups: town dwellers who consist of government employees, employees of private institutions, day laborers, merchants, self-employed individuals, etc; village dwellers who are mostly farmers although there is some presence of government employment; and pastoral nomads who derive their living from sheep and goat herding, and from their sons who are in the military or in wage labor. Although Jordan is chiefly an agricultural country most of the people live in urban areas. About sixty percent of the population reside in cities and towns of 20,000 inhabitants or more. They are concentrated in the metropolitan area of Amman-Zarqa and in the city of Irbid. The remaining forty percent reside in smaller cities and towns, and will be considered to represent the rural population with whom this study is concerned. The number of people residing in rural Jordan, as defined, is thus estimated to be about one million people.

Administratively Jordan is divided into five Governates: Amman (also commonly known as Al-Asima, meaning The Capital), which includes the sub-Governates of Amman, Zarqa and Madaba; Balqa with the Salt sub-Governate; Irbid with the sub-Governates of Irbid, Ramtha, Ajloun, Mafraq and Jarash; Karak with the sub-Governates of Karak and Tafila; and Ma'an with the sub-Governates of Ma'an and Aqaba.

Different sources state different figures for the populations of each of these five Governates. The figures generally suggest that 56 percent of the population reside in the Amman Governate, 29 percent in Irbid, 6.5 percent in Balqa, 5 percent in Karak and 3.5 percent in Ma'an.

#### 4.2 Socio-Economic Indicators

As discussed in the previous section, basic human needs can be described in terms of five general categories: basic material needs, health, education, income and economic opportunity, and personal adjust-

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for by those immigrating to the East Bank from Gaza and by an expatriate labor force of at least 70,000 and their families. This is probably a conservative assumption, leading to the conclusion that the population of the East Bank is in excess of 2.70 million. Considering that there are about 200,000 more Jordanians working abroad in 1978 than there were in 1961, the resident population is again shown to be about 2.50 million.

ment and social participation. Indicators of the various components of these categories could ideally be used to compare both the extent to which these needs are satisfied, and the level of effort which is directed to their satisfaction, in each geographic or political subdivision of the country. The unavailability of data for some of these categories, and for most of the small administrative and geographic units, unfortunately precludes such an analysis. Data on both health and education, however, are available in Jordan at the Governate and the national levels. These data will be used to assess both the relative satisfaction of these needs, and the relative effort which is being directed toward that end, in different regions of the country. In view of the complete absence of income figures, actual welfare payments will be used to indicate the relative poverty levels in the different Governates. It should be noted that the following paragraphs use only selected readily available indicators to describe relative regional differences.

Table 2 shows four measures which will be used to assess the status of health. These are birth rate, death rate, infant mortality and the number of stillbirths. Considerable differences exist between the different regions, with Amman showing the lowest infant mortality and stillbirths and Karak showing the highest birth and death rates. Ma'an has the highest infant mortality and stillbirth rates, in spite of the fact that it has more than 4 times the East Bank average number of clinics per 1,000 inhabitants. This is probably due to both the lack of physicians, paramedics, midwives, and nurses, and the sparse and widely distributed population. Amman has by far the largest number of hospital beds and physicians per 1,000 people. About 3 times as many people per 1,000 population are treated in government clinics in Ma'an than in Amman. This is again due to the lack of private physicians in remote areas. The low level of care in these clinics which results from the scarcity of physicians, nurses and paramedics results in low performance measures, as is the case with infant mortality rates.

Education statistics show the gap between the Governates to be much less than in health. Both female and male adult literacy rates are lowest in Karak, where they run at 78.7 and 94.0 percent of the East Bank averages, respectively. As expected, the highest rates prevail in Amman. On the average, 16.17% of all males and 13.45% of all females attend schools. In Ma'an, these percentages drop to 13.03% and 8.93%, respectively. Average literacy rates are 79.6% among males and 54.4% among females. As in the case of health, a larger number of smaller schools and a smaller student/teacher ratio are provided in Ma'an and Karak, in order to attempt to accommodate the dispersed nature of the population. Females in general have smaller schools and lower student/teacher ratios (see Table 3). This is partially attributed to the fact that while many village residents might accept to send their sons to the next village, they would rather have a school for girls in the village itself. This preference has resulted in more and smaller girls' schools.

Income data is almost non-existent in Jordan. It is believed, however, that about 50% of the poorest of the poor are being reached by the

TABLE 2  
HEALTH INDICATORS

Governate	Performance Measures				Input Variables			
	Birth Rate per 1000 people	Death Rate per 1000 people	Infant Mortality per 1000 births	Still Births per 1000 births	Hospital Beds per 1000 people	Physicians per 1000 people	Clinics per 1000 people	Person-treatments in Government Clinics per 1000 people
Amman	40.3	3.7	6.3	1.2	1.60	0.57	0.07	616
Irbid	46.0	3.5	21.6	4.2	0.74	0.24	0.18	866
Balqa	42.9	2.7	17.4	5.9	0.77	0.25	0.28	830
Karak	55.9	4.1	18.9	8.3	1.20	0.27	0.59	1,613
Ma'an*	41.8	3.5	25.6	9.6	1.10	0.34	0.67	1,733
East Bank Average	43.0	3.6	14.1	2.1	1.20	0.43	0.16	738

\*Due to the small population of Ma'an and the uncertainty as to the number of people living in the Governate, indicators which are given per 1000 people are highly susceptible to error.

Based on data obtained from the Statistical Handbook, Jordan Department of Statistics, 1976; and Jordan Health Ministry Statistics, 1976. The figures reflect incomplete registration numbers. While the relative numbers may be suggestive of regional differences, the absolute values are subject to error and are probably underreported.

TABLE 3  
EDUCATION INDICATORS

Governate	Measures of System Performance				Policy (Input) Variables			
	Number of Male Students Per 1000 People	Number of Female Students Per 1000 People	Male Adult Literacy Rate Percent	Female Adult Literacy Rate Percent	Male Students/Teacher Ratio	Female Students/Teacher Ratio	Students/Elementary School Ratio	Students/Secondary School Ratio
Amman	160.9	140.3	84.2	63.6	37.7	27.7	389	296
Irbid	160.3	130.9	79.4	49.8	27.0	26.6	363	143
Balqa	180.5	134.7	77.3	56.9	35.1	25.3	332	212
Karak	176.0	132.1	74.8	42.8	23.0	21.2	243	107
Ma'an*	130.3	89.3	82.1	58.7	25.9	20.7	143	101
East Bank Average	161.7	134.5	79.6	54.4	32.3	26.6	358	205

\*Due to the small population of Ma'an and the uncertainty as to the number of people living in the Governate, the figures given for the number of students per 1000 people are highly susceptible to error.

Based on data obtained from the Statistical Educational Yearbook, Jordanian Ministry of Education, 1976-77; and the Statistical Handbook, Jordan Department of Statistics, 1976.

Department of Social Welfare, which disburses cash assistance to extremely poor families, mostly having elderly and handicapped heads of households. The Department also provides assistance to rehabilitate handicapped individuals and to aid families suffering from emergency situations. The amounts disbursed to each category in each Governate in 1977 are given in Table 4. It is again clear that more such assistance has been generally disbursed in the southern Governates, and that the Amman Governate has received the least amount of such assistance.

The above brief analysis has been severely restricted by data limitations. The following section will provide a more detailed comparative analysis of the availability of services at the sub-Governate level.

#### 4.3 Availability of Basic Services

The availability of data describing the various urban and rural settlements in Jordan, varies with the type of settlements and with the different political and administrative jurisdictions to which they belong. Relatively better information is available for the capital, Amman, and for major cities which are seats of sub-national and regional governments, than is available for towns and villages in the rest of the country. There are three types of administrative structures into which all urban and rural settlements fall. These are:

- (1) Municipalities: Any village which has had a village council for five years, and has attained a population of 2,500, can request the Ministry of Municipal and Rural Affairs (MOMRA) to change its status to that of a municipality.
- (2) Incorporated villages with a village council: Any unincorporated village which has a minimum of 1,000 people, 100 houses and 180 taxpayers can request to be reclassified to incorporated status, and thus have its own village council.
- (3) Unincorporated villages are those which do not fall into any of the above two categories.

More information is usually available for the first two categories, than is for the third. It is not clear exactly how many villages of the third type are presently in existence in Jordan. There are, however, 90 municipalities and 208 village councils. The names of almost 1,000 towns and villages have been listed in the Town and Village Index of 1972, which was published in the Jordanian Official Gazette (13).

A recent survey by CARE has identified the names of 905 towns with a population of 20,000 or more, exclusive of those which serve as seats of sub-national governments. The survey, however, has only been able to obtain detailed population information for the 754 towns and villages which were covered by the 1961 census.

TABLE 4

## POVERTY INDICATORS

Governate	Input Variables		
	Annual Cash Assistance to the Elderly and the Handicapped in JD's Per 1000 Population	Annual Rehabilitation Expenditures in JD's Per 1000 Population	Emergency Aid to Families in JD's Per 1000 Population
Amman	29.630	2.800	1.000
Irbid	74.750	35.300	1.770
Balqa	66.270	14.620	0.930
Karak	154.200	43.520	0.560
Ma'an*	266.230	9.830	2.140
East Bank Average	57.670	15.600	1.240

\*Due to the small population of Ma'an and the uncertainty as to the number of people living in the Governate, indicators which are given per 1000 people are highly susceptible to error.

Source: The Annual Report of the Department of Social Welfare to the National Consultative Council, July, 1978. All figures are for 1977.

The CARE survey provides information on the availability of basic services in each of the 905 villages covered. It does not describe actual conditions, nor does it provide any indicators or measures of need satisfaction. This information covers the availability of schools by level and sex, the number and type of health facilities, and the availability of piped water, electricity, clinics, feeding centers, agricultural services, and postal services. It also covers an estimate of the present population and whether or not a local village council exists. The survey does not provide any insights as to whether a certain village has access to services which are not located within the boundaries of the village itself, nor does it provide any information on the sources of livelihood of these villages or on the social, economic or demographic status of their residents. Nevertheless, this survey remains to be one of the main sources of information on the availability of village services in the country. A more detailed survey has been recently conducted by the Municipal and Village Loan Fund (MVLFF) for those towns which have either a municipal or village council. It was limited to these categories because they are the ones which qualify to obtain loans from the Fund. This survey includes the same information covered in the CARE survey, but also provides information on employment in municipal or village functions, quantities of water and electricity consumed, town and village roads, voluntary organizations and clubs, agricultural services and religious facilities. A third survey, which was conducted by the Ministry of Interior in 1975, has covered a total of 794 towns and villages, with a total population of 1,286,000 persons. This excludes both the city of Amman and the emergency camps. A fourth listing of villages and their estimated population, education and health facilities, agricultural acreage, and the value of agricultural production, was prepared as part of the socio-economic component of the National Water Master Plan for Jordan (1).

CARE has developed a village classification system which is based on the level of available services. The system allocates points to each service or group of services and then rates the overall level of service by a letter designation, with A being the best and F being the worst. Typically an F-type village will only have primary schooling for boys and/or girls with a rare one having a postal branch. A C-type village will typically have preparatory schooling facilities (9 years) for both sexes, a clinic with a part-time doctor, an improved water system, a postal branch, some cooperative or agriculture facility, a child-feeding center, a rare electrical system, and a village council. An A-type town or village will typically have secondary schooling facilities (12 years) for both sexes, a clinic, a mother and child health center (MCH), improved water, electricity, a post office, a cooperative or agricultural guidance center, a child-feeding center, a day-care center, some adult education facility and a municipal or village center. Figure 3 shows both the size and level of service distribution for the villages which are in the less than 20,000 inhabitants categories. Out of the total number of villages, 425 have a population of less than 1,000. It is, of course, possible that some of the smallest communities have actually ceased to exist as a result of both the often increasing difficulty of making a living in isolated communities, and the increasing attractiveness of opportunities in the urbanized portions of the country. The Ministry of Interior

Governates). A detailed profile of each of these villages is given in Appendix A. This section will briefly describe these villages, and will then proceed to present a composite profile of them, which addresses the different aspects of what are considered to be their basic human needs.

The villages which were visited are:

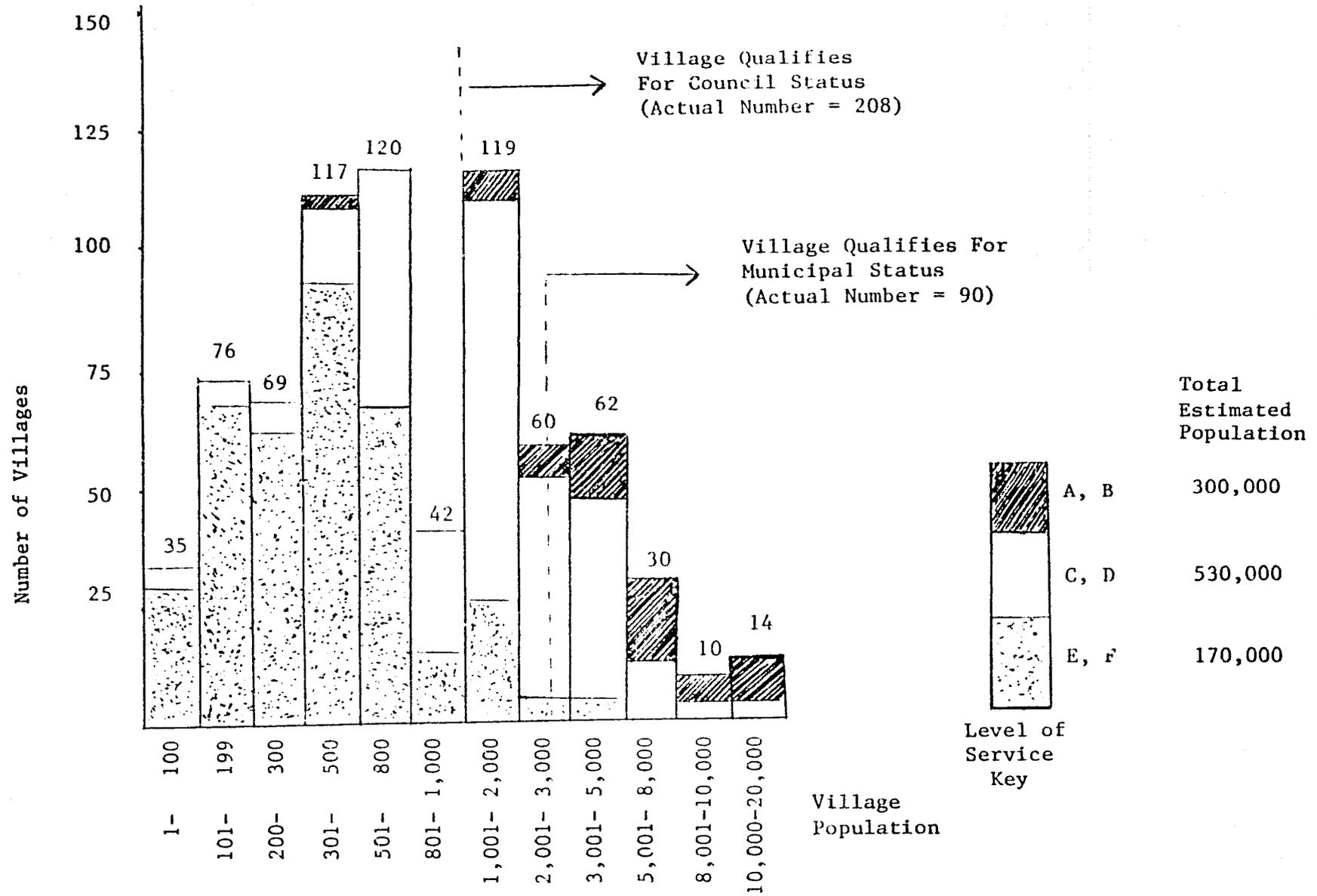


FIGURE 3 - SIZE AND LEVEL OF SERVICE DISTRIBUTION IN VILLAGES OF LESS THAN 20,000 PEOPLE (EXCLUDING ADMINISTRATIVE GOVERNMENT SEATS)

Source: CARE Data

survey has estimated that there are 158 vacant settlements out of a total of about 900.

Figure 3 also shows that the level of service in the smaller communities (less than 1,000) is lower than its counterpart in the larger settlements, and that improvements in services occur, as expected, when a village gets to the point of establishing a village council, and again when it attains municipal status. There are probably about 170,000 people, or about 17 percent of the total rural population and 7 percent of the total population of the East Bank, who live in 396 settlements having a level of service of E or F. As described above these types of settlements have only minimal services within their boundaries and generally have a population of less than 1,000.

Table 5 shows the relative distribution of village types in each of Jordan's 13 sub-Governates. It shows that while about 60% of all villages surveyed fall in the E and F categories of service provision, some sub-Governates are significantly worse off. Ma'an tops the list with about 76.5% of its villages falling in these categories. It should be noted, however, that since Ma'an has many communities which are listed as having a population of less than 100, and since at least some of these may be non-existent any more, such percentages may be overestimates of reality. More than 70% of all villages in the sub-Governates of Zarqa, Balqa, Amman and Aqaba also fall in these categories. The northern areas of Irbid and Ramtha and the southern sub-Governate of Karak seem to enjoy a higher level of service, with only 31.5, 28.7 and 29.1 percent of their villages respectively suffering from the acute lack of services which is associated with an E or F designation.

Table 6 shows the percent of villages in each sub-Governate having certain types of services. The numbers in each sub-Governate are compared to East Bank averages, and those which fall below 75% of that average are indicated in the Table. The same caveat which applies to Table 5, also applies to this one, namely that the absence of some services in a given locality does not necessarily mean that residents have no access to the service at a nearby village. In the absence of such information on service-sharing, however, the figures given here are considered to be the best available for comparative purposes. It is obvious again, that the large number of service-poor villages in Ma'an is due to the lack of services across the board: water, elementary schools, preparatory schools, post offices, and child-feeding centers. Only in health or MCH clinics does this sub-Governate approach the East Bank average. The total number of people living in E and F-type communities in Ma'an is probably about 15,000, most of whom live in small dispersed communities of less than 500. Only 10 percent of Ma'an communities have a village or municipal council. This is probably a partial explanation of why services have not yet been adequately provided in this sub-Governate.

Other clearly inadequate situations include the lack of improved water systems in most of Balqa, Jerash and Zarqa communities, the absence

TABLE 5

## DISTRIBUTION OF VILLAGE TYPES BY SUB-GOVERNATE

Sub-Governate	Care Level of Service Classification							% of Villages		
	A	B	C	D	E	F	Total	A & B	C & D	E & F
Ajloun	0	3	5	8	2	18	36	8.3	36.1	55.5
Amman	2	4	13	29	35	78	161	3.7	26.0	70.3
Aqeba	0	1	1	1	3	4	10	10.0	20.0	70.0
Balqa	1	2	15	7	17	47	89	3.4	24.7	71.9
Irbid	8	17	37	23	20	19	124	20.1	48.4	31.5
Jerash	1	1	8	4	6	23	43	4.7	27.9	67.4
Karak	0	11	30	15	18	5	79	13.9	57.0	29.1
Ma'an	1	3	14	10	11	80	119	3.4	20.1	76.5
Madaba	0	0	8	10	14	27	59	0.0	30.5	69.5
Mafraq	0	1	19	15	25	38	99	2.0	34.4	63.6
Ramtha	0	0	6	3	3	1	14	7.0	64.3	28.7
Tafila	0	0	10	6	6	11	33	0.0	48.5	51.5
Zarqa	2	0	7	2	4	24	39	5.1	15.4	71.8
East Bank Total	15	47	173	133	164	375	905	6.6	34.3	59.1

Source: CARE Data

TABLE 6

## AVAILABILITY OF SERVICES BY SUB-GOVERNATE

Sub-Governate	Percent of Villages Having:							
	Improved Water	Boys & Girls Elementary Schools	Boys & Girls Preparatory Schools	Post Offices	Health or MCH Clinic	Child Feeding Center	Electricity	Municipal or Village Council
Ajloun	30.5	63.8	41.7	47.2	16.6*	2.8*	11.1	22.2
Amman	30.3	70.3	18.8*	42.9	19.4*	1.2*	5.5	20.6
Aqaba	40.0	70.0	30.0	10.0*	70.0	10.0	10.0	20.0*
Balqa	9.0*	61.4	21.6*	53.4	29.5	5.7	5.7	20.5
Irbid	58.4	86.4	61.6	85.6	27.2	24.0	14.4	52.8
Jerash	4.4*	86.7	26.1	35.6*	20.0*	8.9	2.2*	20.0*
Karak	57.7	98.7	52.6	28.2*	65.4	12.8	5.1	61.5
Ma'an	21.2*	38.1*	15.2*	18.8	27.9	3.4*	1.7*	10.2*
Madaba	33.9	71.2	25.4	47.4	15.2*	0.0*	0.0*	10.2*
Mafraq	60.6	76.7	29.3	43.5	19.2*	13.2	2.0*	23.2
Ramtha	73.3	73.3	40.0	60.0	33.3	6.7	13.3	73.3
Tafila	45.4	63.6	24.2	84.3	45.4	3.4*	0.0*	27.3
Zarqa	10.2*	66.7	23.1*	30.8*	28.2	2.6*	2.6*	23.1
East Bank Average	36.0	70.8	31.1	52.8	28.7	8.2	5.4	27.8

\*An asterisk denotes a percentage which is less than 75% of the East Bank Average for that particular category.

of health and MCH clinics in Madaba, Mafraq, Ajloun, Amman and Jerash, and the absence of child-feeding facilities in Madaba. Further analysis is needed to reveal whether the shortages of services shown by the figures for Amman and Zarqa are real, or whether a good proportion of the communities with no facilities can avail themselves of the relatively high levels of service in the Amman-Zarqa metropolitan corridor. The availability of public services in the villages of the Irbid and Karak sub-Governates stands almost universally at more than 25% above the East Bank average.

The last column in Table 6 shows the percentage of communities with municipal or village councils. It is no coincidence that sub-Governates with the higher proportion of such councils, are the ones with the highest levels of service. This is due to the fact that the population in these sub-Governates is probably concentrated in larger centers, and is thus more visible, better organized, and has more initiative for self and community improvement. It is also attributed to the fact that once a community qualifies for village council status by virtue of its size, and once its members can organize for, and agree upon, such status, they become eligible for many government programs. They also obtain the capacity to raise a variety of local taxes which can be used for both local improvement activities and to match funds which are available from the central government for certain types of projects.

#### 4.4 Institutional Resources

The provision of basic services in the villages and towns of rural Jordan is dependent on the ability of these entities to raise local funds, their ability to tap the resources of the central government, and the availability of funds for the variety of programs which are provided by the "service ministries" of the central government. These include the Ministries of Municipal and Rural Affairs, Health, Education, Public Works, Labor and Social Affairs, Communications and Agriculture. It is also dependent on the ability of the community to obtain assistance from other private and voluntary organizations, both at home and abroad.

Both the ability to tax and the availability of funding sources are a function of the classification of the community. Unincorporated villages have no ability to collect local taxes. They are generally under the jurisdiction of the local Governor or sub-Governor, who may require the collection of a head tax of between JD 0.500 and JD 2.000 to be paid by every resident who is 18 years of age or older. He may also levy a live-stock tax. Such collections are then earmarked for that village in the Governor's Village Improvement Fund. Disbursements for village projects are made with the approval of the Governor or the sub-governor. Not all villages are part of this fund. Smaller settlements are frequently excluded. Out of an estimated 99 unincorporated villages in Mafraq, for example, only 22 belong to the village improvement fund. The Governor may receive other funds from the central government which he can use at his direction for village improvement programs. Villages without councils do not qualify for loans given by the Municipal and Village Loan Fund. A recent development, however, allows these villages to obtain such loans,

if they are part of a "village grouping". These are consortia or clusters of adjacent villages and municipalities which are set up by the Ministry of Municipal and Rural Affairs in cooperation with the Governors. The member villages will set up an independent council which is headed by the sub-Governor. Fourteen such groupings have been recently set up, and some experimental joint projects are currently underway serving the members of the groupings.

A village attains taxing power when it is officially incorporated and allowed to have its own village council. At that point it can collect head, livestock, agricultural production and other taxes, and it obtains the privilege of having more freedom in making its own decisions concerning the disbursement of these funds. It also becomes eligible to request and obtain loans from the Municipal and Village Loan Fund (MVLFF).

Upon obtaining municipal status, the community will be able to benefit from the collection of property taxes at the rate of seven percent of the assessed annual rental of the property within its jurisdiction. It will, of course, also generate income from a variety of user charges, permits and licenses. It will also become eligible for a share of a special national trust fund which is set up by the central government for the benefit of municipalities. The major sources of revenue for this fund include a 2.2 fils/liter gasoline tax, a 2% custom duty on all imported goods (excluding fresh fruits and vegetables), 35% of all motor vehicle registration fees, and fines which are collected on traffic and health violations.\* Collections from these sources are currently around JD 5,000,000. The Jordanian Municipal Law requires that these funds be disbursed to cities on the basis of population, relative contribution to the fund, regional responsibilities and other special national significance factors. These considerations have been used to establish the percentage of the fund which is due to each municipality. The city of Amman receives 24.75% of the fund, followed by Zarqa, Irbid, Salt and Karak which receive 5.00%, 4.50%, 3.25%, and 2.25%, respectively. Most smaller municipalities and any newly established ones receive 0.5%. In the present fiscal year, disbursements to these small municipalities amounted to JD 20,000 per municipality. Although the original intention of the fund was to benefit municipalities, the government has recently authorized the collection of an additional 1 fils/liter of gasoline, which is to be earmarked for both incorporated and unincorporated villages. This has resulted in disbursements of JD 4,000 to each village council, and the allocation of a total of about JD 150,000 for villages without councils.

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\*These duties were originally established by Law No. 29 (Municipalities Law) of 1955. They were further amended by the Petroleum Products Customs Regulation No. 59, 1976 (page 1153 of the Jordanian Official Gazette), to earmark an additional 2 fils/liter of gasoline for municipalities, and 1 fils/liter for the benefit of village councils and unincorporated villages.

girls will help their mothers, and, if they are smart "they might even become teachers".

Five of the villages that we have visited have a village clinic which the doctor visits once or twice a week. The rest of the week there is a primary health worker available. The villagers are generally happier in cases where the basic health worker sleeps in town, instead of leaving the village around 1:00 in the afternoon, to go back to his

#### 4.5 Priorities and Mechanisms

The Municipal and Village Loan Fund (MVLFF) is the main source of financing for municipalities and village councils in Jordan. It was established in 1966 with a capital of JD 3,000,000 (11). It has since increased its capital to JD 4,900,000 and has obtained loans totalling JD 7,800,000 from such sources as the U.S. Agency for International Development, U.S. Public Law 480 Funds, the Kuwaiti Development Fund, the Jordanian Central Bank and the Ministry of Finance. The Fund was given the authority to obtain foreign and domestic loans and to issue its own bonds. It was entrusted with giving loans to municipalities in order to assist them in the implementation of development projects. Collections of the Trust Fund are all channelled to the MVLFF, which collects from each town or village account the amounts which are due to it in loan repayment, and disburses the balance to the municipal or village council. Loans are presently given for the construction of such projects as water distribution, sewerage, clinics, public facilities, schools, electrical networks, roads, and public buildings. Loans to municipalities are made for a maximum period of 10 years and at an interest rate of 5½%. Loans to village councils can be made for as long as 15 years at an interest rate of 4½%. During each of the past few years, the Loan Fund has made an average of more than 100 loans per year, with a total value of JD 1.4 to 1.8 million. It should be noted that the fund acts mostly in an accounting capacity, while the technical evaluation, project appraisal and approval are all handled by the Ministry of Municipal and Rural Affairs. Table 7 shows the number and value of loans extended by the Fund during 1974-1977. It is clear from this table that priority was given to school construction which accounted for 42.87 percent of all loan values extended during this four year period. The second largest sector was that of public facilities, which includes commercial centers, vegetable markets, cattle markets, slaughter houses, libraries, cold stores, parks and parking facilities. Water supply and electrical distribution networks run at about 10% each, with clinic construction being almost negligible.

The Government of Jordan has placed a high priority on education, with the result that almost everybody in Jordan has ready access to at least elementary and preparatory education. The Ministry of Education is responsible for providing the operation and maintenance costs for any school for which a town or village provides a suitable rented or owned structure, provided that the need for the facility exists, and that the facility is in concordance with the national educational plan. The Ministry is also responsible for financing the construction of school buildings in 24 cities which are the seats of major administrative divisions, and for financing 50% of the cost of school construction in all other villages. Village councils will have to provide the other 50% from their own tax collections, trust fund shares, or by obtaining a loan from the MVLFF. School loan applications are submitted to the Ministry of Municipal and Rural Affairs, which will coordinate with the Ministry of Education and the MVLFF, and which is responsible for project implementation.

TABLE 7  
 LOANS EXTENDED BY THE MUNICIPAL AND VILLAGE LOAN FUND  
 1974-1977

Sector	1974		1975		1976		1977		Total 1974-1977		
	Value	Loans	Value	Loans	Value	Loans	Value	Loans	Value	Loans	Percent of Total Value
Electricity	101,200	15	170,200	12	203,500	15	192,000	15	666,900	57	10.54
Water Supply	202,200	14	172,500	14	139,800	9	65,000	8	579,500	45	9.16
Education	1,033,609	48	418,124	60	620,899	63	640,360	61	2,712,992	232	42.87
Health	4,000	1	3,000	1	-	-	-	-	7,000	2	0.11
Public Facilities	217,000	20	624,543	33	668,440	32	851,273	23	2,361,456	108	37.32
Total	1,558,209	98	1,388,367	120	1,632,639	119	1,748,633	107	6,324,848	444	100.00

Source: Sector Notes Prepared by the Municipal and Village Loan Fund, Unpublished, 1978.

Sources of finance for town and village water supply projects include the general funds of the Government as expended through the Water Supply Corporation, the MVLF, and foreign lenders. Loan applications from municipalities and villages with village councils are submitted to the Ministry of Municipal and Rural Affairs, which coordinates its activities in this regard with both the Natural Resources Authority (NRA) and the MVLF. For villages with no village council, the responsibility for water supply lies with the Water Supply Corporation (WSC) which obtains its budget from the general Government budget. Project implementation is entrusted to MOMRA or WSC, depending on whether the village is incorporated or not.

The supply of electricity in all parts of Jordan, except for Amman and Irbid, is the responsibility of the Jordan Electricity Authority (JEA). Private operators hold franchises for the provision of the service in the two excluded areas. The Jordan Valley Authority (JVA) is responsible for financing electrification projects in the Valley, which are also implemented by the JEA. Present plans for the JEA call for the electrification of all villages and communities in the country by 1990. Municipalities and villages with village councils may obtain loans from the MVLF. Funds will then be transferred to the JEA or to the Amman or Irbid electricity companies, depending on the jurisdiction in which the city or village falls. The Authority or the company will then be responsible for the design, implementation and operation of the system. It should be noted that no loans are given for electricity, water or road improvement projects, unless the village has a physical master plan. These plans are prepared by the municipality, if such exists, frequently with the assistance of MOMRA staff. MOMRA will prepare such plans for villages with village councils. These plans must always be approved by the Ministry. About 210 towns and villages presently have approved master plans.

The Ministry of Health generally provides the staffing for village clinics, but the village itself must provide the physical facilities. This is generally done by renting or building their own clinics. In the latter case, the village may avail itself to a loan from the MVLF, or may be able to obtain construction materials as a donation from business interests or charitable organizations. Requests for clinic facilities are again processed through MOMRA, who will coordinate the effort with the Ministry of Health and who will be in charge of project implementation. Very little activity has been taking place in this sector. This is mainly attributed to the scarcity of doctors, paramedics, nurses and financial resources.

A proposal which is presently under study would transform the MVLF into a Municipal and Rural Development Bank (MRDB). The proposed bank would have the expanded goal of "furthering the governments' declared policy of improving the quality of life in rural areas, increasing economic activity in those areas, and thus helping to check the drift of population from them to the cities" (9). The plan calls for expanding the activities of the Fund to include development of local economic resources and income generating activities, insuring a higher degree of equity and justice in the distribution of the benefits of development

projects, and securing the minimum requirements of basic social services for all Jordanian citizens. Extracts of a draft proposal for the establishment of the MRDE are given in Appendix B.

The Municipal and Village Loan Fund has recently completed a study of the cost to the Fund of providing the necessary social services in Jordan, exclusive of Amman and the Jordan Valley. The study provided cost estimates by Governate for the construction of water supply, electrical networks, school buildings, public facilities and town and village roads. Both a high and low estimate were provided for each category. Table 8 provides a summary of these estimates. The average per capita cost of providing all the services which are needed in the East Bank, excluding Amman and the Valley, is about JD 67.000 (U.S. \$220.00), according to the high estimate.

Estimates for all sectors excluding education are based on data which was obtained in the MVLF survey referred to above. School buildings estimates are based on the Five Year School Buildings Plan of the Ministry of Education. School construction needs represent the highest single item in the estimate, and are intended to replace every rented school structure by one which is owned by the community. They amount to 75 million dinars out of a total high estimate of 107 million. Health estimates were not included, since the bottleneck in the provision of health service seems to be staffing rather than physical facilities. It should be noted that these estimates are for the cost of constructing the physical facilities only, and do not include any operating, maintenance and staffing costs. This is the case because the role which has been traditionally played by the MVLF has been that of assisting in the provision of the physical infrastructure only.

Plans for the provision of services in the northern part of the Jordan Valley have been prepared with the help of USAID, and are presently being implemented. The Jordan Valley Authority is responsible for the development of this region. The northern part of the Valley has a present population of 95,000, who are living in about 50 different villages. The development plan calls for developing 33 of these villages, and for a future design population of 140,000. The development effort is estimated to cost about U.S. \$60 million, or an average of U.S. \$430 per capita. This is about twice the per capita cost which is estimated for satisfying the unmet needs of the rest of the country, as estimated by the MVLF. Further analysis is needed to determine the extent to which this difference in cost is due to superior quality or more extensive coverage in the services provided in the Valley.

Local community development activities are entrusted to the Department of Social Affairs, which has two very small programs in this area. The first program is directed towards the establishment and operation of local community development centers, of which only two are in operation and two are in the planning stages. The oldest center is the one in Sama-as-Sirhan in the Mafraq sub-Governate, which was established in 1972.

TABLE 8

ESTIMATED COSTS OF SOCIAL SERVICE IN JORDAN  
EXCLUSIVE OF AMMAN CITY AND JORDAN VALLEY\*  
(In Thousands of Dinars)

Governate	Water Supply	Electrical Networks	School Buildings	Public Facilities (Municipalities Only)	Roads	Governate Total
Amman	1,876	923	21,010	775	3,048	27,623
	2,801	1,292	26,013	885	4,064	35,925
Irbid	2,889	1,555	25,000	837	4,470	34,751
	4,334	2,176	32,630	930	5,960	46,030
Balqa	486	262	3,090	500	739	5,077
	729	367	4,017	550	986	6,650
Karak	669	483	7,530	447	2,124	11,253
	1,005	231	9,789	497	2,832	14,354
Ma'an	357	165	2,025	500	568	3,615
	536	676	2,632	550	784	5,178
Sector Total	6,268	3,388	58,655	3,059	10,949	82,319
	9,405	4,742	75,081	3,382	14,626	107,237

\*The two numbers given in each cell indicate both the low and the high estimates. Data were provided by the Municipal and Village Loan Fund.

It coordinates work with other service ministries and foreign voluntary groups, to provide integrated services in the areas of mother and child health, agricultural guidance and adult education to a total of 11 villages in the area. The second program is directed at assisting local communities to construct both income-generating and service facilities. The program requires the local community to pay a minimum of 50% of the cost of the proposed project, at which point the Department coordinates to obtain the balance from other governmental agencies or private organizations. Forty-nine such projects were completed in 1977, at a total cost of about JD 245,000 (U.S. \$760,000).

The Department of Social Affairs has two other programs which are directed at the poorest of the poor, and which generally cater to poor elderly and handicapped heads of households. The first program is one of cash assistance which reaches about 2,500 households, and provides an average of JD 4.000 per family per month. Qualifying criteria have been set in 1971, and have not been updated to accommodate the high inflation rates which prevailed since then. The cash assistance system is designed to assure a family of four a minimum income of JD 10.000 and a family of five or more a minimum income of JD 12.000. The second program provides no-interest loans of between JD 40.000-600.000, together with training opportunities, to handicapped persons, in order to allow them to undertake some productive income-generating activities. Success has been highest with small stores. A total of about 250 individuals benefit from this service annually. Other services provided by the Department of Social Affairs include emergency assistance to families, the provision of foster homes to children, and welfare payments to poor single-parent households. The magnitude of all these programs, however, remains to be extremely small.

## 5. JORDANIAN VILLAGE LIFE

### 5.1 Introduction

Basic human needs have been defined earlier to include basic material needs, health, education, income and employment, personal adjustment and social participation. It was pointed out that these needs have a hierarchical structure, and that no absolute standards can be set for their satisfaction. It was further pointed out that the extent to which a community is able to satisfy its basic human needs is indeed dependent on a multiplicity of political, economic and sociological factors, as well as on catalytic and constraining forces which act both within the community and within its larger regional and national environments. The analysis of these issues is a necessary prerequisite for the development of prescriptions for the alleviation of community problems and for the provision of unmet needs. Such an analysis must start in the community itself since it is the recipient of any policy actions which might be taken. No policy is likely to succeed unless it deals with the issues at hand in a fashion which is acceptable to the community, and unless the community itself is convinced of the effectiveness of the policy and is thus willing to participate in its implementation.

It should be noted that while all the village surveys described in the previous section emphasize the availability or lack of public services and facilities, this is not necessarily synonymous with the satisfaction of basic human needs. The provision of a service or the construction of a particular facility does not automatically guarantee its proper use by the community, nor does it guarantee that the expected benefits will materialize. The provision of the different elements of the physical and social infrastructure for a community is only one dimension of the wider issues of economic well-being and poverty. The first dimension of this issue involves such infrastructural artifacts as better water and sewerage systems, better housing, clinics and schools. The second involves generating employment and increasing income. Some policy actions are, of course, responsive to both of these dimensions. More relevant education, for example, may both improve the quality of life of the poor and impact on income levels; better health means fewer days lost from work; better nutrition means higher intelligence for children and more energy for production; and so on. A coherent rural development policy will thus have to address the questions of both services and production.

In order to get a feel for village life in Jordan, for the real and perceived needs of the people, for their expectations and for the different forces at play in rural communities, it was necessary to conduct some case studies through short site-visits, to a number of villages which are representative of different lifestyles. Nine villages were selected to represent geographical-environmental factors (highlands, desert, valley), occupational factors (farmers, pastoralist, government employees), and administrative factors (different Governates and sub-

Governates). A detailed profile of each of these villages is given in Appendix A. This section will briefly describe these villages, and will then proceed to present a composite profile of them, which addresses the different aspects of what are considered to be their basic human needs.

The villages which were visited are:

- (1) Al Ba'ij: A village in the Irbid Governate, Mafraq district. The population is about 2,500. The people are mostly pastoralists specializing mainly in sheep and goats. Many of the villagers are also in the military. The village lies about 13 kms northwest of Mafraq. (Town and Village Index No. 33A 81)
- (2) Um-al-Jimal: Also in the Mafraq district, 7 kms from Al Ba'ij, and 17 kms east of Mafraq. The population is about 1,000. The people are mainly sheep and goat herders with many in the military. (Town and Village Index No. 33A 22)
- (3) Kufr-al-Ma: A village in the Irbid Governate, al-Kurah sub-district. Population is about 4,000. The people are mostly small farmers or in the military. Kufr-al-Ma lies about 17 kms southwest of Irbid. (Town and Village Index No. 31D 8)
- (4) Soum-al-Shunnaq: A village in the Irbid Governate, Irbid sub-district. The population is about 2,000. The village is mainly agricultural with many of its sons being in the army. Soum-al-Shunnaq lies about 6 kms northwest of Irbid. (Town and Village Index No. 31A 24)
- (5) Bilal: A village in the Amman Governate, Wadi Es-Sir sub-district. The population is about 500. The people of the village are mostly small farmers (tobacco), employees of the cement factory in Fheis or pastoralists. The village lies about 12 kms northwest of Amman. (Town and Village Index No. 11F 6)
- (6) Jdeida: A village in the Karak Governate, Qasr sub-district. The population estimate is about 2,000. The people are agriculturalists, pastoralists or in the military. It lies about 14 kms northeast of Karak. (Town and Village Index No. 71C 5)
- (7) Abu Makhtoub: A village in the Ma'an Governate, the Shawbak sub-district. The 1961 population was about 500. Most of the people are agriculturalists and some are in the military. It lies between Tafila and Ma'an about 33 kms south of Tafila. (Town and Village Index No. 31B 4)
- (8) Zubeiriya: Also in the Shawbak sub-district. It is a new village that was formed in 1968. The population estimate is about 500. Most of the people are agriculturalists or retired officers. It lies about 6 kms south of Abu-Makhtoub. Since

this village is an offshoot of Abu Makhtoub, and has very strong family and economic ties with it, the two villages are treated jointly in the village profiles given in Appendix A. (Town and Village Index No. 31B 15)

- (9) Dirar: A village in the Balqa Governate, Dier 'Alla sub-district. The population estimate is about 1,500. Most of the villagers are settled agriculturalists. It lies about 24 kms northwest of Salt. (Town and Village Index No. 62-11AB 13)

Table 9 shows the basic facilities which are available in each of these villages, as extracted from the CARE data base.

## 5.2 Housing and Water

Housing in the villages visited represents a variety of building materials and styles, including mud, rubble masonry, concrete and cut-stone. The latter style is reserved for the richest people in town; there is one in each of the villages visited. Housing was found to be generally more dense in the highland villages than it is in the desert or the valley. The number of rooms in a house differs both among houses and from village to village. In Bilal, for example, a one-family house consists mainly of two rooms and an outhouse. One of the rooms functions as both a guest-room and as a bedroom for the older children, while the other one functions as a bedroom for the parents and the younger children and is also used as a kitchen. In Zubeiriya, on the other hand, the poorest house has two rooms and a separate kitchen in addition to an outhouse. Many houses consist of two or three bedrooms, a guest-room, a kitchen, and a bathroom. Most houses in other villages fall between these two extremes, with Soum-al-Shunnaq being more like Zubeiriya and Um-al-Jimal like Bilal. Jdeida presents a somewhat unique case since about half of its houses are on the Zubeiriya model and the other half the Bilal one. This is due to the fact that the core of the old village is made up of old rubble-masonry houses, while all newer outlying construction is of the more modern-looking concrete type.

Most of the houses are owner-occupied and hold nuclear families. Non-nuclear family households do not really consist of extended families in the full sense of the word, but rather nuclear families with an aged mother or father, an unmarried or widowed aunt, or an unmarried son or brother. Very few places in the villages are available for rent, and whatever is available is located in the better-off villages. Families which own animals always keep them in separate quarters.

Most houses, especially older ones, have high walls around them. Within the walls are the courtyards, with rooms lined around them in a straight or a semi-circular pattern. Older houses consist mainly of unconnected mud-rooms. Every room constitutes a separate entity. It was not unusual to find more than one family in a courtyard, who operate separately with different kitchens and different purses, although the

TABLE 9  
SELECTED VILLAGE DATA

Village	Sub-Governate	General Type	Population*		Rainfall Level	Village Classification
			1961 Census	1979 Projection		
Al Ba'ij	Mafraq	Desert - Bedouin	1,007	1,886	100-150	C 7
Um-ai-Jimal	Mafraq	Desert - Bedouin	596	1,066	100-150	E 4
Kufr-al-Ma	Irbid	Highlands Agriculture	2,745	5,141	400-500	C 10
Soum-al-Shunnaq	Irbid	Highlands Agriculture	2,044	3,828	400-500	C 10
Eilal	Amman	Highlands Agriculture	261	489	500-600	F 1
Jdeida	Karak	Marginal Lands Agriculture	1,059	2,920	200-250	C 10
Abu Makhtoub	Ma'an	Southern Highlands Agriculture	393	736	200	C 7
Zubeiriya	Ma'an	Southern Highlands Agriculture	296	554	200	C 7
Dirar	Salt	Valley Agriculture	1,364	2,555	200	D 5

\*Population figures reported herein are those of CARE. In the absence of a census since 1961, other estimates give different figures. The numbers given in the text of this report are order-of-magnitude estimates which are based on different estimates as well as site visits.

Source: CARE Data

TABLE 9 (CONT'D)

Village	Facilities and Service													
	School				Health Clinic MCH	Water Improved	Post Branch	Agric. Coop	Comm. Center	Child Feeding	Power Elec.	Vil. Mun. Council	Council Hdq.	Mukhtar
	El.	Prep.	Sec.	Kg.										
Al Ba'ij	BG	BG			1	1	1			1		1		1
Un-al-Jimal	BG	BG				1	1			1				
Kufr-al-Ma	BG	BG		1		1	1		1	1*	1			
Soum-al-Shunnaq	BG	BG	B	1		1	1		1	1*	1	1		1
Bilal	Co-Ed						1							1
Jdeida	BG	BG		1	1	1	1		1	1		1		1
Abu Mukhtoub	BG	BG			1	1	1			1				1
Zubeiriya	BG	G			1	1	1					1		1
Dirar	Co-Ed	BG	B 1st Sec.		1	1	1					1	1	1

\*Saving Society

visitor, at first might be led to believe that they are one extended family. Most of the houses visited have an outhouse and a cesspool, although in one case, the disposal of human wastes is "au naturel" in the adjacent desert land.

Village roads were generally found to be unpaved, with the exception of the main road which passes through the village. In some villages roads are nonexistent and houses are just dispersed on the landscape. The unpaved roads are very dusty during the summer and muddy during the winter. Whenever there are trees, they are generally in private yards, but none exist along the streets.

Housing does not seem to be a major problem in rural areas, since most households own their houses, and since house construction is relatively inexpensive. A two-room unit can be expected to cost between JD 800-1,000 (U.S. \$2,650-3,300). The only major problem arises with rental facilities for out-of-town employees, such as teachers, nurses and paramedics.

Seven of the nine villages which were selected for the study have a piped water distribution system covering at least part of the village, with water flowing in the system continuously. Some of the villages with piped water, supplement their water supplies with rainwater which is collected in cisterns. Piped water is sold at JD 0.100 per cubic meter. In two of the villages, namely Al Ba'ij and Dirar, there is a piped water system, but the villagers cannot reap the full benefits of the system, since water is only available once or twice a week. For the rest of the week, the villagers have to get their water from an uncovered contaminated reservoir which collects rainwater, in the case of Al Ba'ij, and from the East Ghor Canal in Dirar. This water is generally used for laundry, house cleaning and washing, although some villagers also use it for cooking and drinking. In Al Ba'ij the water is also shared with thousands of sheep, goats and camels that come back to the village to graze, whenever the grazing season is good. Tap water is generally collected in 240 liter barrels, which are usually left uncovered. In all the villages which have piped water, houses which are connected to the system generally have a single tap outside the house. The water situation in the fifth village, Bilal, is even worse than in Al Ba'ij and Dirar. Villagers here have two sources of water: rainwater collection cisterns, and the water supply of adjacent Wadi-Seer, which is two kilometers away. The cisterns generally provide the village with a 5-6 month supply of water. Some of the cisterns are unusable because they have not been cleaned in a long time, and may have had animals or other contaminants fall in them. During the dry season, villagers have to depend on the Wadi Es-Sir water system. Those who can afford it, will buy water from the municipality of that town, which is delivered to them in tankers at the price of about JD 0.400 per cubic meter. They frequently have to buy it from private tank operators at the price of JD 1.000 per cubic meter. In one case, a villager is paying about 20% of his monthly income during the dry season for water purchases. Those who cannot afford to pay for such purchases, have to fetch the water

from Wadi-Seer, by carrying it in 20-liter containers, either on their heads or on a donkey. This is usually done by the women or children, and the trip is frequently made several times a day. In Abu Makhtoub villagers are used to carrying water from the village spring to their homes, in spite of the fact that they have piped water flowing continuously. This is attributed by some to quality, taste and lower temperature of the spring water. Villages that have water problems have continuously identified water supply to be their most pressing need on which they place the highest priority. The small sample of villages visited, does not seem to be representative of the water situation on the East Bank of the Jordan, since the CARE village survey shows that only 36% of all the villages have water. The case of Bilal, however, is probably representative of many other villages without piped water supplies.

### 5.3 Health and Nutrition

In order to assess the health situation in the selected villages an attempt was made to obtain information relating to birth rates, death rates, stillbirths, morbidity, and nutrition, in addition to the availability of clinics, child-feeding centers, and mother and child health centers. Some of the information, however, proved to be difficult to obtain, either because of lack of expertise (as in the case of nutrition status) or because of the reluctance of the villagers to discuss certain topics. For example, although the villagers would readily talk about the number of their children, estimating the birth rate in a village was very difficult because of their persisting reluctance to talk about stillbirths and infant and child mortality. The response of many women questioned about their dead children was "the dead, may God grant them mercy, let them rest in their graves". But, having been told that a "fertile" woman delivers a baby almost once a year, "if the husband is around", as they put it, and judging from the number of living children that the women have, it became clear that the incidence of both stillbirths and infant and child mortality in these villages is high. One woman in Bilal, for example, had been married for over 25 years but had only 4 living children. When asked about her other children, she responded by simply saying: "they died". She did not wish to pursue the subject any further. Another woman from Jdeida who was eight months pregnant, and had been married for 12 years, had three children. When questioned why she had only three, having been married for 12 years, especially when her husband had married her because his first wife was barren, she responded: "God gives and takes away".

Birth control is a concept which is almost unknown in the selected villages. Women responded "those who can, have a child every year, if the husband is present". When asked if it would not be easier on the families to take care of fewer children, responses varied, but all pointed in the same general direction: "children are a blessing" or "they come and their provisions come with them". Other responses were more pragmatic, such as pointing out to the fact that a boy will go and help his father in agriculture or herding, or will join the army and earn good money, and that

girls will help their mothers, and, if they are smart "they might even become teachers".

Five of the villages that we have visited have a village clinic which the doctor visits once or twice a week. The rest of the week there is a primary health worker available. The villagers are generally happier in cases where the basic health worker sleeps in town, instead of leaving the village around 1:00 in the afternoon, to go back to his own village or town. The four other villages have access to clinics in close-by villages; for example, the people of Um-al-Jimal go to Al Ba'ij, of Kufr-al-Ma to Deir Abu Saïd, and Bilal to Al Ghurous or Wadi-Seer. This access is in some cases complicated because of transportation problems. In case of an emergency, a resident of Abu Makhtoub may have to pay JD 5.000 for transportation to Ma'an, 50 kms away, to see a doctor. In Dirar it costs villagers as much as JD 10.000 to take a patient to a doctor in Salt. The clinic in Al Ba'ij receives about 40 patients a day, half of whom are under 5 years of age. Most of these children suffer from intestinal diseases or malnutrition. The doctors' visits to the clinics are infrequent and short, especially since they do not last all day, with the result that many people who go to the clinic to see a doctor do not get the chance to see him. This problem is further complicated by the fact that some of the patients are not village residents but come from other villages, and incur transportation costs. Accordingly, those villagers who can afford it prefer to go and see private doctors in close-by towns. They would thus rather incur the cost of transportation and the higher cost of both the doctor's visit and medicine, than run the risk of sitting all day in a village clinic and go home in the evening without being seen by a physician. Medicine seems to be available in most village clinics, and is disbursed at a subsidized cost, which is within the reach of all, except the poorest, villagers.

Five of the nine villages we have visited have some sort of a program to feed preschool 4-6 year old children or 6-15 year old school children. The village of Al Ba'ij has a center that is equipped to feed 128 children six days a week. The center is sponsored jointly by CARE and the Ministry of Labor and Social Affairs, and is part of the efforts of CARE in which meals are offered to 28,000 preschool children and pregnant and lactating women. The meals consist of milk, burghul (cracked wheat), Samn (shortening) and tomato sauce. Um-al-Jimal has a very good school-centered feeding program where they give children up to 6th grade, meat and cheese daily, milk every other day, and bread. The program is sponsored by the Mennonites. Children also get flour to take home. Kufr-al-Ma has a child feeding center for preschool children which provides them with bread, milk and rice. Abu Makhtoub has a school feeding program for school age boys and girls. The children get milk and cheese every day and meat once a week. They have to provide their own bread. Jdeida has a different type of feeding program in which a participating family has to pay JD 0.600 per month in order to obtain 50 kilograms of flour a month and 10 liters (9 kilograms) of olive oil a year, as well as tomato sauce. The estimated annual value of these provisions is JD 35.000 (U.S. \$115.00) per family.

Soum-al-Shunnaq, Bilal, Zubeiriya, and Dirar do not have any type of feeding programs. The residents of Soum-al-Shunnaq gave the impression that they do not need, nor desire one. Zubeiriya villagers expressed a desire for one. The Bilal and to a lesser extent Dirar villagers are in desperate need for such a center.

The bottleneck in the provision of adequate health care in Jordan is the lack of qualified staff. This is due to the reluctance of physicians to locate outside of the main urbanized areas, and the reluctance of Jordanian families to allow or encourage their daughters to go into nursing as a career. The shortage of nurses and primary health workers has resulted in the importation of expatriates to work in the field, even in the urban areas. The shortage of physicians and midwives is also very acute. No effort is made by the Government of Jordan to capitalize on existing indigenous health practitioners, such as barbers, midwives, cuppers, sheikhs, herbalists, and bonesetters, for filling the gaps in health care. (For a brief description of indigenous health care practices, see Reference 10.)

#### 5.4 Education

Every village which was visited has at least an elementary school; most have preparatory schools for both boys and girls. Some of the villages have a first secondary class in their schools, but all have access to a secondary school within a relatively short distance. In spite of the widespread presence of school facilities in rural Jordan, there seem to be at least four problems which are associated with the provision of educational services.

- (1) Although a school actually exists in each of the villages, the quality of the facility itself is often inadequate. The elementary school (up to 4th grade) in Bilal serves a good example. It is consisted of two rooms which serve as co-educational classrooms, teachers' rooms, playground, etc. School equipment and furnishings consist of two-blackboards, a small cabinet for supplies, and a few desks which are not enough to seat all students.
- (2) Even when adequate school buildings with a good teacher/student ratio exists, there seems to be a problem in the educational system itself. Curricula seem to be neither directly nor indirectly relevant to rural needs. The education provided, seems to create a group of semi-educated, highly unemployable villagers whose only choice is to leave the village and look for employment. There is no emphasis on either agricultural or technical skills at the elementary and preparatory levels.
- (3) The third problem which is faced by the villagers, is that of transportation from their villages to higher level schools in neighboring villages and towns. Transportation systems which connect the villages are often inadequate, either because the roads are bad or seasonally impassable, or because there are

not enough public transportation vehicles which operate on the roads. Even when the roads are good and some vehicles are available, the cost of transportation was found to be frequently beyond the means of many villagers. Average transportation costs to the nearest town with a secondary school of about JD 70,000 per student per year was found to be common in a number of the village studies. This expense automatically precludes poorer students from attending secondary schools. It also acts as a more significant deterrent to sending girls to school, since a family which can afford to pay the transportation of one or two students will invariably select the boys over the girls; transportation costs, coupled with the reluctance of villagers to send their daughters to out-of-town schools on social, cultural and religious grounds, has resulted in many villages (such as Kufr-al-Ma, Soum-al-Shunnaq and Abu Makhtoub), placing a higher priority on obtaining a secondary school for girls, than for boys.

- (4) Due to the lack of adequate transportation and the common non-existence of adequate housing in the villages, trained personnel such as teachers and nurses are often reluctant to work in the villages. If they decide to work there, they are reluctant or unable to live in the village, and more often than not, will commute to a neighboring larger town. This results in the loss of opportunity for the town to benefit from the presence of these employees and from the possible interactions and activities which that might generate.

## 5.5 Employment and Income

The "Country Development Strategy Statement" for Jordan identifies labor migration as one of the major problems that a labor short economy like Jordan, is presently facing. However, if a coherent solution to this problem is to emerge, a distinction should be made between three different types of migration, each of which is unique in its characteristics. These are:

- (1) The migration of skilled-laborers to Saudi Arabia and the Gulf States. It is estimated that there are between 120,000 and 150,000 or more Jordanians who are working in these countries, while their families are still living on the East Bank. The reason for this group's migration is not the unavailability of work in Jordan, but the difference in the wage structure. The only way of bringing this group back is by tremendously increasing wages in Jordan, or by a sharp reduction in labor demand in Saudi Arabia and the Gulf States. Both of those two propositions are presently unlikely. Another way which might not serve to bring back migrants, but will stop those who have not migrated yet from leaving, is for the Jordanian Government to take stringent measures against migration; this is contrary to the government's traditional policy. In any way, it is a two-edged sword, since the country enjoys a significant income and foreign currency surplus from these migrants.

(2) The migration of highly educated Jordanians (physicians, engineers, lawyers, university professors, etc.) who originally come from rural areas, to Amman, Irbid, or Zarqa, for lack of opportunities to use their talents in rural areas. This is the most expected and least dangerous type of migration. This category constitutes a very small percentage of all migrants, since only about 2.5% of the literate people in Jordan have a university education. Even if every one of them gathers in one of the urban centers, the problem would not be of overwhelming dimensions. It is, of course, desirable to encourage people in this category to reside and work in smaller communities, in order to provide some of the service functions which they are trained to provide.

(3) Rural-urban migration. This group largely consists of agriculturalists, mostly small farmers or tenants, or herders, who are unable to make a living in the rural areas, and thus are forced out of their villages to look for employment and income elsewhere. Many of this group join the military. Others become wage-laborers, some of whom manage to go to Saudi Arabia or the Gulf States, but mostly they are forced to stay in one of the large cities in the country and work for daily wages. They usually gather in the poorest sections of urban areas, with many of them (usually from the same village) sharing the same room, dressing in village cloths, eating the same type of foods they used to eat in the village and pursuing the same types of entertainment. This group is believed to be the only one at which an attempt to curb migration might succeed, since, in their case, migration is not a voluntary step but is forced on them for pure subsistence purposes. By improving their way of life and introducing income generating and increasing activities, it is believed that a large percentage of the ones who have not left the village yet, will stay, while others who have already migrated might come back. Since Jordan is mainly an agricultural country, increasing agricultural opportunities will serve the double function of raising agricultural products that have been continuously dwindling and relieve some pressure off the already crowded urban centers.

Seven of the nine villages visited are primarily agricultural. Two of the seven also practice herding, mainly sheep and goats. Only one big farmer (Soum-al-Shunnaq) was identified in all of the villages. He owns thousands of dunums (1 dunum = 1,000 sq. m.) most of which consists of olive groves. In another village, Zubeiriya, there are a few "rich" farmers, but most of the farmers are small or are tenants working on somebody else's land. Most of the tenants also have small agricultural holdings.

Except in Dirar where agriculture is mainly irrigated, and apart from the few "big" farmers, most farmers complained about the very low return that they get from agriculture. Among those, only the ones who have sons in the army, in the Government, or working as wage laborers, who are send-

ing money back, are able to make a satisfactory living. The others are in most years, barely making it. Their very low standard of living can be attributed to low productivity and low returns from agriculture. Those in turn, are a result of poor environmental and economic conditions in rural Jordan.

Except in the valley, environment is the main cause of low agricultural returns in Jordan, where dry farming is the dominant method of cultivation. Wheat and barley are cultivated in the seven agricultural villages visited, although in Dirar they constitute only about 15% of cultivation. Return varies from year to year depending on the amount and duration of rainfall, and on the weather. In a "good" year the farmer might reap as much as 500-600 kgs of wheat or barley for each 50 kgs of seeds. On the other hand in a "bad" year the farmer might not even get back as much as half of what he puts in. Return varies not only from year to year but also within the same year, from farmer to farmer. It is not unlikely for one farmer to get as little as 50 kgs of grain out of a dunum of land when his neighbor gets 500. Depending on the amount produced the farmer might have to buy grain, consume his own and have no surplus to market, or market some. The only way of dealing with this problem is irrigation. This is desired but not a likely solution and the farmer is aware of that. The situation in the valley, where irrigation is practical, is of course different.

Irrigation or the lack of it are not the only problems that face the Jordanian small farmer. In two of the villages visited, Abu Makhtoub and Zubeiriya, farmers have irrigated vegetable gardens and olive groves. For these farmers water is not a problem. The major constraint on increasing production, especially vegetables, is roads. It is very difficult for these farmers to get their surplus to the market because of the quality of roads and the lack of public transportation vehicles. The farmers in Abu Makhtoub said that they can double or even triple their produce if there is a sure way of marketing it. But even if better roads exist, transport costs might make it, in some cases, financially unrewarding to increase production. In Dirar, where farmers are totally dependent on irrigation, they complained about the scarcity of water in the East Ghor Canal and its unavailability all year long, transportation costs, and government's restrictions on export of fruits and vegetables. However, compared to other villages, Dirar farmers are well off. While other farmers complained about insufficient rains for one good harvest, Dirar farmers were concerned with the possibility of not being able to harvest two or three crops a year.

Another problem faced by farmers, which contributes greatly to the existing low agricultural returns, is an economic one. Most farmers, in spite of their desire to do so, are unable to pay the cost of farm modernization. The village of Jdeida has eight tractors. Zubeiriya and Soum-al-Shunnaq also have some. What is obvious, though, is that there is a high demand for tractors. In Jdeida, for example, farmers are renting their tractors to neighbors, for JD 0.500 per dunum. Another problem is the lack of selected seeds, fertilizers, herbicides, pesticides, etc., even

in situations where farmers showed a willingness to pay for these services. In Bilal, for example, in which the main agricultural crop is tobacco, which villagers sell to the Jordanian Tobacco Company, villagers complained about lack of rain, the hot weather, and pests, all combining to destroy about two-thirds of the harvest. Many farmers also attributed the decline of agricultural production, in addition to the weather, to nutrient depletion and soil erosion. They expressed a desire to get fertilizers; some said they are not available; others felt that they cannot afford them.

Another problem that some farmers were concerned with is the smallness of their plots. At least in part, this is due to Islamic inheritance laws, which specify a formula according to which the property of a deceased person is split among his legal heirs.

All these problems combine to force many farmers off the land. For such farmers, leaving the land is a matter of survival. In some cases whole families move out of the village. In Bilal, for example, a few houses have been deserted about ten years ago, when their owners moved to Amman to work as day laborers. They presently live in tents on the outskirts of the city. Although some of these migrating families were mere tenant farmers, others were land owners who could no longer make it on the land. Their migration causes some valuable cultivable areas in Jordan to go out of cultivation. The migrants who fall in this category are mostly the strong young men, between 15 and 30 years old, who leave the village to join the military or to become wage laborers. This leaves the land to the less productive members of the family: women, older men and children, thus causing further reductions in agricultural productivity which, in turn, results in further outmigration.

Although nomads constitute only a small percentage (3-5%) of the Jordanian population they perform an important function in the Jordanian economy. Nomads in Jordan exist in marginal lands that are virtually impossible for any other groups to survive on. Besides deriving a living for 3-5% of the population out of such lands, they contribute to the Jordanian economy in the form of animals and animal produce which they sell. Interfering in the nomadic way of life without offering them other viable alternatives, forces the country to assume the responsibility of supporting these people. It also results in the loss of a large portion of the country's livestock capital and dairy products.

Two of the villages visited, Al Ba'ij and Um-al-Jimal are strictly nomadic villages, while three others, Jdeida, Abu Makhtoub, and Zubeiriya are mainly agricultural, but did a fair amount of pastoralism.

In Al Ba'ij, for example, we were told that many young men in the village were forced to leave herding and join the military, because the return from herding was not enough. When they were questioned as to why that was the case, they pointed out the drought that has prevailed for the last few years, as the major reason. In a very dry season, they

stated, a herder has to buy grain to feed his animals, and also has to pay for the water they consume. In many cases an animal costs his owner more than it provides in milk, cheese, butter, and wool. In addition to that, they also have to sell some of their animals to pay the animal tax which must be paid in cash, rather than in kind. Herders commented that disease is not a major problem anymore.

As a result of the prolonged drought, herders have to travel longer distances and spend more time away from their villages and families, although in many cases the family will go out herding and live in tents. An absence from the village for periods of one month at a time is not uncommon in many northeastern villages. Recent restrictions on crossing the Syrian boundary has created additional problems for these herders living in that area, who have to travel longer and longer distances to find adequate pastures for their livestock. Herders also suffer from the difficulties they encounter in marketing their surplus product. Not unlike agriculture areas, the lack of adequate market roads has frequently been cited as a major problem in this regard.

The concerns of the herders' relatives who are left behind in the villages, other than matters that are directly related to herding activities, are not very much different from the concerns of farmers and other village dwellers. They are concerned about piped water, schools, electricity, clinics and community centers.

It is, thus, clear that the economic base of the Jordanian village, consists of a diminishing agricultural or pastoral sector, and an increasing out-of-village employment sector. Employment within the villages themselves is very limited, and some of the available jobs are not filled by the residents themselves, but rather by employees from adjacent villages or towns, who commute on a daily basis. It is not atypical to find a village of 3,000 residents supporting a few employees: a paramedic, a postmaster, an Imam (preacher), all of whom are employed by the central government, and perhaps 2 or 3 self-employed shopkeepers. There may also be one or two people who derive some livelihood from reading the meters and collecting bills for water and electricity. To the extent that school teachers come from the village, a few additional local persons may also be employed.

It is difficult to estimate per capita or household income in such mixed economies, which are highly influenced by environmental and weather factors. Income seems also to vary by the main economic base of the village, its geographic location, and the extent to which it has managed to integrate into the political and cultural mainstreams of the country. The latter factor will determine such variables as the number of university graduates (typically employed outside the village), and the level of employment and income derived from the government or the army. A rough estimate of the combined annual per capita incomes in these areas might be about JD 36,000-60,000 (U.S. \$120-200) in the herding communities in the north-east, JD 80,000 to 120,000 (U.S. \$265-400) in the agricultural communities

in the northwest and the valley, and JD 60,000 to 80,000 (U.S. \$200-265) in the marginal agricultural/herding communities in the south. For an average family size of 8, this amounts to annual household incomes of JD 288-480 (U.S. \$960-1,600), JD 640-960 (U.S. \$2,100-3,000) and JD 480-640 (U.S. \$1,600-2,100), respectively. These estimates should not be taken as anything but very rough estimates which are based on preliminary informal visits and interviews which were conducted in a few villages around the country.

## 5.6 Other Social Services

Only three of the villages visited, Kufr-al-Ma, Soum-al-Shunnaq, and Jdeida have some kind of a community center that performs different functions such as a sewing program (in two of the three), a kindergarten (all three), and a child-feeding program (in two). A sewing program is the highest item on the unmarried women's list of priorities. Even men talked about their daughters becoming "if not a teacher, at least she can become a dressmaker." None of the villages visited has an active adult literacy center although some of them had one in the past. Questions about adult literacy received the most varied responses which ranged from being totally against it to desperately wanting it. For example, when the girls at the village community center in Jdeida were questioned about the village's receptivity to an adult literacy program the response was "women do not like to go to such things; they will start making fun of each other; nobody from our village will go to such things." In Al Ba'ij one of the girls expressed a desire for such a program but the rest of the girls showed indifference. In Dirar we were told that they had one in the past but it did not get much use. In Abu Makhtoub, on the other hand, one man in his 40's said that he attended the adult literacy school that the village once had, and which graduated 30 men and 20 women who can all read and write now. He felt that the program has been discontinued because of a lack of resources.

Four of the villages have a post office and four have a postal branch. Having a postal branch, according to some villagers, means nothing but having a telephone that almost never works. Many villagers who have such a branch in their villages remarked: "we wish they (meaning the government) did not give it to us and count it as a service."

Six of the villages have a mosque. The rest demanded one very strongly. Only two of the villages we have visited, Kufr-al-Ma and Soum-al-Shunnaq, both in the Irbid Governate, have electricity; Dirar expects it within a month. The other six villages want it, some putting more emphasis on it than others. For example, electricity is Zubeiriya's first priority when it is Bilal's last. This is understandable since the level of the basic services in Bilal is significantly inferior to its counterpart in Zubeiriya. As can be recalled, the top priority in Bilal is water of which there is an abundance in Zubeiriya. The latter also has new facilities for an elementary boys' school and a preparatory girls' school, while Bilal has an extremely poor coeducational 4-year, 2-room elementary school facility.

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Appendix A

VILLAGE PROFILES

- (1) Al Ba'ij
- (2) Um-al-Jimal
- (3) Kufr-al-Ma
- (4) Soum-al-Shunnaq
- (5) Bilal
- (6) Jdeida
- (7) Abu Makhtoub and  
Zubeiriya
- (8) Dirar

## Appendix A

### VILLAGE PROFILES

#### A.1 Al Ba'ij

##### A.1.1 The Village

Al Ba'ij is one of about a hundred villages in the sub-Governate of Mafraq, in the Irbid Governate. It is connected to the city of Mafraq through a 17 km narrow, paved road. Apart from a few camel herds, some scattered settlements, and the Roman ruins of Um-al-Jimal, the traveller sees nothing but desert from the moment he leaves Mafraq, and until he reaches Al Ba'ij, not a single tree is in sight.

Housing in the village is relatively dense. In the outskirts are the girls preparatory school, the boys preparatory school, the village clinic and an uncovered large reservoir for collecting rainwater. Although most of the houses in the village are connected to the water supply network, this reservoir is the village's main source of water, since piped water only flows for one or two days per week. Some residents also avail themselves of water which is sold by the Water Supply Corporation and delivered to them in tankers at the cost of JD 0.300 per cubic meter. Average water consumption in the village is about 15-20 litres per capita per day. Most of the houses have their own outhouses and cesspools. About half of the village houses are made of mud, and the other half of concrete. Almost all houses are encircled with walls, mainly mud, which are about 5 feet high. Other than the main road passing through the village, there are no paved roads. Solid wastes are disposed of by dumping them in an old Roman ruin on the eastern edge of town.

##### A.1.2 The People

The people of Al Ba'ij are a homogeneous group: they are all moslem and belong to the same tribe or Asheera, Al-Sharra'a. The Asheera is subdivided into seven hamulas: Abu Samra, Al-Salim, As-squur, Az-zweilim, Al-'Atieb, Al-Ghazaleen, and Al-'Awadeen. The first five hamulas, who constitute about two-thirds of the village, are represented by one Mukhtar, Qasim Muhammad. The last two are represented by a Mukhtar each, Muhammad Ibrahim and 'Aweid Mamlak. The first Mukhtar, Qasim Muhammad, estimated the village size to be about 4,000 people but our estimate is closer to 2,500.

At first, the visitor gets the feeling that the village is almost vacant, but quickly people start appearing from behind their walls. The vacancy of the village, however, is not a mere image, since many of the villagers are sheep and goats pastoralists who, because of the severe

drought that has prevailed in the area for the last few years, have migrated with their animals and most of their families into the Syrian borders, in search of grass and water, leaving behind one person, in some cases a young girl, to look after the village house. When school starts, school age boys and girls come back to the village with a female to attend to their needs, and the rest of the families stay with their animals. We were told that migrating pastoral families have at least 100 heads of sheep and goats, and up to 10 camels, while some have as many as 500-700 sheep and goats and between 50-100 camels. A goat produces about 1½ kilograms of Samn (shortening), 2 kilograms of laban (buttermilk), and one kilogram of wool, annually, in a good year. A small sheep is sold for about JD 10-15. Some of the animals' produce is consumed locally. The surplus is sold in different markets, mostly in the form of Jamid (a dried dairy product). Marketing of produce is one of the problems that pastoralists face. Due to the great distance of markets, and the lack of adequate transportation, pastoralists find it difficult to market their products. Since dairy products do not keep for long they are forced to transform any surplus they might like to market into Samn (shortening) or Jamid (a dried dairy product).

Another major problem is the scarcity of rainfall. This environmental factor combined with the new restrictions put on pastoral movement, renders pastoralism, in many cases, an unviable enterprise, since it costs the pastoralists more money to buy food and water for their animals, than the return which they can expect to reap from them. The country is thus running the risk of losing a significant portion of its livestock capital.

The other main source of income in the village is the military. Sons of the village who do not wish to practice herding for either economic or personal reasons might become soldiers in the Jordanian Army after finishing the preparatory school; a few more fortunate ones who can afford to go to Mafraq and finish high school, have the opportunity of attending a military college and graduate as officers. These people who, because of the nature of their work, live outside the village most of the time, still consider the village to be their home, spend their vacations in it, send most of their salaries back to it, come back to get married, and leave their wives and children there, in the care of their relatives. On the average, these people send home about JD 20-30 a month; some might send back as much as JD 40-50. A few "fortunate" individuals who do wage labor in Saudi Arabia, send back as much as JD 100 a month. Very few of the village men had the opportunity of receiving a university education after graduating from the Mafraq high school. This minority does not reside in the village any more. The village employs six of its sons, one in the clinic, one in the post office, and four shopkeepers. The Ministry of Islamic Affairs pays the salary of the Imam (preacher) in the local mosque.

### A.1.3 Services

Al Ba'ij has a village council. The resources of the council include JD 4,000 from fuel and other taxes granted to them by the Central Government, and some funds which are generated from the village itself, mainly

through a head tax which amounts to JD 2.000 per person and an animal tax of JD 1.000 per head of livestock. The village has two elementary schools (boys and girls), a clinic, a post office, piped water, a mosque, a child-feeding center, and four shops. The villagers had different complaints about these services. One of the major complaints was the unavailability of water six days a week, with the women having to take frequent trips to carry contaminated water from the village reservoir. One of the women's comments was "how can I keep my child clean and healthy when water does not exist, and whatever does exist is filthy?" Their complaint about the clinic was that the doctor was there only twice a week, and for very brief periods. They also did not like the idea of having to pay for the medicine. They all appreciated, however, the fact that the primary health worker in the town was a village man: "we can go and knock at his door in the middle of the night if we have to."

The two preparatory schools in the village serve, in addition to village boys and girls, students from three other close-by villages, Um-al-Jimal (7 kms), Al-koum-al-Ahmar (5 kms), and Um-al-Sarub (7 kms). The schools have 11 male and six female teachers.

The child-feeding center is equipped to feed 128 children, six days a week. They feed them milk, burghul (cracked wheat), shortening and tomato sauce, in addition to bread. The center is providing one of the village women with employment at the rate of JD 35 per month. The center consists of two rooms, a kitchen and a dining room, both of which were impressively clean. The center is sponsored by CARE and the Jordanian Department of Social Affairs. One of the women's complaints was that they have not received any bread for 10 days, and kerosene for a few days.

We estimated the average cash income per person to be about JD 5 per month, although in some cases it might be as low as JD 3. Thus, for an average family of 10, the average cash income is probably around JD 50 per month. Almost all houses are owner occupied, so none of that will have to go towards rent. The average number of persons per room is estimated to be three, although we encountered a few families of 10-11 members each sharing a two room house. Most of the furniture in the houses we have been in consists of beddings and cooking utensils.

Upon questioning the village primary health worker, we were informed that there are about 40 visits to the clinic a day. He estimated that half of the patients are children under five, and that most of them suffer from malnutrition or gastro-intestinal disorders.

When villagers were questioned about their most important needs, their answers varied. The highest priority of men and married women was a boys' high school, or a better road that will shorten the distance to Mafraq and reduce the cost of travel. Both men and women noted that only some of village boys get to finish high school because having to go to Mafraq every day costs about JD 7 per month per student. They also talked about the

great difficulty the village is facing in attracting teachers to the two already existing schools. They attributed that to transportation problems. The lack of proper roads and vehicles makes prospective teachers, especially females, very reluctant to accept employment in the village. The villagers we have talked to expressed the readiness of the village to contribute 20% of the cost of a new road to Mafraq. Women complained about the water situation in the village. When they were asked whether their priorities were, a road, a boys' high school, or more reliable water, the road was on the top of the list. One villager's comment was, "What are we going to do with a school to which we cannot bring any teachers to?" Their last priority was electricity.

The priority of unmarried girls lay somewhere else. They wanted a community center where they can go and "learn something useful", as they put it. One of the girls asked for an adult literacy center but that did not meet the approval of the other girls. Another very high item on their list was electricity, "we want to watch television."

## A.2 Um-al-Jimal

Leaving Al Ba'ij, and for comparative purposes, we decided to briefly stop in Um-al-Jimal. We wanted to see what kind of similarities and differences, if any, existed between two villages of the "same" background: tribal, Muslim, desert, and herding.

### A.2.1 The Village and the People

Coming out of Al Ba'ij, the visitor is particularly struck by the low-density spread-out development of Um-al-Jimal. The sense of a community that one feels in Al Ba'ij is not immediately felt in Um-al-Jimal. The houses of Um-al-Jimal are of a poorer quality than those of Al Ba'ij. The person/room ratio is estimated to be at least twice as high. There are not as many owner-herders or as many animals. Many of the villagers hire themselves out as shepherds. It is not uncommon for those shepherds to be away from their families for a whole season. A few might take their families along.

We talked to the family of one of the absent shepherds. We learnt that the father, who is supporting a wife and five children, is away in Syria, herding someone else's animals. He visits his family once a month, for one night, and earns JD 35 per month. He gets no share of the animal produce, except for what he personally consumes at work. Most of the men who are not herders, are in the military. These are either illiterate previous herders, or graduates of the villagers preparatory school who did not wish to go into herding, for economic, social, or personal reasons.

Like Al Ba'ij, the people of Um-al-Jimal are a homogeneous group: Moslems from the same Asheera or tribe. Unlike Al Ba'ij, however, there are no apparent political factions in the village. Political authority

is all vested in the hands of one man, the Sheikh, who lives in a nice house which is surrounded by a well-irrigated garden, and which is located on a hill that overlooks the village. Apparently, the Sheikh does not have much interaction with other villagers. They seek him when they have problems, but he rarely comes down to visit them. This difference in the political structure of the two villages might be, at least partially, responsible for their differential ability to obtain and benefit from services.

### A.2.2 Services

Um-al-Jimal has two combined elementary-preparatory schools for boys and for girls. There are about 60 female students and about the same number of males. There are five female and six male teachers. The schools are equipped with a very good feeding program for all students, sponsored by a Mennonite group. Meals consist of cheese and meat (daily), milk (every other day), and bread. Students are also given flour to take home with them.

Boys who finish preparatory school usually join the military or become wage-laborers. Girls usually get married. There is only one boy in the village who is attending high school in Mafraq, about 13 kms away. This is due to the high transportation cost which amounts to about JD 7 per student per month.

The village has a satisfactory piped-water system. It does not, however, have any clinics, mosques, community centers, or electricity. There is one shop run by a villager who, upon losing one of his legs in a bomb explosion, received a grant of JD 100 from the Department of Social Affairs to help him open his shop. According to him, his profits rarely exceed JD 8-10 per month. He lives in a one room house and supports a wife and four children, the eldest being an 11 year old girl. He has to go to Mafraq once or twice a week for supplies.

The village's highest priority item was a village clinic. Although ideally they can attend clinics in nearby villages, transportation cost was their prime concern. Older men and women asked for a mosque. Women and unmarried girls were very interested in having a place where they can learn how to sew. When one of the women with several children was questioned about what kind of attendance would a sewing center receive, she responded: "My two daughters and I will be the first people to go. All women like to know how to sew."

## A.3 Kufr-al-Ma

### A.3.1 The Village\*

Kufr-al-Ma is a village in the Irbid Governate, al-Kurah sub-district. The population is estimated at 4,000. It is located on the side of a hill

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\*For a detailed anthropological study of Kufr-al-Ma see Richard Antoun, Arab Village: A Social Structural Study of a TransJordanian Peasant Community. Bloomington: Indiana University Press, 1972.

about 17 kilometers southwest of Irbid. The houses look somewhat dispersed at first, but as the visitor goes more into the village, they appear to be more dense. The houses are made of mud or concrete. In many cases, the mud walls that encircle the houses are almost as high as the houses themselves. As in the other villages the walls enclose courtyards which are used for different purposes such as sitting, children's playground and entertaining. In many cases more than one household occupy the same "house." Rooms are lined around the courtyard. Each household occupies one or two rooms. There is a common outhouse for all households sharing a court. Most houses are connected to the piped water system, which is supplemented by a rainwater collection cistern. As in other villages, the villagers noted that they prefer rainwater for drinking and cooking purposes, even though piped water is almost always available, because it tastes better and is believed to be healthier. These cisterns, however, run dry in the summer and villagers are forced to use piped water.

There are no paved roads in the village. Villagers showed appreciable concern over that, since the existing roads get dusty in the summer and very muddy in the winter.

### A.3.2 The People

The people of Kufr-al-Ma come from three main hamulas and some independent families. The hamulas are: Yasin, Dumi and 'Amir. There are two Mukhtars in the village, Ahmad al-Fandi from Yasin, and Khalid al-Briegq from 'Amir. The head of the village council Muhammad al-Hussein al-'Ali is also from 'Amir, although two years ago the council was headed by a Dumi man. The council which was established in 1971 has elections every two years. Each hamula recommends three or four men. The independent families can recommend their own men, too. One man from the candidates is chosen as the head.

Although Kufr-al-Ma is known as an agricultural village, we were told that only 15 families in the village make a living out of agriculture alone. They are dry-land farmers who focus on cereal growing for subsistence purposes. Villagers also grow sesame seeds. Although olives are among the traditional crops of the village there has been a renewed focus on olive groves in the last 10 years. About 100,000 new trees have been planted. Villagers noted that it is becoming progressively harder to make a living off the land alone. They attributed that to several reasons, of which environmental factors played a major role. They put equal emphasis on very small landholdings: "there simply is not enough land to feed a family," soil deterioration, lack of fertilizers, herbicides, pesticides, and the low economic returns because of the price structure.

Villagers estimated that there are about 500 men in the military, most of whom are soldiers. In most cases families are left behind in the village in the care of parents, and salaries are sent back. There are also a good portion of villagers who are in wage labor, in Amman, Irbid, and in other Arab countries. Villagers commented that although it is an honor to join

the military, most wage-laborers would rather remain in the village and work there as farmers and part-time laborers if such opportunity was available. It is much cheaper to live in the village, they noted, since houses are owner occupied, food is cheaper and of a better quality, and women are not so occupied with fashion. Living in the village is also better for the soul as someone noted, "The city corrupts. The only thing city people are concerned with is money."

### A.3.3 Services

Kufr-al-Ma Villagers estimate the village size to be about 5,000 people. The village has three schools: a girls' school up to third preparatory, and two boys' schools, one from first to fourth grades and the other from fifth to third preparatory. There are 105 students in first grade and 339 males and 325 females in other grades. The three schools are served by about 40 teachers, a few of whom, all male, live in the village; the others commute in and out. The girls' school has 22 rooms and the boys' second school has 20 rooms. Students who wish to go to secondary school have to go to Deir Abu Said. There are about 15 "villagers" who are university graduates, but they do not reside in the village. A few more students are presently studying abroad; they are all males.

Kufr-al-Ma has no clinic. Villagers have to attend clinics in Deir Abu Said or Irbid. According to the villagers the Deir Abu Said clinic is only theoretically open to them, since the doctor comes there only twice a week to serve 12 villages beside Deir Abu Said itself.

The village enjoys a very efficient piped water system. Water is available four days a week. Most of the houses in the village are connected to the system. Electricity has also reached the village and about 85% of the villagers have it in their homes. Kufr-al-Ma also has a Charitable Society, Jam'iyya Khairiyya, which receives a 120 dinar donation a year from the Department of Social Affairs. The "Society" provides the following services:

- (1) A child-feeding program for children between 4-6 years of age. The children get bread, milk, rice and tomato sauce.
- (2) A kindergarten which employs two village women, a teacher who makes JD 25 per month and a maid who makes JD 12 per month.

The "Society" pays JD 60 per year in rent. The village also has a post office, a new mosque, a Quranic school, 23 stores, 4 of which sell clothing (one of the stores has gross sales of JD 1,800 per month), 15 taxis and 2 private cars.

The villagers' highest demand was for a paved road which connects the girls' school to the main road to Irbid, and for a girls' high school.

When questioned about the order of their priorities, for example, why a girls' school instead of a boys', their response was. "We want to protect the honor of our women." A better road to the girls' school, the villagers noted, will encourage teachers from Irbid, for example, to come and teach their daughters in the village. "Men can handle difficulties," the villagers felt, "but for our daughters and sisters (meaning the teachers) to have to go through dust and mud, every day, is undignified." The men were also worried that the honor of their daughters might be scratched by having to ride in a taxi everyday to attend a school in another village, "It's alright for our sons to go to Deir Abu Said and Irbid everyday, but women are 'weak' and we have to protect them."

#### A.4 Soum-al-Shunnaq

We would like to point out that our account of Soum-al-Shunnaq will be influenced by two important factors. First, the duration of the visit was too short even in comparison to our other "short" visits to Jordanian villages; it was a "stop on the way home", for we have only stopped in the village briefly, after we left Kufr-al-Ma, on the way back to Amman. Second, since we were accompanied by a high government official, for whom the villagers had a very high esteem, the visit turned out to be a hospitality session, in the house of the head of the village council. The only people whom we had the chance to talk to, were those who were invited to join us at lunch in his house.

##### A.4.1 The Village and the People

Soum-al-Shunnaq is a village in the Irbid Governate. The population is probably about 2,000. The village lies about 6 kms northwest of the city of Irbid.

Most of the information that we received about the village were through Salih (a lawyer), the head of the village council, and his 73 year old father, Abu Mohammad, who happens to be the richest man in the village. The village is famous for its olive groves. Abu Muhammed who owns thousands of dunums of land, most of which is olive groves, sells at least 300 cans of oil a year at JD 25-30 each (each can is 20 litres or about 19 kilograms). He keeps between 20-25 cans a year for his own domestic use. Other farmers sell oil too, "but not as much", as Abu Muhammad put it. The village also produces wheat and barley, vegetables, and fruits, but most of that is consumed locally.

The villagers estimated that there are about 2,000 "villagers" who no longer reside in the village. There are about 100 families in Irbid alone. There are also some in the cities of Amman and Zarqa. Among these people there are about 100 university graduates, including doctors, lawyers, engineers, pharmacists, etc. Between 700-800 are in the military. A good percentage of those are officers.

#### A.4.2 Services

Soum-al-Shunnaq has a village council. The resources of the council consist of JD 4,000 from fuel and other taxes, granted to them by the Central Government, in addition to funds which are locally generated. The latter consist of a head tax of JD 2 per adult resident and JD 1 per adult non-resident, a one dinar property tax on each housing unit, building permits which vary between JD 7-17 per structure, an animal tax which consists of JD 0.500-1.000 per head of livestock. The village council also levies motor vehicle taxes, slaughterhouse charges and business license fees.

The village has two elementary schools (boys and girls), a girls' preparatory school, a boys' secondary school (up to 1st secondary), a clinic, a mosque, piped water, electricity, a post office, several shops and a community center which includes sewing classes and a kindergarten. The village mosque had been recently constructed, with the village contributing some of the cost, but raising most of it from outside sources. These include grants from different departments in the Jordanian Government and from Saudi Arabia (JD 4,800). A doctor visits the clinic twice a week but there is a permanent primary health worker who lives in the village. The villagers commented that they rarely visit the clinic, since they prefer to go to Irbid for treatment. When we asked whether that was not an unnecessary hardship because of transportation and physician costs, especially on the days when the physician was in the village clinic, the response was: "Thank God, cars are available and money is plenty". We feel that the previous comment does not represent the average villager's point of view but the few better off farmers who were invited to lunch!

The villagers we have talked to had no complaints about water. They agreed that they rely on cisterns for 70% of their water consumption, although piped water is always available. Their reason was that it tasted better.

There are about 20 students from Soum-al-Shunnaq who attend high school in Irbid. The village has recently obtained a JD 12,000 loan for building a new wing in the girls' preparatory school. They are hoping to be able to have a 1st secondary class there soon.

The villagers main concern is to have a paved road that will connect the highway to the girls' school. They have applied for a JD 12,000 loan from the Municipal and Village Loan Fund. This will probably be the village's main street. They also asked that an agricultural cooperative be established in the village. About 80% of this year's harvest, they said, was destroyed because of heat and insects combined.

#### A.5 Bilal

##### A.5.1 The Village

Bilal is a small village in the Governate of Amman, Wadi Es-Sir sub-

district. The population is estimated to be less than 500. It is about 12 kilometers northwest of Amman. Although there is a paved road that goes to Wadi Es-Sir, through al-Ghurous, the villagers prefer to use another dirt road that is much shorter than the first one; this allows them to walk, and thus save 100 fils each trip. The problem of that road is, though, that it becomes almost impassable in the winter when it gets very muddy.

The village is situated on the top of a flat hill, looking down on Wadi es-Sir on one side and on al-Ghurous on the other. The houses are rather dense and are mostly made of mud, with a few concrete ones. They are generally encircled by mud walls, which are about 5 feet high. Within the walls are the courtyards that function as the place where women come out and do some of their work, children play, animals walk around looking for something to eat, men entertain, and women gather again, at the end of the day, to talk and gossip. Although families that live within a courtyard are usually very closely related, they nevertheless operate as separate households with different kitchens and purses. Each household occupies a one or two-room "house", one of which usually functions as a kitchen and a parent's bedroom. Households share an outhouse. Animals are kept in separate quarters within the courtyard. In each courtyard is a cistern that costs, according to the villagers, about JD 300 to build. They are usually 5 meters in diameter and five meters deep. Villagers collect rainwater in them for drinking, cooking, and cleaning purposes. They provide water for five or six months of the year. The rest of the year they have to either buy water from Wadi Es-Sir at the price of 400 fils per cubic meter from municipal tankers, or JD 1.000 per cubic meter from private tankers. The other option is for women and children to carry water on their heads or on a donkey, from Wadi es-Seer, 3 kilometers away, in 20 litre cans. About 20% of all households choose this option.

#### A.5.2 The People

People of Bilal and some of the surrounding villages come from the same Asheera: al-Zyoud. They are divided into six 'ailaat, or families. These are Ash-Sharrab, aj-Jabali, al-Fuqara', as-Sayyahien, al-Taratya, and um-Aas. The first three are represented in Bilal.

About 50% of village residents are dry-land farmers. The major crop is tobacco which is sold to the Jordanian Tobacco Company. Other crops are wheat, barley, and split peas. Since many of the young men are in the military, wage-laborers, or work in the Cement Factory in Fheis, most of the agricultural work is performed by elder men, women and children. The village, on the average, makes about JD 22,000 a year from tobacco. The average share per household is JD 300 a year. Villagers noted that in the present year they have lost about two-thirds of their crop due to the lack of rain, hot weather and the presence of pests.

About 15% of the adult males are in the military. They are all soldiers since they have joined the army upon completing the ninth grade. These people

make about JD 45 per month, most of which comes back to the village since the families still live there. Twelve men in the village work in the Cement Factory in Fheis and make between 70-110 dinars a month. This also comes back to the village since these workers are still village residents. There are also four shepherds with about 100 head of animals each. Grazing of these animals presents some difficulties, especially between September and March when herders have to go with their animals as far as the Jordan Valley in search of grazing opportunities.

The village faces the problem of outmigration, mostly to Amman. This has increased tremendously in the last 10 years. Outmigrants are mostly very small farmers who could not make it off the land anymore. Consequently, they deserted their lands and their homes to work in Amman as wage-laborers making about JD 3 per day. Many of these families live in tents in the outskirts of Amman. Their village houses remain deserted and because of lack of maintenance are falling apart.

#### A.5.3 Services

Bilal has a Mukhtar, Abdul Karim al-Jabali, and a village council that it shares with five other villages: al-Hdeib, abu-Almieh, al-Qubbah, al-Fuqara', and al-'Aqeil. The council is headed by Dheib al-Jabali. Due to the fact that the village shares its council with these other villages, the services that each village receives are, by necessity, very limited.

Bilal has one coeducational school up to the 4th grade. There are 40 students and 2 teachers who commute from Wadi es-Sir. The school consists of two rooms which serve as classrooms and teachers' offices. The only furnishings it has are a few desks that are not enough to seat all students, and a small supply-cabinet, in addition to two blackboards. The building is rented and costs the village JD 90 per year. Village students who wish to go beyond the 4th grade will have to go to al-Ghurous for 5th through 9th grades, and to Wadi es-Sir for secondary school. We were told that 7 boys and 3 girls are attending preparatory school in Ghurous, and one boy is attending the high school in Wadi Es-Sir.

The school is practically the only service that the village receives, besides a postal branch which offers the villagers a telephone which according to the villagers, is out of order most of the time. There are no clinic, mosque, community center, or shops. Needless to say, the village does not have piped water or electrical networks.

Villagers agreed that their biggest problem is water which, for about 6-7 months of the year, they have to buy from municipal or private tankers, or to carry on their heads or on donkeys, as described above.

Their second priority was to pave the short dirt road that connects the village to Wadi es-Sir. Since the villagers have to go to Wadi Es-Sir

very frequently, they feel that paving the road will save them both money and effort.

## A.6 Jdeida

### A.6.1 The Village

Jdeida is a village in the Karak Governate, Qasr sub-district. The population estimate is about 2,000. It is connected to the city of Karak by a 14 km narrow, paved road.

The first impression the visitor gets of the village is that it is relatively rich. All the houses one sees are made of cement and are relatively large. They are situated on the top of a flat hill looking down on the village's agricultural land. Herds of hundreds of camels, sheep and goats are seen on the other side of the paved road. The new houses look very modern with no walls around them. There are no paved streets in the village.

As one goes deeper in the village the scenery changes drastically. Houses change from cement to mud and rubble, and from modern to traditional. High mud walls, outhouses and courtyards appear. More children, animals and garbage show up on the streets. The contrast between the two parts of the village, about 5 minutes walk from each other, is vast.

### A.6.2 The People

Not only is the physical outlook of the two parts of the village different, but so are the occupations, incomes, ways of life and aspirations of their residents. The Charitable Society is located in the new quarter. Since our visit was unexpected and the "Society" was the first public place to be seen, we stopped there. The only people present were a group of 17 girls, who were attending a sewing class, and their teacher. They looked well-fed and were cheerful. They all attend school, besides the sewing class, and come to the "Society" regularly. They gave us the impression that the villagers were either well-to-do farmers or in the military, many of the latter being high ranking officers. Many male village college-age men, we were also told, are studying in different parts of the world: America, Russia, Bulgaria, Saudi Arabia, Morocco, Iran, Yugoslavia, and Italy; specializing in a variety of fields: medicine, engineering, Islamic law, and law. Most girls, we were told, finish preparatory school while many boys go out of the village to high school and college.

Having moved inside the village, a different picture of the villagers' situation and needs was presented. Most of the villagers are small farmers with very small plots, or share-croppers. Income is supplemented by remittances sent by sons and husbands who are in the army; most of those are

soldiers having joined the army directly after finishing the village's preparatory school because their families could not afford to send them to high school. The families were also eager for their sons to start work, so that they can supplement the low family income. Major crops include wheat, barley, chick-peas, split peas. Most of the agricultural work is done by women, children and elder men, since most of the young men are either in the military or in wage labor.

About 25 percent of the villagers own livestock, mostly in sheep and goats. The camels which were seen around the village, are not, in most cases, owned by the villagers. They are owned by nomads who occasionally reside on the outskirts of the village. Animals are grazed in close proximity when grass is available, but most of the time fodder is bought for them. Most families own only a very few animals which produce domestic provisions. A few villagers own most of the animals. One of the girls at the "Society" informed us that her father owns 3,000 head of sheep and goats. Rich herd owners do not herd their own animals but send them out with hired shepherds. A shepherd probably earns between JD 30-40 per month.

The village is divided into four sections represented by four Mukhtars: Freij al-Faraya, representing the al-Faraya hamula, Ali al-Kfawi, representing al-Kfawiyya, Maddalla al-Salman, representing al-Dhneibat, and Salih al-Qroun, representing al-Qroun. All the hamulas are Muslim. The village has a council headed by Samah Dhneibat.

#### A.6.3 Services

Villagers themselves estimate the village size to be about 5,000 people. the village has a Charitable Society, Jam'iyva Khairiyva, which is or will be providing the following services:

- (1) A feeding center for children between 4 and 6 years old. This center has not started operation yet.
- (2) A kindergarten: This has also not started operation.
- (3) A sewing center: The center has been operating for two months now. Seventeen girls are attending. It will graduate a new group every six months.

The "Society" also supervises a feeding program which is sponsored by the Department of Social Affairs. The membership fee is JD 0.600 a month. In return, the members receive 50 kilograms of flour a month and 10 liters of olive oil a year, as well as tomato sauce. The estimated value of these provisions is JD 35 per family per year.

The village has two schools, one for boys and one for girls, both at the preparatory level. The boys' school is estimated to have 350

students and the girls' 255. Those who are interested in going beyond the preparatory school will have to go to Adir first and then to Karak. Adir has a 1st secondary grade for girls and up to 3rd secondary (literary options only) for boys. Transportation to Adir costs JD 5 and to Karak JD 8 per student per month. Almost all girls stay home after finishing preparatory school and eventually get married, but many of the boys finish high school and some go to college.

Jdeida also has a clinic that is visited by a doctor twice a week. The doctor stays no longer than a couple of hours each time. The primary health worker commutes from Adir, about 3 kms away, and stays in the village from 8:00 a.m. to 12:00 noon, every day.

The village has a postal branch which only offers the availability of a telephone. The person in charge is said to be paid JD 4 per month. There are three other telephones in the village, one in the boys' school and two in private residences.

Some of the richer farmers in the village own tractors. The number of tractors is estimated to be between 8 and 10. These tractors are rented out to other villagers at the cost of JD 0.500 per dunum (1,000 sp. m.).

The village enjoys a very efficient piped water distribution system. Also, most of the houses have cisterns in which they collect rainwater which they use for drinking and cooking. This is believed to be of a superior taste. There are about 10 shops in Jdeida but most villagers prefer to go to Karak for shopping.

When the villagers were questioned about their needs and priorities, there was almost total agreement that a girls' high school and village roads, especially one which would connect the girls' school with the main Karak road, were the top priorities. The girls' high school received a higher emphasis from the villagers than the boys' school. When questioned about reasons, their response was: "Boys can go out; we want to protect the honor of our girls." (The same attitude was suggested by the residents of Kuf-al-Ma.) Our guess is that this is an indication that the village is relatively well off; they can afford to send their sons out of the village and to educate their daughters if schools were provided in the village. Poorer villages faced by the same option would probably choose the boys' school first, since they can not afford to educate both sexes. After the girls' school and the local roads, the villagers' third priority was electricity.

## A.7 Abu Makhtoub and Zubeiriya

### A.7.1 The Villages

Abu Makhtoub and Zubeiriya are two villages in the Ma'an Governate, the Sahwbak sub-district. The combined population of the two villages is less than a thousand, with Abu Makhtoub being about twice as large as Zubeiriya.

The two villages present a very interesting case. The first visit was to Abu Makhtoub, a random choice. After that visit we realized that the picture will not be complete without a similar visit to its sister village Zubeiriya.

We arrived to Abu Makhtoub through a narrow paved road. The village lies beside the road in a shallow valley. The village shares a village council with Zubeiriya, about 7 kms away. The council was originally located in Abu Makhtoub but has been moved to Zubeiriya. The head of the council and five of the six members are also from Zubeiriya, where most village improvement funds are spent. The villagers' strongest demand was to be free of the sister village. From that conversation we were led to believe that the two villages have been traditional enemies for generations, who, for some political or administrative reasons were forced to cooperate in one council. However, we soon discovered that the case was the exact opposite. In fact, the people of Abu Makhtoub and Zubeiriya are essentially the same. Ten years ago, Zubeiriya did not exist as a village. Residents of both villages lived in Abu Makhtoub. Some of them had and still have cultivated lands in an area called Zubeiriya. In 1968 a deep well was dug in that area by the government. Gradually, well-to-do farmers started moving out of Abu Makhtoub and building houses in Zubeiriya "where the air is much better." Eventually, the only people who remained in Abu Makhtoub were the ones who were too poor to leave the village and build a new house in another area. Zubeiriya became a village and shared a village council with Abu Makhtoub. Gradually, services started to concentrate in the new village, leaving Abu Makhtoub out. The villagers who remained in Abu Makhtoub resented the situation greatly. The well-intended well managed to disrupt the social structure of the village and to create two classes out of one kin group.

Houses in Abu Makhtoub are of mud, like the older houses we have seen in other villages, with courtyards, high fences and outhouses. The only concrete buildings in the village are the girls' school and the mosque. People are reluctant to build new houses in Abu Makhtoub, we were told; those who have the money will build them in Zubeiriya. Houses are all owner-occupied. Some of the houses have been deserted because the owners had money and moved to Zubeiriya, or because they were very poor and had to migrate out of the village to become wage-laborers elsewhere. Most of the houses consist of 2 to 4 rooms, and shelter more than one household.

The Zubeiriya houses, on the other hand, are all of concrete, with the exception of one cut-stone house. The smallest house in the village has two rooms, in addition to a separate kitchen. Many houses have several bedrooms, a living room, a guest room, a kitchen and a bathroom.

#### A.7.2 The People

The people of the two villages are basically the same. It is not uncommon to find one brother living in Abu Makhtoub and the other in Zubeiriya. The only difference that we have perceived between the people

of the two villages is economic: the people of Zubeiriya are generally better off than those of Abu Makhtoub. They are all from the same Asheera, the Habahbeh. The Habahbeh is divided into six sections: ar-Rqeibat, ash-Shawaheen, al-Hjouj, al-Mheisat, al-'Abeidat, and al-Jbarat. The Mukhtar of Abu Makhtoub is 'Awad Ibrahim Habahbeh from ar-Rqeibat. Zubeiriya Mukhtar is 'Atallah Mutlaq Habahbeh from al-Jbarat.

The people of Abu Makhtoub are mostly small farmers who grow dry wheat, barley, and olive trees, and irrigated fruits and vegetables. The irrigated lands lie in front of the village, beside the spring. The other lands are out of the village or in Zubeiriya. The villagers noted that some of the olive crop is sold as fruit or oil, but most of the cereals and the fruits and vegetables are consumed locally. The villagers pointed out that their vegetable production could be tripled very easily, if they had a sure way of getting it to the market at reasonable prices. The way it stands at present, they noted, it is not economically justifiable to increase production, since, in many cases, vegetables spoil before they can find a way of transporting them to the market. The reasons are the unavailability of local paved roads which connect the main road to the farms, and the scarcity of vehicles on the road. Even when transportation is available, some farmers noted, because of the very high prices that drivers charge, the economic returns from marketing are very low.

There are about 10 villagers who are in the military in Abu Makhtoub: two officers and eight soldiers. The officers live with their families, wherever they are stationed, while the soldiers have their base in the village. Some of the villagers have livestock, but not more than a few heads per family, and strictly used for family consumption.

In Zubeiriya, on the other hand, most of the villagers are either relatively "big" farmers or retired army officers. There are about 72 houses in the village, all new. Fifty of the houses are owner-occupied, 8 are rented to other Habahbeh who are living in these houses until theirs are ready, and 8 others are rented to different village employees, such as the paramedic and the teachers. About 6 houses are unoccupied most of the year. Their owners use them as their summer houses. Some villagers noted that many other Habahbeh who are presently living in Amman or Irbid would be glad to come back to the village and build a house there, if there was electricity: "These people are used to having refrigerators, washing machines and televisions, and will not give them up for village life."

### A.7.3 Services

Abu Makhtoub and Zubeiriya share a village council. The people of Abu Makhtoub feel that since Zubeiriya people are both politically and economically more powerful, almost all the services that the two villages can obtain go to Zubeiriya.

Abu Makhtoub has two preparatory schools for boys and girls. Zubeiriya has an elementary school for boys and a preparatory school for girls. Abu Makhtoub students attend high school in Najl or in al-Mqar'iya, both a few kilometers away, after finishing the village school. Zubeiriya students go to Najl which is about one kilometer away. Five female students from Abu Makhtoub go to Najl and eight go to al-Mqar'iya. This costs each about five dinars a month. The girls' school in Abu Makhtoub has a home economics section, a small library, and offers a feeding program. In home economics, students are taught how to deal with problems that are essentially urban, and to make cakes, pastries and pies. The feeding program, which the boys' school also provides, offers students milk and cheese on a daily basis, and meat once a week. Students have to provide their own bread. The program has started this year. The Ministry of Education provides housing for female teachers, something that we have not seen in any of the other villages.

Abu Makhtoub has a clinic that is visited by a doctor once a week and a primary health worker who lives in the clinic itself. Zubeiriya also has a clinic and health worker who lives in the village. Villagers in both villages had similar complaints about the clinic and the doctor, as did other villages. Abu Makhtoub has a postal branch and Zubeiriya has a post office with a local manager who makes about JD 45 per month. Both villages have satisfactory running water; neither has any type of a community center or electricity. Abu Makhtoub has a new mosque with an imam from the village who is paid JD 35 per month by the Ministry of Islamic Affairs. It also has two all-purpose stores.

The highest priorities of Abu Makhtoub were to become separate from Zubeiriya, village paved roads, a boys' high school and a better road to Najl. In Zubeiriya villagers wanted, first electricity, second a girls' high school, and third a community center.

## A.8 Dirar

### A.8.1 The Village

Dirar is one of 50 settlements in the northern part of the East Jordan Valley. It is located in the Balqa Governate, Deir 'Alla sub-district. Its population is about 1,500. It lies about 25 kms northwest of Salt. The village is situated on a hill, alongside the highway that runs from Adasiyya in the north to Swayna in the south. To the west of it lie the agricultural lands in which its residents work, as well as the East Ghor Canal.

Housing in the village is dense. There is a paved narrow road that runs through the village. Most of the houses which first appear are mud houses: small, with a mud wall encircling them. As one enters the village, one notices that housing density decreases, and that more concrete houses become apparent. These are generally larger than the older mud houses.

Since our visit was unexpected by the villagers, it raised quite an interest. We asked to be guided to the Village Council, which we found to be located in a relatively large concrete building on "Main Street". The place was not open and we were told that the head of the Council was in Salt. The post office branch building was the second best place to meet the village "heads". We arrived there after going under a naturally carved rock arch. The rock is said to have opened when some Muslim fighters of the Sahaba (The Companions of the Prophet), namely Ubaida Ben al-Jarrah, Sharhabiel Ben Hasna, and Dirar Ben al-Azwar were crossing the town with their armies in their early Islamic conquests.

#### A.8.2 The People

The people of Dirar come from two Asheeras: Ash-Shatti, who constitute more than four-fifths of the population, and Al-Dhmeidat, who are relatively new in the village. Up to the early 1950's the Ash-Shatti operated as one unit and were represented by one Mukhtar, Kraiyem al-Eissa. Al-Dhmeidat also had their own Mukhtar, Abdulkareem Abdullah. Now, the Ash-Shatti are divided into four sub-groups, each represented by its own Mukhtar: Al-Kraiyem, represented by Kraiyem al-Eissa, which is the largest section; As-Saleem who are presently unrepresented, since their Mukhtar has died recently; al-'Athameen, represented by Ali as-Sayyid; and al-Muslih, represented by al-Haj Mustafa.

Most villagers are farmers who own their lands. This ranges between 10 to 100 dunums, although the average is about 15 dunums. There is a small percentage of share-croppers in the village. Some of those are landless while others own very small plots of land. Share-croppers provide 50% of the agricultural inputs and receive 50% of the produce. Irrigated agriculture is the prevailing method. About 80% of the cultivated land is devoted to fruits and vegetables. The rest is used for grains, such as wheat and barley, also irrigated. Because of the physical situation and the availability of water, producing 2 or 3 crops a year is not uncommon. According to the villagers, this has been becoming increasingly more difficult lately because of the scarcity of water in the Canal, and the government's restrictions on water use which started in June and became more stringent in July. We encountered a case of a farmer who owns 16 dunums where he grows potatoes. He claimed that his net income this year was only JD 250, as compared to JD 750 last year. He attributed the decrease in profit to water scarcity.

We met another farmer, a landless share-cropper, who makes JD 60-70 per month for three or four months of the year, during which he is intensively engaged in agriculture. For the rest of the year, he is out of work. He lives in a two-room house with 9 other people including a married son, his wife and two children. The son makes about JD 100 per month during the three or four month period in which he is actively engaged in agriculture.

Another case we encountered was that of a farmer who shares 8 dunums

of land with a partner, a close cousin. The average net income from the land is about JD 400 a year, of which he gets JD 200. He also works on a nearby big farm, whenever work is available, earning JD 1.500 per day. He also plants some eggplants, tomatoes, and melons, on a small plot which he owns, the produce of which is strictly for family consumption. The man lives in a one room house which is used as a bedroom, a living room, a guest room, and a kitchen. He supports a wife and 4 small children. The household furniture consists of beddings, a kitchen table, and a small cabinet which holds cups and dishes. The family has four cows.

We were told that about 10% of the men are in the military but that they are mostly soldiers, with almost no officers.

### A.8.3 Services

Dirar has a village council. This means that it obtains an income of JD 4,000 per year from fuel and other taxes, which is allotted to it from the Central Government. The council also has the power to generate resources from the village itself. The village has two schools, a 9-grade boys' school and a 7-grade girls' school. After finishing the village school the boys go to Al-Mu'adi secondary school and the girls to the secondary school in Deir 'Alla. This costs the boys about JD 6 a month and the girls JD 3 per student per month for transportation. About 25% of the boys and 20% of the girls who graduate from the village schools go out of the village for further schooling. The boys who prefer to go into agricultural schools have to go to Rabbah in the Karak Governate. We were told that few boys choose that option since it is easier for a regular high school graduate to get a teaching job, and to receive a university degree by correspondence if he chooses to.

There are about 390 students and 19 teachers in the village schools. Five of the male teachers live in the village while the rest, both males and females, commute on a daily basis.

There is a piped water system which reaches the village twice a week for about 6 hours each time. The villagers complained that the Water Authority has cut the water off the village this week in order to punish a villager who has been caught watering his trees from tap water. The villagers did not think it was justified to punish a whole village for one person's wrong doing. Villagers gather water in barrels for use during the days when piped water is unavailable. When they run out of water, they use water from the East Ghor Canal, even for drinking purposes, although they are aware that the water is contaminated. Their reason is: "There is not enough time or gas to boil all the water we need for drinking."

The village has a clinic which is visited twice a week by a doctor; according to the villagers, these visits do not last for more than an hour each time. There is a primary health worker who does not live in the

village but comes in every morning and leaves around 2:00 p.m. Although there is a clinic in the close-by town of Deir 'Alla, which is visited by a doctor every day, seeing a doctor there cannot be assured, due to the very large number of patients. In case of an emergency the villagers have to take a taxi to Salt, Irbid, or Amman, which would cost them between JD 9 and JD 10. In one case, a sick child was already dead by the time a taxi was located and the child was transported to a hospital.

The most common type of illnesses, women commented, were fever, colds, and intestinal diseases, and these were more common in the summer than in the winter.

The village also has a postal branch and a child-feeding program. Electricity is expected within one month. There are about 15 stores in the village and 2 mosques with their own imams.

One of the interesting findings was that people were actually reluctant to enter into some form of mortgage arrangement to buy a house. A housing plan which was recently introduced by the Jordan Valley Authority (JVA), allows villagers to obtain a loan of JD 3,000 (U.S. \$10,000) for the purpose of purchasing a house which is built in a predetermined location and according to standard plans. The houses consist of 2 rooms, a kitchen, and a bath. The villagers will have to put a JD 50 down payment and to start paying JD 17 per month for two years, before they move into the house. The same monthly payment will have to be made after the family moves into the house, until the loan has been paid. Different villagers gave different reasons for their reluctance to buy such houses. Some common reasons include:

- (1) The cost was considered to be too high for the house. Villagers agreed that they can build the same house for half of the amount if they are given the money to spend as they like. "Let them give us 1,500 dinars instead of 3,000 and allow us to build our own houses."
- (2) Villagers, generally speaking, did not like the idea of having to build the house in a particular place: "I have my own land that was owned by my father and my grandfather before him, why should I be expected to go and live on somebody else's land."
- (3) Some villagers thought that the style was inappropriate for village needs: "These houses are not healthy." When asked why they felt that, they responded that since the houses are going to be built in a "modern" style with rooms directly connected to each other, they will be extremely hot in the summer and extremely cold in the winter. "These houses will only be suitable for the rich from Irbid, Salt, and Amman, who will use them as their winter houses. They are the people who are getting them, anyway." This point needs further explanation. We pointed out to the villagers that many people have actually already registered to qualify for these loans. If the people

were as reluctant as the people in Dirar claimed, we posed the question, why was there such an enthusiastic response and so many applicants for houses? The villagers of Dirar had a satisfactory answer. One villager said: "We are six brothers and my father. One of my brothers, myself and my father work on a close-by farm. My other four brothers work outside the Valley. My boss told me about the housing project. He said that all we have to do is to put a 50 dinar down payment, each, and then to pay 20 dinars a year. After 20 years the houses will become ours. We thought it to be a very good deal and we all registered for it; even my brothers who live somewhere else. Later we learnt that we had to pay 17 dinars a month and not only 20 a year as we were led to believe. We are not going to do that. We have not paid the 50 dinars yet." When we told them that there are actually people who have paid the 50 dinars and are paying 17 dinars a month, their response was: "These are not village people but people from Salt, Irbid or Amman who wish to have a winter house in the Valley."

- (4) Some of the villagers showed a willingness to pay up to JD 10 per month but thought that they cannot afford to pay any more. Their reasons were that most of them own the houses that they presently occupy and those who do not are paying very little rent, JD 5-7 per month. They felt that it is illogical to pay so much more money, especially when they do not have that much to spare.

## Appendix B

### THE MUNICIPAL AND RURAL DEVELOPMENT BANK

The following pages are extracted from the proposal prepared by the Municipal and Rural Loan Fund (MVLFF) for replacing the fund by a new independent specialized credit institution. The new institution has tentatively been named the Municipal and Rural Development Bank (MRDB).

## Appendix B

### THE MUNICIPAL AND RURAL DEVELOPMENT BANK (MRDB)

#### Scope of Activities

Review of activities of the MVLF reveals that for various purposes which can be categorized as :

(1) Economic Projects

- Slaughterhouses
- Commercial Centres
- Cattle Markets
- Vegetable Markets
- Industrial Zones
- Irrigation Projects
- Commercial Warehouses
- Machines (various purposes)
- Water Sterilization Equipment
- Refrigerators (meat and fish)
- Handicraft Markets (projects)
- Public Buildings
- Tourist Hotels
- Chicken Slaughterhouses
- Car Parks

(2) Social Projects

- School Buildings
- Clinics
- Maternity and Childhood Centres
- Playgrounds (yards)
- Infirmaries
- Waste Disposal Projects (incinerators)
- Physical Planning Studies
- Hospitals
- Parks
- Air Raid Shelters
- Roads

(3) Social-Economic Projects

- Electricity
- Water Supply
- Sewage
- Housing Projects
- Waste Disposal Vehicles
- Purchase of Land (acquisition)
- Rest Houses
- Feasibility Studies
- Cleaning Equipment
- Water Supply Tanks

### The Geographical Dimension of the MRDB Operations

Operations of the MRDB would cover all the Urban and Rural areas of the Kingdom except the following:

- (1) The Capital (Amman) whose development should be entrusted with the Municipality of Amman in cooperation with other government agencies.

Other Municipalities and village councils in the Amman Governate will still benefit from the MRDB Loans.

- (2) The Jordan Valley whose development is entrusted to the Jordan Valley Commission

### Priorities Established by the MRDB for its Future Activities

In light of its development role, the MRDB would adopt a policy in order to achieve the following goals:

- (1) Improving the quality of life of the population in the remote areas, Rural and Urban areas, by providing them with:
  - (a) The basic social services (water, electricity, education and internal roads).
  - (b) The income generating projects as stated in the group of economic projects.
- (2) Securing a just and equitable distribution of social services and economic projects among the various Governates of the Kingdom, and in relationship to the economic development potential of the communities.
- (3) The priorities are therefore the following:
  - (a) Extending loans to economic projects.
  - (b) Extending loans to socio-economic projects.
  - (c) Extending loans to social projects.

### Statement of Objectives

A (Municipal and Rural Development Bank) will be established by Law as an independent specialized credit institution .... The initial capital of the Bank will be .... made up of .... and the Bank will be empowered to increase this capital by means of internal and external borrowing .... By the law and the regulations made under its authority, the Bank will be authorized to make loans to further the economic and social development of all municipalities (excluding Amman) and all villages and rural communities (excluding the Jordan Valley) in the Kingdom. It will be empowered

to seek other loan financing on behalf of municipalities and villages from both internal and external sources, and to manage such loans on behalf of the communities concerned.

The Municipal and Village Loan Fund will cease operations as from the date of inception of the new Bank which will take over all assets and liabilities of the Fund and will assume responsibility for all past and ongoing activities of the Fund and for its records and archives. This includes the Administration of the Trust Funds presently held by the MVFL on behalf of municipalities and villages.

The staffing pattern and salary structure of the Bank will be the responsibility of its Board of Directors. Staffing will be such as to allow the Bank to formulate and appraise projects, carry out its own necessary research, maintain necessary statistics, supervise project execution and offer technical and financial advice to its clients, as well as appropriate for its banking operation.

The composition of the Bank's Board of Directors, as set out in the Law, will ensure that the widest experience in the problems of finance and economic and social development are available to it, that its policies accord with those of government in these regards, and that its activities are coordinated with those of Ministries and Institutions concerned.

The Managing Director of the Bank will be a member of the Supreme Trusteeship Council. Thus he will continuously be aware, at the highest level, of development thinking as it affects the specialized credit institutions and of the activities of these institutions.

By reserving two seats on the Board for Mayors, on a rota basis, it will be ensured that the views of the borrower are given due regard.

There will be a close liaison between the Bank and the Ministry for Municipal and Rural Affairs. Requests for loans will be channelled to the Bank through this Ministry whose agreement in principle is required. The Ministry will continue to assist communities in identifying projects for Bank loan assistance and their draft preparation. But the Bank will independently appraise all projects, assess their priority in accordance with Bank policies and resources, and make recommendations to the Board as to their financing. The Bank will proceed administratively directly with the borrower. Additionally, based on the work of its own research staff, the Bank will propose to the Ministry the types of projects and the communities which should receive emphasis in the submission of requests, and may itself propose projects for initiation by borrowers.

In the field the Bank will have sufficient staff to supervise its projects and to be in close touch with the Districts including participa-

tion when appropriate in the District Governors Executive Councils and in the Regional Planning Commission when established.

Initially the Bank will only engage in loan financing and in the sectors presently covered by the Fund. Its lending criteria will place due emphasis on the impact of the project on the development of the community as well as the ability to repay.

However, participation in the capital of large scale projects serving the needs of a group of communities would not be excluded. Its borrowers will be restricted initially to Municipalities, Villages with Village Councils, and groups of Village/Communities without Councils but who are grouped by the MMMRA in cooperation with District Governors and have a committee headed by the sub-district Governor.

#### Goals of the MRDB

The MRDB aims at financing economic, socio-economic and social projects in Jordan within its geographical dimension of operations, and in accordance with the general socio-economic development policy of the Kingdom.

In fulfillment of this general objective, the MRDB will be concerned with the following:

- (1) Extending loans to Municipalities, Village Councils, and Villages to finance their development projects in various sectors.
- (2) Aiding Municipalities, Village Councils, and Villages in determining their needs and project priorities.
- (3) Helping in carrying out the economic, social and technical feasibility studies for projects to be financed.
- (4) Following up the project implementation procedures and supervising this implementation.
- (5) Supervising the loan disbursements according to the progress of project implementation.
- (6) Participating in the capital of large-scale projects that would serve adjacent communities or groups of municipalities and/or villages.
- (7) Taking the initiative in proposing some developmental projects in the various regions of the Kingdom with the purpose of achieving the following goals:
  - (a) Checking the rural-urban migration and creating an opposite urban-rural migration.

- (b) Raising the living standards in the urban/rural centers and then reducing the income distribution gap between the various regions of the Kingdom.
  - (c) Ensuring a higher degree of justice and equity in distributing the benefits of developmental projects implemented in the country.
  - (d) Securing the minimum requirements of basic social services for all Jordan citizens.
- (8) Cooperating with the other Jordan Ministries, specialized corporations and institutions involved in the overall development process in the country in the various fields.
  - (9) For areas and sectors whose development is subject to concessionary contracts, the MRDB could participate in financing wholly or partially the costs of projects.

In cases where the implementation of a given project is entrusted to an agency other than the MRDB, it will have the right to supervise such implementation to make sure of the proper use and utilization of its funds.

- (10) Holding training courses for the people who will operate and also maintain projects after their completion. This could be done in cooperation with other agencies of the Kingdom.

#### General Lending Policy of the MRDB

The MRDB shall extend short, medium and long-term loans to municipalities, village councils, and villages throughout the country and within the prescribed geographical dimension of its operations.

It shall also participate in financing economic and socio-economic projects as its Board deems it appropriate.

In determining its general lending policy, the MRDB Board will take into account the following considerations:

- (1) Whether the given project is conformable with the priorities prescribed by the MRDB.
- (2) The possibility of financing the given project wholly or partially from other sources under acceptable conditions.
- (3) That the given project is economically, socially and technically feasible.
- (4) The degree of the projects participation in developing local economic resources and income generation.

- (5) The ability of the borrowing authority to participate in financing the given project.

Lending Conditions

- (1) Loans will be extended by the MRDB on the basis of actual economic, social and technical feasibility study of the projects, as well as the administrative ability of the people who will operate it after completion.
- (2) The availability of physical plans for any municipality, village council, or village prior to the extension of any loan.
- (3) The terms of lending will be defined as follows:
- |                             |               |
|-----------------------------|---------------|
| Less than five years        | - Short-Term  |
| Five to less than ten years | - Medium-Term |
| Ten years and more          | - Long-Term   |
- (4) Loans will be extended to municipalities for terms not exceeding 10 years.
- (5) Loans will be extended to village councils and villages for terms not exceeding 15 years.
- (6) Municipalities will be charged for various term loans, the following interest rates:
- (a) 8% for economic projects.
  - (b) 7% for socio-economic projects.
  - (c) 6% for social projects.
- (7) Village councils and villages will be charged for various term loans, the following interest rates:
- (a) 6.5% for economic projects.
  - (b) 5.5% for socio-economic projects.
  - (c) 4.5% for social projects.
- (8) For joint projects implemented by more than one municipality and village council the MRDB will extend loans for municipalities' loans terms, but it will charge the interest rates as if the loan extended to village councils and villages.
- (9) Loans extended to municipalities, village councils and villages for the construction of school buildings will be charged a flat rate of interest of 6% per annum.
- (10) The grace periods for various term loans will be the following as from the date of signing the loan agreement:
- (a) One year for short-term loans.
  - (b) Ten years for medium and long-term loans.

- (11) The MRDB Board has the right to reconsider the above mentioned rates of interest from time to time as it deems appropriate.
- (12) The MRDB shall not extend a single loan for one project or more that exceeds (15%) of its paid capital and reserves. The Board has the right to reconsider this rate from time to time.
- (13) The MRDB will have to consider the participation of borrowing Municipality, village council, and villages in the costs of any given project, given that this participation should be no less than (10%) of the total costs of the project.

## Appendix C

### TOWN AND VILLAGE INDEX

This Appendix is an English Translation of the Official Town and Village Index, as published in the Jordanian Official Gazette, No. 2397, 31 December, 1972. It is extracted from the National Water Master Plan of Jordan, which was prepared for the Jordanian Natural Resources Authority and the German Agency for Technical Cooperation, Ltd., in 1977. The Index numbers given in the first column are the same as those given in the original document. The 1961 population is based on actual census figures. The 1974/75 figures are based on the population section of Agricultural Census of 1975. They cannot be regarded as more than crude estimates.

# Town and Village Index

Index No.	Area/Sub-area	Sec.-ec Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
1			<u>Amman Governorate</u>		
11A			<u>Amman Sub-District</u>		
11A1	AL4	11	Amman	246,475	606,570
11A2	AL31	11	Tabarbour	463	842
11A3	CD4	11	Um Quseir and Muqabilein	625	5,224
11A4	AL4	11	El-Quweisma		6,594
11A5	AL4	11	Irjan		512
11A6	AL4	11	Nuweijis	110	
11A7	AL39	11	'Utle Ruseifa		
11A8	CD4	11	Juweiyida	297	1,293
11A9	CD4	11	Khreibet Assouk and Jawa	445 251	3,700
11A10	CD4	11	El-Yadūda	251	277
11A11	CD4	11	Um El Kundum		108
11A12	AL4	11	Abu 'Alanda	492	3,012
11A13	CD4	11	Qaryat Nafi'		46
11A14			Er-Rashadiya (Zerbi previously)		
11A15	AM	11	Sweileh	3,457	15,203
11A16	AL4	11	El-Jubeiha	542	1,120
11A17	AM	11	El-Hummar		87
11A18	AL4	11	Khilda	228	812
11A19	AL4	11	Tila' El-'Ali	572	854
11A20	AL32	11	Um Zuweitina		98
11A21	AL32	11	Yajuz	204	616
11A22	AL4	11	'Abdun		245
11A23			El-Khaznah		299
11A24			Rujim El-Kharabsheh		
11A25	AL4	11	Ibraka		196
11A26	AL32	11	Es-Salihiya	174	
11A27	AL4	11	Et-Taiyba		2,033
11A28			En-Nasiriya		102
11A29	AL11	12	Badran	785	210
11A30		12	Hy Wadi El-Qatara		
11A31		11	El-Wascya		

## Town and Village Index

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Index No.	Area/ Sub-area	Soc.-ec. Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
11B			<u>Na'ur Nahiya</u>		
11B1	AN	11	Na'ur	2,382	5,004
11B2	AL4	11	Um Es-Summaq	190	745
11B3	CD4	11	El Hiniyat		616
11B4	AN	11	Bassat Na'ur	132	163
11B5	AN	11	El-'Amriyah	188	174
11B6			Dhiban		
11B7	AP	11	'Arqoub Abu Raheel	259	379
11B8	CD4	11	Abu Nuqleh	100	79
11B9	AN	14	El-'Adassiya	523	323
11B10	AP	11	El-Manshiya		66
11B11	AN	14	Qaryat Turki		616
11B12	AP	14	Zabwoud and Seil Hisban		124
11B13	AN	11	Bil'as		126
11B14		11	El-Gulleh		
11C			<u>Sahab Nahiya</u>		
11C1	CD4	11	Sahab	2,580	9,832
11C2	AL32	11	Musheirfat Er-Raqgad	299	807
11C3	AL32	11	Er-Rajib		217
11C4	AL32	15	Zumlat El-'Alya		256
11C5	AL32	11	El-Khashafia	116	609
11C6	AL32	11	Abu El-Hayyat		38
11C7	AL32	11	Er-Ramdan		
11C8	AL32	11	El-Manakhir		77
11C9	F/H	15	Qa'four		
11C10	AL32	11	El-Madoula		
11C11		11	Nuzha		
11D			<u>Muwaqqar Nahiya</u>		
11D1	CD4	15	El-Muwaqqar	282	608
11D2	F/H	15	Maqayer Mihna		500
11D3	CD4	15	El-Faysaliyya		1,108
11D4	CD4	15	Dhabyet Ed-Diham		1,005
11D5	CD4	15	Rujm Ashami El-Gharbi	366	1,115

Index No.	Area/Sub-area	Sec.-ec. Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
11D6	CD4	15	Rujm Ashami Esh-Sharqi		167
11D7			El-'Umori		
11D8			Mushash		
11D9			El-Mutilla	174	130
11D10	CD4	15	Um Butmeh (Previously En-Nafeer)		431
11D11	CD4	15	Dh. biyeh El-Gharbiyeh	362	331
11D12	CD4	15	Dh. biyeh Esh-Sharqiya	215	85
11D13	F/H	15	Manshiyat El-Quda		66
11D14	CD4	15	El-Yateemeh		178
11D15	CD4	15	El-Buweida		316
11D16			Ghazala		
11D17	F/H	15	El-Matabbeh		
11D18	CD4	15	Es-Mailat		129
11D19			Es-Somariyyeh		
11D20		15	Um Zabara		
11E			<u>Jiza Nahiya</u>		
11E1	CD4	61	El-Jiza	775	5,525
11E2	CD4	61	Um El-'Amad	231	326
11E3	CD4	11	Et-Tuneib	255	176
11E4	CD4	61	Esh-Shamd		51
11E5	CD4	61	Ez-Za'faran	184	318
11E6	CD4	61	Um El-Waleed	193	468
11E7	CC	61	Sufa	109	95
11E8	CD4	61	Zuweiza	126	36
11E9	CD4	61	Manja	353	226
11E10	CD4	62	Tur El-Hash-Sh		155
11E11	CD4	62	Jumaiyil		420
11E12	CD4	62	Thraya		162
11E13	CD4	61	Dab'a		282
11E14			Desert Area No. 78-170 (E. to Jordan Bdy.)		
11E15	CD4	61	Um Quseir	420	621
11E16	CD4	61	Jalloul	325	200
11E17	CD4	11	El-Lubban	122	392

## Town and Village Index

Index No.	Area/Sub-area	Soc-ec Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
11E18	CD4	61	Zeinab		122
11E19	CD4	61	Ureiniba Esh-Sharqiya		249
11E20	CD4	61	Duleilat El-Muteirat	128	195
11E21	CD4	61	El-Hureij		28
11E22	CD4	61	Zabayir Et-Tiwal		35
11E23	CD4	61	Ez-Zaytouneh		264
11E24	CD4	62	Um Er-Risas	410	665
11E25	CD4	62	Musheirfat Saleet		298
11E26	CD1	62	Saliyah		314
11E27	CD4	61	Zabayir Ed-Reibi	129	104
11E28	CD4	61	El-Ghubeiya		197
11E29	CD4	61	El-Khadra'		150
11E30	CD4	61	El-Hiri		62
11E31	CD4	61	Ureiniba El-Gharbiya	247	248
11E32	CD4	61	Nitil	348	244
11E33	CD4	61	Hawarra		97
11E34	CD4	61	Um-Rummana	179	44
11E35	CD4	61	El-Qastal	310	270
11E36	CD4	62	Qaryat 'Layyan		282
11E37	CD1	62	El-Yahoun		203
11E38	CD4	61	Mzeer 'Alia		30
11E39	CD1	62	Er-Rama		803
11E40	CD4	11	Qaryat Salem		148
11E41	CD4	61	El-Quneitra		999
11E42	CD4	61	El-Hamman		85
11E43	CD4	62	Abu Huleileifa		92
11E44	CD4	62	El-Museitba	112	408
11E45	CD4	61	Zabayir El-Kunei'an		109
11E46	CD4	61	En-Nasiriya		86
11E47		62	Rujm El-Fehaid		
11F			<u>Wadi Es-Sir Sub-District</u>		
11F1	AN	11	Wadi Es-Sir	4,455	15,460
11F2	AN	14	El-Bassa	195	630
11F3	AN	14	Wadi El-Smir	983	433

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Index No.	Area/Sub-area	Soc-ec Region No.	Name of Location	Population	
				196.	1974/75*
1	2	3	4	5	6
11F4	AM	14	Zibda		198
11F5	AN	11	Er-Rabahiya	215	364
11F6	AN	14	Bilal	678	261
11F7	AN	14	El-Ghurous		563
11F8	AN	11	Um El-U soud	274	690
11F9	AN	14	El-Hudeib		196
11F10			Abu El-Malib		
11F11	AN	11	Es-Sweisa		409
11F12	AN	11	Na'eer		219
11F13	AN	11	Abu Es-Sous		27
11F14	AL4	11	Dabuq	176	364
11F15	AL4	11	Um Es-Sunmaq	190	453
11F16	AN	11	El-Bahhath		225
11F17	AN	11	Wadi Esh-Shita		110
11F18	AM	14	Um 'Abhara	805	790
11F19	AN	14	El-Maniya	535	
11F20			Et-Tabaqa		
11F21	AN	14	Er-Rajjaha		157
11F22	AN	14	Ed-Dibbeh		94
11F23			Eth-Thughra		
11F24	AN	14	Marj El-Hamam/Um 'Ireiqat.	113	1,030
11F25	AN	14	Abu El-Batayeh	267	361
11F26			Um Farwi		
11F27			El-Kaum		50
11F28			El-Zahri		71
11F29	AL22/23	12	Marj El-Farass		22
11F30	AL6	11	Tab Kira'		192
11F31	AL11	12	El-Miruj		39
11F32	AL21	12	Abu 'Alia		213
11F33	AL22/23	12	Um-Rugaba		238
11F34		14	El-Fugaha		
12A			<u>Zarqa District</u>		
12A1	AL32	12	Zarqa	96,080	184,586
12A2	AL11	12	Es-Sukhna	649	4,510

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Index No.	Area/Sub-area	Soc.-ec. Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
12A3	AL32	12	Jureiba	367	157.
12A4	AL32	12	Er-Ruseifa	6,200	43,128
12A5	AL32	12	Khaw		527
12A6	AL32	12	Er-Rahil		
12A7	AL32	12	Abu Ez-Zighan		114
12A8	AL32	12	Khirbat El-Batrawi		
12A9	AL11	12	Sayeb Athyab		151
12A10		12	Gana'at Ez-Zarqa		
12A11	AL32	12	Utle Ez-Zarqa and El-Ruseifa		
12A12		12	'Awajan		
12A13			Um Suweiwina		
12A14	AL11	12	Gharisa		227
12A15	AL11	12	Et-Tafeh		257
12A16		12	Ras El-'Ain		
12A17	AL11	12	El-Hashimmiya	559	2,535
12A18	AL73	12	Ed-Dhuleil		4,163
12A19	AL73	12	Um Es-Salih		782
12A20	AL11	12	Duqra and 'Ain En-Nimreh	136	360
12A21	AL73	12	Qasr El-Hallabat		1,534
12A22		12	El-Mazara'a		
12B			<u>Azraq Haniya</u>		
12B1	F	16	El-Azraq Esh-Shamaliya	1,089	1,631
12B2	F	16	El-Azraq El-Jancubiya		548
12B3	F	16	'Ain El-Beida		61
12B4			Um El-Masayel		
12C			<u>Birain Nahiya</u>		
12C1	AL11	12	Birain	298	365
12C2	;L31	12	Zeinar Er-Rubu'		10
12C3	AL32	12	Mirhab	104	56
12C4	AL11	12	Um Rummana	414	393
12C5	AL11	12	Rujm Esh-Shouk	119	247
12C6	AL11	12	Sarrut	537	444
12C7	AL11	12	El-Masarra Esh-Sharqiya	198	77

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Index No.	Area/Sub-area	Sec.-ec. Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
12C8	AL11	12	El-Mish-Sha (Kamsha)	442	3,781
12C9	AL11	12	El-'Alouk	190	438
12C10	AL11	12	El-'Araba		237
12C11	AL11	12	Tawahin El-'Adwan	216	147
12C12	AL11	12	El-Masarra El-Gharbiya		77
12C13	AL32	12	Sucmer		68
12C14	AL11	12	El-Sahara		37
12C15	AL11	12	El-Beera		93
12C16		12	Um El-Oroaq		
13A			<u>Madaba District</u>		
13A1	CC	61	Madaba	11,224	25,391
13A2	CD4	61	El-'Al	492	1,239
13A3	CD4	61	Es-Samik	312	476
13A4	CC	61	Jarba		1,061
13A5	CA1	61	Kufur El-Wakhyan	730	1,880
13A6	CA1	61	El-Maslubiya	859	367
13A7	CC	61	Mureijimat Abu Shakhannab	136	245
3A8	CC	61	Gharnata (Qubur Abdalla)	483	658
3A9	AP	61	Hisban	718	1,202
3A10	CD4	61	Um El-Basatin	609	1,660
3A11	CC	61	Masuh		
3A12	AP	61	El-Mushaqqar	430	824
3A13	CC	61	Kufur Abu Sarbut (Kufur El-Wakhyan Esh-Sharqi previously)	140	304
3A14	CC	61	Hanina	122	558
3A15	CC	61	Ma'in	1,271	2,099
3A16	CC	61	Sathiya		26
3A17	CC	61	Um El-Birak	150	257
3A18	CC	61	Mureijimat Ibin Hamid	106	89
3A19	AB26	61	El-Rawda		2,120
3A20	AP	61	El-Mansoura		368
3A21	CC	61	El-'Areash	170	561
3A22	CC	61	Murahmat Alamat		139
3A23	CC	61	Haweyat El-Balawla		57

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Index No.	Area/Sub-area	Sec.-ec Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
13A24	CC	61	Kufur El-Soyoof	112	216
13A25	CA1	61	El Yosra El-Jadedea		104
13A26		61	El-Khanan		
13A27		61	Um El-Asaker		
13B			<u>Dhiban Nahiya</u>		
13B1	CD32	62	Dhiban	802	2,579
13B2	CD32	62	Wadi El-Wala	212	655
13B3	CD32	62	El 'Aliya	228	377
13B4	CD31	62	Ed-Dhuheiba		200
13B5	CD31	62	El-Mathlutha	206	217
13B6	CD32	62	Barra	280	679
13B7	CD4	62	Ammuriya		21
13B8	CD4	62	El-Kaum		20
13B9	CD4	62	Um Shujeira Esh-Sharqiya		21
13B10	CD4	62	Rujm Salim		
13B11	CD4	62	El-Qibya		141
13B12	CD4	62	Maq'adin Ibn Nasrallah		
13B13	CD31	62	Agraba		
13B14	CD32	62	Lub	587	874
13B15	CD32	62	Duleilat El-Hamaiyda		244
13B16	CD4	62	Maldeh	905	1,367
13B17	CD32	62	'Ataruz	156	55
13B18	CA2	62	Mukawir	465	471
13B19	CA2	62	Ed-Deir	159	219
13B20	CD32	62	El-Qureiyat	634	399
13B21	CD32	62	El-Judeida	601	373
13B22	CD4	62	Qahqah		
13B23	CD31	62	'Ara'ik	174	30
13B24	CD4	62	Falha	239	695
13B25	CD4	62	Um Shujeira El-Gharbiya		62
13B26	CD32	62	Esh-Shugei	275	295
13B27	CD42	62	El-Musheirifa	140	588
13B28	CD42	62	El-Manshiya		169
13B29			El-Hiyas		

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Index No.	Area/ Sub- area	Sec-ec Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
13B30	CD32	62	El-Buqais		78
13B31		62	El-Namya		

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Index No.	Area/ Sub-area	Soc.-ec. Region No.	Name of Location	Population	
				1961	1974/75**
1	2	3	4	5	6
3			<u>Irbid Governorate</u>		
31A			<u>Irbid Sub-District</u>		
31A1	AE	31	Irbid	44,685	119,145
31A2	AD52	32	Khariga	1,058	2,200
31A3	AD52	32	El-Khureiba	383	563
31A4	AD52	31	El-'Al	1,029	2,089
31A5	AD52	31	Abu Lauqas	282	522
31A6	AD52	31	El-Qisfa	163	282
31A7	AD52	31	Harima	635	1,373
31A8	AE	31	Sama Er-Rusan	771	1,110
31A9	AE	31	Kufur Jayiz	639	1,207
31A10	AE	31	El-Barz		
31A11	AE	31	Beit Ras	1,280	3,400
31A12	AD52	31	El-Mughaiyir	1,891	3,580
31A13	AD13	31	Maru	449	890
31A14	AE	31	Tuqbul	231	310
31A15	AD52	31	Sal	1,626	2,900
31A16	AD52	31	Hakama	699	2,430
31A17	AD52	31	Bishra	1,560	3,570
31A18	AD52	31	Esh-Sarih	3,390	7,410
31A19	AD52	31	Hawwara	2,342	4,920
31A20	AD52	31	Aidun	1,700	3,920
31A21	AE	31	Zabda Farkuh	206	410
31A22	AE	31	Natifa	451	620
31A23	AE	31	Kufur Yuba	1,565	3,450
31A24	AE	31	Saum	1,192	2,460
31A25	AE	31	Jajeen	399	880
31A26	AE	31	Zahar	713	1,390
31A27	AE	31	Jumha	352	640
31A28	AE	31	Kufur 'An	483	1,030
31A29	AE	31	Qumeim	955	2,600
31A30	AE	31	Qam	239	390
31A31	AE	31	Kufur Harta	240	440
31A32	AE	31	Dauqara	730	1,600
31A33	AE	31	Haufa El-Wastiya	602	1,090

Index No.	Area/Sub-area	Sec-ec Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
31A34	AE	31	Seidur	319	585
31A35	AE	31	Kufur Asad	1,484	3,425
31A36	AE	31	El-Kharaj	404	829
31A37	AD52	31	El-Husn	3,728	17,825
31A38	AD52	4	Nu'eima	2,206	
31A39	AD52	4	Shatana	383	532
31A40	AD52	4	Kitim	1,026	2,203
31A41	AE	31	Ham	391	415
31A42	AD52	33	Um El-Biyar		
31A43			Qira		
31A44	AD52	4	Tamairah		
31A45	AE	31	Is'ara	155	343
31A46	AE	31	Fau'ara	634	1,368
31A47	AE	31	Hawar	475	815
31A48			Ez-Zawiya	132	174
31A49	AE	31	Beit Yafa	1,275	2,955
31A50	AE	31	Um El-Jadayel		146
31A51			El-Kheiriya		
31A52	AD52	31	'Izrit	228	369
31A53	AD52	31	Es-Sila	133	263
31A54		31	El-Bariha		
31A55		31	Muthalath Zahar Saum		
31B			<u>Taiyiba Nahiya</u>		
31B1	AB21	31	Et-Taiyiba	2,606	5,468
31B2	AE	31	Samma	1,649	3,064
31B3	AB21	31	Mandah	165	353
31B4	AB21	31	Zabda El-Wastiyah		178
31B5	AB21	31	Makhraba	372	728
31B6	AE	31	Deir Es-Si'na	816	1,887
31B7			Ays Abu-'Ali		146
31B8		31	Muthalath Haufa		
31C			<u>Mazar Shamaliya Nahiya</u>		
31C1	AF	35	El-Mazar Esh-Shamaliya	2,820	5,678

Index No.	Area/Sub-area	Sec-ec Region No.	Name of Location	Population	
				1961	1974/75
1	2	3	4	5	6
31C2	AB21	35	Deir Yusuf	1,455	2,983
31C3	AE	35	Huhfiya	349	847
31C4	AE	35	Habaka	428	821
31C5	AB21	35	Samad	647	975
31C6	AF	35	Rihaba	1,505	2,831
31C7	AF	35	Zubiya	586	1,155
31C8	AF	35	'Inba	1,236	2,606
31C9	AE	35	Haufa (El-Mazar)		
31D			<u>Kurah Sub-District</u>		
31D1	AB22	34	Deir Abu Sa'id	1,927	4,096
31D2	AB21	34	Kufur Kifiya	195	357
31D3	AF	34	Sammu'	942	2,275
31D4	AF	34	Zimal	806	1,414
31D5	AF	34	Es-Suwwan		86
31D6	AF	34	Jinin Es-Saffa	781	1,530
31D7	AF	34	Es-Samt	320	610
31D8	AB22	34	Kufur Al Ma	1,517	3,306
31D9	AF	34	Rukheim		97
31D10	AF	34	Marhaba	277	602
31D11	AB22	34	Giffin	677	1,253
31D12	AF	34	Tibna	994	1,857
31D13	AB22	34	El-Ashrafiya	1,475	3,447
31D14	AB22	34	Abu El-Qein		180
31D15	AG	34	Kufur Rakib	662	1,505
31D16	AB23	34	Beit Idis	921	1,811
31D17	AH	34	Judeita	2,278	4,603
31D18	AB23	34	Kufur 'Awan	1,430	2,903
31D19	AB23	34	Kufur 'Abel	1,178	2,436
31D20	AG	34	Et-Tatour		
31D21	AB22	34	Tabqat Fahl	387	233
31D22			Khirbat El-Hawi		96
31D23			Er-Rahwa		51
31D24			Deir El-'Asal		
31D25			Er-Riqqa		133

Index No.	Area/Sub-area	Sub-region No.	Name of Location	Population	
				1961	1974/75
1	2	3	4	5	6
31D26			Es-Kayeen		
31D27			El-Ba'la		
31E			<u>Bani Kinana Sub-District</u>		
31E1	AD4	32	Ibdar	391	89
31E2	AD4	32	Um Qeis	1,196	2,47
31E3	AD52	32	Barashta		8
31E4	AE	32	Hatim	935	2,19
31E5	AD21	32	Hubras	396	1,03
31E6	AD21	32	Harta	1,414	2,54
31E7	AD21	32	Er-Rafid	787	1,32
31E8	AD21	32	Saham	1,590	3,02
31E9	AD21	32	Samar	716	1,06
31E10	AD21	32	'Aqraba	529	95
31E11	AD21	32	Kufur Saum	1,439	4,34
31E12	AD23	32	Mukheiba El-Fauqa	707	1,04
31E13	AD23	32	Mukheiba Et-Tahta	534	99
31E14	AD23	32	Malka	1,634	3,18
31E15	AD23	32	El-Mansura	612	92
31E16	AD23	32	Yubla	600	1,40
31E17	AD52	32	El-Yarmouk		17
31E18	AD2	32	Muzeirib		26
32A			<u>Jarash District</u>		
32A1	AL11	4	Jarash	3,796	11,11
32A2	AD52	4	Balila	761	1,95
32A3	AD52	4	Qafqafa	702	1,17
32A4	AD52	4	Kufur Khall	1,159	2,25
32A5	AL11	4	Jaba		61
32A6	AL11	4	Khirbat Esh-Shawahid		
32A7	AL11	4	Muqbila	269	49
32A8	AL11	4	Deir El-Liyat	473	78
32A9	AL11	4	Suf	3,259	15,91
32A10	AL11	4	El-Kitta	987	1,82
32A11	AL11	4	Reimun	810	1,63

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Index No.	Area/Sub-area	Soc-ec Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
32A12	AL11	4	Sakib	1,552	3,191
32A13	AL11	4	Nahla	537	1,081
32A14	AL11	4	Dibbin		641
32A15	AL11	4	El-Jazzaza	287	558
32A16	AK	4	El-Huseiniyat		150
32A17	AL22/23	4	Burma	1,155	2,326
32A18	AL11	4	Deir 'Ajlun		
32A19	AL11	4	El-Majdal	259	252
32A20	AL11	4	En-Nabi Hud	304	96
32A21	AL11	4	'Uneiba		
32A22	AL11	4	El-'Abbara		157
32A23	AL11	4	El-Kufeir	240	414
32A24	AL11	4	Um Qantara	160	191
32A25	AL11	4	Khu-Sheiba	315	285
32A26	AL11	4	El-Haddadeh	224	654
32A27	AK	4	Najda		95
32A28	AD52	4	Musheirifa	397	741
32A29	AL11	4	Jubba	370	216
32A30	AL11	4	El-Mastaba	525	1,010
32A31	AL11	4	Mursi	775	901
32A32	AL11	4	Er-Rashayda		404
32A33	AL11	4	'Asfur	124	286
32A34	AL11	4	El-Majer	286	358
32A35	AL11	4	Um Ez-Zaitun		143
32A36	AL11	4	El-Qira		196
32A37	AL11	4	Zaqrit		155
32A38	AL11	4	El-Mant		159
32A39	AL11	4	Dhar Es-Saru		154
32A40	AL11	4	Salhuq		430
32A41	AL11	4	Jamla		84
32A42	AL11	4	'Amama		242
32A43	AL11	4	Er-Rayashi		320
32A44	AL11	4	Tal'et Er-Ruz	103	273
32A45	AL11	4	Er-Rahmaniya		208
32A46	AL11	4	Um Kharruba		

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Index No.	Area/Sub-area	Sec-ec Region No.	Name of Location	Population	
				1961	1974/75
1	2	3	4	5	6
32A47	AL11	4	Jarash Camp		
32A48		4	Mashtal Faysal		
33A			<u>Mafrag District</u>		
33A1	AD52	51	El-Mafrag	9,499	17,026
33A2	AL73	51	Sabha	332	1,395
33A3	AL73	51	Subhiya	104	300
33A4	F/H	51	Deir El-Qin		189
33A5	F/H	51	Tell Er-Rimah		201
33A6	F/H	51	Deir El-Kahf		336
33A7	F/H	51	El-Habiba		215
33A8	F/H	51	El-Manara		234
33A9	F/H	51	Er-Rafa'iyat		957
33A10	F/H	51	Abu Lufart		259
33A11	F/H	51	El-Ashrafiya		351
33A12	F/H	51	El-Mukeifta		892
33A13	F/H	51	El-Hamdiyat Et-Tarabil		422
33A14	AL72	51	Um El-Quttein	553	1,297
33A15	AL72	51	Khisha' Sleitin		471
33A16			Manshiyet El-Qabalan		458
33A17	AL72	51	Ed-Difyaniyeh	353	611
33A18	AL73	51	Zumlat Ed-Dibs	104	334
33A19		51	Sabe' Seir	206	423
33A20	F/H	51	'Amra and 'Amira	140	
33A21	AL73	51	Rodet Um El-Jimal	296	532
33A22	AL73	51	Um El-Jimal		682
33A23			Hileiwat El-Masariha		140
33A24	F/H	51	Ez-Za'tari	172	796
33A25			El-Bashariya		238
33A26	AL73	51	El-Huseiniya		
33A27	AL73	51	El-Mabruka		820
33A28			El-Mufradat		375
33A29			Huweija		119
33A30	AD52	51	Er-Raidiyya		

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Index No.	Area/Sub-area	Soc.-ec. Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
33A22	AL73	51	El-'Aqeb		245
33A33	AL73	51	El-Qom El-Ahmer	155	645
33A34	AL11	51	El-Jad'a		525
33A35	AL73	51	Qom Er-Raf		523
33A36	AL73	51	Rasn El-Hisan		87
33A37	AL73	51	El-Khaldiya El-Jadida El-Gharbiya		475
33A38	AL73	51	El-Khaldiya Esh-Sharqiya		2,238
33A39	AD52	51	Manshiyet Bani Hasan	816	2,089
33A40	AD52	51	Rujm Es-Sabi'	364	95
33A41	AD52	51	Um En-Na'am Esh-Sharqiya	314	359
33A42	AD52	51	Um En-Na'am El-Gharbiya		335
33A43	AD52	51	Um El-Lulu	158	211
33A44	AL11	4	Buweidat El-'Leimat		236
33A45	AL11	4	Buweidat El-Gharbiya (Masha- qaba)		181
33A46	AD52	4	Deir El-Waraq		227
33A47	AD52	52	Surra		98
33A48	AD52	51	El-Fadin		913
33A49	AL11	4	Ed-Dajaniya	453	901
33A50	AL73	51	Aidun Bani-Hassan	399	898
33A51	AL73	51	El-Mazza		185
33A52	AL11	4	Nadira	194	502
33A53	AL73	51	Khirab El-Matwi including Sa'ad' and Um Rummaneh (Esh-Deiqat)		355
33A54	AL11	4	Dahal	411	123
33A55	AL11	4	El-Midawer	164	229
33A56	AL11	4	Khatla		47
33A57	AL11	4	Hamamet El-'Anmoush	385	336
33A58	AL11	4	Hamamet El-'Ileimat		53
33A59	AL11	4	Khunneizir	138	229
33A60	AL73	51	Um Buteimeh		286
33A61			Huweishan		
33A62	AD52	51	Rihab	526	773
33A63	AL11	4	Hamid		16

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Index No.	Area/Sub-area	Sec-rec Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
33A64	AL11	4	El-Karm		343
33A65	AL11	4	El-Buweida Esh-Sharqiya (El-Hawamdeh)	161	76
33A66			Abu-Musa		60
33A67		4	Ed-Daqma		187
33A68	AD52	52	Es-Saha		99
33A69	AL73	51	Thaghrat El-Jub	267	896
33A70	AD52	51	Rujm Sabi' Esh-Shamali		95
33A71	AL73	51	Teib Ism		49
33A72	AL73	51	Hayan El-Mishref	156	221
33A73	AL11	51	'Ain Mu'ammariya	224	384
33A74	AL73	51	El-Mu'ammariya	221	229
33A75	AD52	52	El-Mansura	155	604
33A76			El-Mushref		
33A77			Raudat El-Wel'i		
33A78			En-Nahdha		
33A79		4	El-Qunaiya		
33A80		51	Um Surab		
33A81		51	El-Ba'ij		
33A82		51	Zumlat El-Effen		
33A83		51	Ain Bani Hasan		
33A84		51	El-Borge		
33A85		51	El-Saaidiya		
33A86		51	Sharafiya		
33A87		51	El-Jondi		
33A88		51	Ghasem		
33A89		52	El-Gadeer El-Abiyad		
33A90		51	En-Naseriya		
33B			<u>Bal'ama Nahiya</u>		
33B1	AL73	51	Bal'ama	769	1,339
33B2			El-Kh'an		
33B3	AL73	51	Haiyan Er-Ruweibid El-Gharbi		406
33B4	AL73	51	Haiyan Er-Ruweibid Esh-Sharqi	509	417
33B5	AL73	51	Um Es-Weisina		

Index No.	Area/Sub-area	Soc-ec Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
33B6	AL11	12	El-Hasb		142
33B7	AL11	51	Hammala		
33B8	AL73	12	Khirbet Es-Samara	203	336
33B9	AL73	51	Ez-Zunaiya	803	928
33B10			En-Nuzha		95
33B11			Niyan		
33B12	AL11	12	En-Nimro	141	104
33C			<u>Sama Sirhan Nahiya</u>		
33C1	AD52	52	Sama Es-Sirhan	515	1,791
33C2	AD52	52	Sumaya Es-Sirhan	129	319
33C3	AD52	52	Raba'		402
33C4	AD52	52	Zumlat Et-Tarfi		336
33C5	AD52	52	Mughayer Es-Sirhan	740	2,172
33C6	AD52	52	Jaber	135	505
33C7	AD52	52	Manshiyet El-Ka'bir		167
33D			<u>H.4 Nahiya</u>		
33D1	H	53	H.4	860	1,707
33D2	H	53	El-Gheidha		164
33D3		53	Er-Reishe El-Gharbiya		450
33D4	H	53	Er-Reishe Esh-Sharqiya		544
33D5			El-Beika		
33D6	H	53	H.5	359	948
33D7	H	53	Jawa		158
34A			<u>Ramtha District</u>		
34A1	AD52	33	Er-Ramtha	10,791	25,400
34A2	AD52	33	Et-Turra	2,331	5,700
34A3	AD52	32	Edhneibeh	392	890
34A4	AD52	31	Esh-Shajara	1,970	4,230
34A5	AD52	32	'Amrawa	772	1,490
34A6	AD52	52	El-Buweida	476	1,680
34A7	AD52	52	Sureiga	123	280
34A8	AD52	52	El-Khanasira	154	350

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Index No.	Area/ Sub-area	Soc-ec Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
34A9	AD52	52	Es-Weilma		164
34A10	AD52	52	El-Musheirfeh		100
34A11	AD52	52	El-Akider		140
34A12	AD52	52	Hausha	361	795
34A13	AD52	52	El-Hamra	646	2,454
34A14	AD52	52	Fa'		430
34A15	AD52	52	El-Hursh	131	292
35A			<u>'Ajlun District</u>		
35A1	AJ	4	'Ajlun	5,390	4,324
35A2	AD52	4	Sakhra	2,144	4,325
35A3	AD52	4	Samta		184
35A4	AH	4	'Afna	210	510
35A5	AD52	4	'Ibbin	1,364	3,760
35A6	AD52	4	'Ibillin	472	
35A7	AH	4	Rasun	672	1,170
35A8	AH	4	Irjan	1,123	1,920
35A9	AH	4	Ba'un	590	1,210
35A10	AH	4	O-Sara	430	770
35A11	AH	4	Halawa	972	1,830
35A12	AB24	4	Fara	1,105	
35A13	AJ	4	'Anjara	3,163	2,330
35A14	AJ	4	Kufranja	3,922	7,330
35A15	AK	4	Esh-Shakara	226	300
35A16	AK	4	Rajeb	645	130
35A17	AH	4	Mihna	247	430
35A18	AH	4	Ishtafeina	109	230
35A19	AH	4	Et-Taiyara		390
35A20	AH	4	Um El-Yanabi'		100
35A21	AK	4	Es-Sakhina	142	120
35A22			El-Hanash		
35A23	AK	4	Khirbet Es-Suq		400
35A24	AJ	4	Bilass	245	370
35A25	AK	4	Ez-Zira'a	160	200
35A26	AB24	4	Khirbet El-Wahadneh	1,096	4,100

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Index No.	Area/Sub-area	Soc.-ec. Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
35A27	AB24	4	Deir Es-Samadiyah	232	274
35A28	AK	4	Es-Safineh	183	209
35A29			Lash'ath		
35A30	AB24	4	Deir Es-Samadiyah El-Gharbi		117
35A31			Deir El-Burak		
35A32	AF	4	'Asim and Sunfar	124	620
35A33	AF	4	Bir Ed-Daliya		3
35A34	AJ	4	El-'Amiriya	170	378
35A35			Um Er-Ramel		64
35A36			Ras El-'Agra'		
35A37			El-Fakhira	121	157
35A38	AJ	4	Ez-Zeitun		21
35A39			Kufur Ed-Durra		
35A40			Khillet Es-Samra		
35A41			Khirbet Fara		
35A42			Es-Suwan		90
35A43			El-J		
35A44			El-Hizar		
35A45	AB21	31	El-Harth		105
35A46			El-Birkeh		4,236
35A47			Ez-Zeizafuneh		
35A48			Mureimin		
35A49			Es-Sarabis		
35A50		4	Marajam		
36A			<u>El-Aghwar Esh-Shamaliya District</u>		
36A1	AB12	21	Esh-Shunah Esh-Shamaliya	3,462	8,453
36A2	AB12	21	Ma'ath	125	72
36A3	AB12	21	El-'Adasiya	920	1,674
36A4	AB12	21	El-Baqura		759
36A5	AB12	21	El-Manshiya	1,217	2,139
36A6	AB12	21	Tell El-Arba'in	973	655
36A7	AB12	21	El-Harawiya	382	
36A8	AB12	21	Buseila	189	260

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Index No.	Area/ Sub- area	Sec-ec Region No	Name of Location	Population	
				1961	1974/75
1	2	3	4	5	6
36A9	AB12	21	Qulei'at	616	1,444
36A10	AB12	21	Esh-Sheikh Muhammad	197	759
36A11	AB12	21	El-'Iziya		
36A12	AB12	21	Abu Ziyad		
36A13	AB12	21	'Iraq Er-Rashdan		
36A14	AB12	21	Waqgass	2,321	3,265
36A15	AB12	21	Jisr El-Majami'		268
36A16	AB12	21	El-Mashari' (including El-Jurm, El-Auja Esh-Shamaliya and Es-Janoubiya, and Er-Rasiya)	1,730 1,188	7,813
36A17	AB24	21	Es-Beira	273	566
36A18	AB24	21	Karkama		88
36A19	AB13	21	Kreimeh (including Sleikhat)	2,204	8,035
36A20	AB13	21	Abu 'Ubeida (including Ghor El-Balawneh and El-Wahadneh)		2,391
36A21	AB12	21	Ez-Mailiya		906
36A22	AB12	21	Wadi El-Yabis		5,779
36A23			El-Mirza	251	281
36A24	AB12	21	Es-Sukhneh	106	173
36A25	AB12	21	Himmat Ghor El-Arba'in		
36A26			Majed		
36A27	AB12	21	El-Madrassa	451	1,455
36A28			El-Midraj		312
36A29		21	El-Balawna		
36A30		21	Khazma		

Index No.	Area/Sub-area	Soc-ec Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
6			<u>Balqa Governorate</u>		
61A			<u>Salt Sub-District</u>		
61A1	AM	13	Es-Salt	16,176	29,179
61A2	AL22/23	13	Er-Rumman	293	305
61A3	AL22/23	13	Mubis	194	408
61A4	AL21	13	Abu-Nuseir/Baqa'a	573	55,311
61A5	AL21	13	'Ain El-Basha	765	2,057
61A6	AL21	13	Safut	421	645
61A7	AL22/23	13	Es-Salihi	220	227
61A8	AL21	13	Um Ed-Dananir	193	339
61A9	AL22/23	13	Abu Hamed		904
61A10	AM	13	El-Fuheis	2,946	4,930
61A11	AM	13	Mahis	1,154	3,201
61A12	AB25	13	'Eira	655	1,343
61A13	AM	13	Yarqa	461	1,522
61A14	AB25	13	Humrat 'Eira and Yarqa		
61A15	AL22/23	13	El-Madri		165
61A16			El-Hadib		432
61A17	AL22/23	13	Ez-Za'tari		138
61A18			El-Midmar		53
61A19	AL22/23	13	Es-Sahluliya	529	161
61A20	AL22/23	13	El-Yazidiya	164	382
61A21	AL22/23	13	Er-Rumeimin	490	878
61A22		13	Um Enjasa		
61A23		13	Wadi Shu'eib		
61B			<u>Ardhah Nahiya</u>		
61B1	AL22/23	13	Es-Beihi (Subeihi)	514	233
61B2	AL22/23	13	Meisara	594	231
61B3	AL22/23	13	El-Mansura		88
61B4	AL22/23	13	Bayuda Esh-Shamaliya		98
61B5	AL22/23	13	Bayuda El-Gharbiya	308	423
61B6	AL28		Bayuda Esh-Sharaiya		380
61B7	AL22/23	13	Khashafiya		192

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Index No.	Area/Sub-area	Soc-ec Region No.	Name of Location	Population	
				1961	1974/75
1	2	3	4	5	6
61B8	AL22/23	13	Gureish		13
61B9		13	El-'Azab		
61B10		13	Qasib		
61B11			Buweib		
61B12			El-Haqawat		
61B13	AL22/23	13	Sihan	636	
61B14			'Ileiq-yun		
61B15			Ed-Reisat		
61C			<u>Zay Nahiya</u>		
61C1	AL22/23	13	'Allan	649	1,150
61C2	AL22/23	13	Ed-Dira Esh-Sharqiya	143	26
61C3	AL22/23	13	Ed-Dira El Gharbiya		
61C4	AL22/23	13	Um El-'Amed	182	360
61C5	AL22/23	13	Jal'ad	288	90
61C6			Er-Reishuni		
61C7	AL22/23	13	Zay		650
61C8	AL22/23	13	Um Jauza	582	1,110
61C9	AL22/23	13	Sal'uf		180
61C10	AL22/23	13	Da'am		
61C11			Um El-Wi'al		
61C12			Mushrifa		
61C13	AL22/23	13	Sumya	170	110
62			<u>Deir 'Alla Sub-District</u>		
62-1	ALO	21	Deir 'Alla	1,190	6,960
62-2		22	Er-Rabi	177	940
62-3			El-Mushahara		270
62-4			Ed-Dayat		2,360
62-5			Es-Salihiya		2,380
62-6	AB14	22	Damya	483	610
62-7			El-Yaguli		
62-8			El-Muhsen		
62-9	ALO	21	Mu'addi	938	630
62-10		21	Abu Ez-Zeighan		620

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Index No.	Area/ Sub-area	Sec-ec Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
62-11	AB13	21	Dharar	650	1,364
62-12	ALO	21	Muthalath El-'Arda	274	1,743
62-13	AB14	22	Ghor Kated		1,132
62-14		21	Et-Towal		
62-15		21	Ruweina		
62-16		21	El-Eddab		
62-17		21	Sawalha		
63			<u>Shunah Jancubiya Sub-District</u>		
63-1	AB15	22	Esh-Shunah El-Janoubiya	1,082	1,992
63-2	AB14	22	El-Karama		2,427
63-3	AB15	22	Nimrin El-Gharbi	109	1,577
63-4	AB15	22	Nimrin Esh-Sharqi		1,830
63-5	AB15	22	El-Kafrein	769	1,950
63-6	AB15	22	Er-Rama	1,317	620
63-7	CA1	22	Sweima	315	1,961
63-8	AB15	22	Er-Roda		1,550
63-9	AB15	22	Jau. Fat El-Kafrein		335
63-10	AB15	22	El-Hajajira		
63-11	AB15	22	Saknet Esh-Shunah	1,007	
63-12		22	Um El-Qottein		

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Index No.	Area/ Sub-area	Soc-ec Region No.	Name of Location	Population	
				1961	1974/75
1	2	3	4	5	6
7			<u>Karak Governorate</u>		
71A			<u>Karak Sub-District</u>		
71A1	CE	71	El-Karak	7,422	12,500
71A2	CD11	71	El-Lajjun		6
71A3	CE	71	Samra	245	49
71A4	CE	71	'Az-Ra		13
71A5	CE	71	Esh-Habiya		1,530
71A6	CD11	71	Adir	1,278	2,200
71A7	CE	71	'Ainun	210	42
71A8	CE	71	Thaniya	457	1,100
71A9	CD11	71	Madin	328	1,030
71A10	CE	71	El-'Adnaniya (Mihna previously)	426	92
71A11		71	Murud		
71A12	CD11	72	El-Qatrana	224	3,190
71A13	CA4	71	Mumya	183	41
71A14			El-'Abdaliya (Um Ed-Dujaj previously)		
71A15			Kamenna		
71A16	CD11	71	El-Ghuweir	426	1,220
71A17			Buqei' El-Akhwat		22
71A18			El-'Abasiya		
71A19	CD11	71	Zah-hum	270	51
71A20	CE	71	El-Musheirfa	140	24
71A21	CE	71	Manshiyat Abu Hammur	243	1,880
71A22	CE	71	Bathan	306	92
71A23	CE	71	Sakka		54
71A24			Rani 'Atiya (Tribe)		
71A25			El-Hajaya (Tribe)		
71A26	CD11	71	Er-Rawda (prev. Um Habla and Mabruqat)		
71A27	CD11	71	El-Mureigha		
71A28	CD11	71	El-Mamuniya El-Janoubiya		250
71A29	CA3	71	Rakin	840	470
71A30	CA3	71	Battir	435	610
71A31	CA3	71	Wadi Ibn Hammad	123	340

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Index No.	Area/Sub-area	Sec.-ec. Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
71A32	CD11	72	Said El-Sultani		112
71A33	CD7	72	El-Mashroa El-Abyad		196
71A34	CA3	71	Um Romana		54
71A35	CE	71	El-Haweya		125
71A36			Shahtor El-Mojeb		225
71B			<u>'Aiy Nahiya</u>		
71B1	CA4	71	'Aiy	1,935	3,693
71B2	CA4	71	Kathrabba	859	1,294
71B3	CA4	71	Goza El-Janoubiya	231	837
71B4	CA4	71	Goza Esh-Shamaliya		
71B5	CA4	71	El-'Imyan	323	
71B6	CA4	71	El-'Iraq	931	1,355
71B7		71	El-Dabaka		
71C			<u>El-Qasr Sub-District</u>		
71C1	CD11	71	El-Qasr	783	1,678
71C2	CD11	71	Er-Rabba	1,073	2,676
71C3	CD11	71	Es-Makiya	674	1,248
71C4	CD11	71	Humud	441	588
71C5	CD11	71	El-Gadida	820	1,559
71C6	CA3	71	Faqqu'a	783	1,855
71C7	CA3	71	Imra	495	2,057
71C8	CA3	71	Sarfa	667	
71C9	CA3	71	El-Yarut	441	671
71C10	CD31	71	Ariha	203	392
71C11	CD11	71	Abu Turaba	221	
71C12	CD31	71	Mas'ar	125	147
71C13	CD11	71	Gad'a El-Gubur	123	273
71C14	CD11	71	Gad'a Es-Sayayda	440	92
71C15	CD11	71	Maghir	104	262
71C16			Ez-Zahra		231
71C17			El-Mujib		
71C18	CA3	71	Damna	146	253
71C19			Debat El-Ghorskeh		102

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Index No.	Area/Sub-area	Sec-ec Region No	Name of Location	Population	
				1961	1974/5
1	2	3	4	5	6
71C20			El-Gama'a		
71C21	CF2	71	Seil El-Hessa		7
71C22			Shagara		1
71C23	CA4	71	Mahara		4
71C24	CA4	71	Rajm Alanda and Mansheyat El-Mazar		2
71D			<u>El-Mazar El-Janoubiya Sub-District</u>		
71D1	CA4	71	El-Mazar	1,568	3,6
71D2	CE	71	Mu'ta	1,106	2,0
71D3	CA4	71	Et-Taiyba (Khanzira prev.)	810	2,10
71D4		71	Israra		60
71D5	CA4	71	Um El-Khanazir		
71D6			Bagi' Israra		
71D7			El-'Ama'yshiya and En-Nahil		
71D8			Ed-Dibba	127	2,10
71D9			Khokha		
71D10	CA4	71	Ghara		25
71D11	CD11	71	El-'Amriya (Daliqa prev.)	410	70
71D13	CD11	71	Sul	522	70
71D14	CD11	71	Um Hamat	446	8
71D15	CD8	71	El-Khaldiya (Um Zabayer prev.)	389	2
71D16	CD8	71	El-Husseiniya (Rujm Es-Sughra previously)	792	2,20
71D17	CD8	71	Dhat Ras	523	1,65
71D18	CF1	71	El-'Aina	285	4
71D19	CD8	72	Muhai	556	1,70
71D20	CF2	71	El-Hashimiya El-Janoubiya (Ed-Wukhla prev.)	339	65
71D21			Esh-Sharifa		
71E			<u>Es-Safi Sub-District</u>		
71E1	DA11	71	Ghor Es-Safi	3,468	6,45
71E2	DA11	71	Ghor Feifa	777	50
71E3	CA4	71	Ghor Numeira	188	27

Index No.	Area/Sub-area	Sec. Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
34	DA11		Ghor Khanzira		
35		78	El-Nagah		192
36			El-Tameen		270
A			<u>Tafila District</u>		
A1	DB	73	Et-Tafila	4,506	11,652
A2	DB	73	'Aima	1,147	1,070
A3	DB	73	Sinifha	548	693
A4	CF1	74	El-'Ulaiya		254
A5	DC	73	Es-Sila	625	688
A6	DC	73	El-Mitin	244	133
A7	CF1	73	'Abur		759
A8	DB	73	El-'Ais		178
A9	CF2	73	'Abel		189
A10	CF2	73	Sheithem	150	237
A11	DC	73	En-Namta	400	408
A12			Audim		405
A13	DB	73	Ed-Diba'a	175	146
A14	CF2	73	Er-Rihab	115	331
A15			'Af-ra		298
A16			El-Barbitah		55
A17	CF1	73	El-Jurf	193	1,301
A18	CF1	73	El-Hasa	217	4,096
A19	CF2	73	El-La'ban		
A20	DB	73	'Arafa		169
A21			Abu Banna		
A22	CF2	73	'Ain El-Beida		1,146
A23			'Ashayer El-Mana'in El-Hajaya		
A24	CF2	73	El-Hanana		80
A25	DB	73	Saawa		134
A26	CF2	73	Suwaneh		41
A27			Majadel		73
A28	CF1	73	El-Towaneh		290
A29		73	El-Duwaikhla		
A30		73	Erwhim		

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Index No.	Area/Sub-area	Sector/Region No.	Name of Location	Population	
				1961	1974/75
1	2	3	4	5	6
72B			<u>Buseira Nahiya</u>		
72B1	DC	73	Buseira	1,219	1,92
72B2	DC	73	Er-Rashadiya	109	7
72B3	DE	73	Dana (and Kh. Dana)	1,229	57
72B4	DC	73	Gharandal	460	80
72B5	DE	73	Eir El-'Ata'ita)		1,48
72B6	DC	73	Lahtha		16
72B7	CF2	73	Um Es-Sarab		12
72B8	DC	73	Sail Rab'a		6
72B9			Ed-Dahal		
72E			<u>Ghor El-Mazra'a Nahiya</u>		
72E1	CA3	71	Ghor El-Mazra'a	1,194	2,37
72E2	CA3	71	Ghor El-Haditha	703	1,10
72E3	CA4	71	Ghor 'Isal	227	31
72E4	CE	71	Ghor Edh-Dhira	214	32
72E5			Ghor El-Hanawa		

# Town and Village Index

Index No.	Area/Sub-area	Soc. Sec. Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
			<u>Ma'an Governorate</u>		
1A			<u>Ma'an Sub-District</u>		
1A1	G2	75	Ma'an	6,643	12,690
1A2	ED11	75	En-Naqb	223	341
1A3	G2	75	Wuheida		
1A4			Esh-Sharah El-Janoubiya		
1A5	DF1	77	Bir Hofa		15
1A6			El-Hayad		
1A7	EA1	77	Gharandal		146
1A8		77	Qa' Es-Sa'idiyin		
1A9	G2	75	Bir Madhkur		421
1A10	G2	75	Abu El-Lasan		295
1A11	G2	75	Sweimra		116
1A12	G2	75	Qurein		286
1A13	G2	75	Dur		131
1A14			Tasan		
1A15	CF1	74	El-Hasaniya		1,213
1A16			'Uneiza		
1A17		74	Maw-qe' Burma		
1A18	G2	75	Udhruh		367
1A19	G2	75	El-Garba El-Kabir		264
1A20	G2	76	El-Garba Es-Sagheera		25
1A21	G2	75	El-'Arja		
1A22			Et-Tami'a		
1A23			El-Hashimiya (El-Misbihim and Es-Samhiyin)		
1A24			Ed-Da'janiya		
1A25	G2	0	El-Jafr		781
1A26	I	0	Bayer		177
1A27	K	0	El-Mudawwara		328
1A28			El-Ash'ari		
1A29			Mul-Ghan		
1A30			Et-Tahuna		
1A31			El-'Uweina (El-Breika)		
1A32			Hittiya		

Index No.	Area/Sub-area	Soc.-ec. Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
31A33			Hayid		
31A34	G2	75	El-Mureigha	618	240
31A35	DH	75	Dilagha		235
31A36	DH	75	Er-Ruseis		143
31A37			El-Muhammadiya		
31B			<u>Esh-Shaubak Sub-District</u>		
31B1	DE	75	Esh-Shaubak	462	1,306
31B2	G2	75	Najl		
31B3	DE	75	El-Jaya	237	271
31B4	DE	75	Abu Makhtub	418	393
31B5	DE	75	El-Maqar'iya		884
31B6	DE	75	El-Mansura (El-Khreiba prev.)	307	455
31B7	DE	75	El-Guheir	189	375
31B8	DF1	75	Shammakh	257	203
31B9	DF1	75	El-Ganina		62
31B10	G2	75	Bir Khidad	195	394
31B11	CF1	75	Hadira		
31B12	DF1	75	Magdas and Um Suwan		
31B13	G2	75	Rumeilat	137	
31B14	G2	75	Ifjeij		489
31B15	G2	75	Ez-Beiriya		296
31B16	DF1	75	Hawala	318	95
31B17	G2	75	Bir Abu 'Alaq	521	223
31B18	G2	75	Bir Ed-Dabbaghat	618	64
31B19	DF1	75	Beida		98
31B20			Badibda		
31B21	DH	75	El-Baq'a		104
31B22			El-Haddada		
31B23	G2	75	El-Manshiya		163
31B24	DE	75	Seihan		
31B25		75/77	Feihan		
31B26			Mudeibi'		
31B27			Bir Et-Tafi	119	
31B28			Biddya		

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Index No.	Area/ Sub-area	Soc.-ec. Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
81B29			Bir Ibn Jazi		
81B30			El-Arza		
81B31	DE	75	Khirbat Es-Samra		
81C			<u>Wadi Musa Sub-District</u>		
81C1	DG11	75	Wadi Musa	654	3,906
81C2	DH	75	Et-Taiyiba	1,007	978
81C3	DG2	75	El-Haiy	610	352
81C4	G1	75	El-Farthakh		156
81C5	G2	75	Bir Abu Dana		59
81C6	G1	75	Basta	461	398
81C7	G1	75	Ail	416	99
81C8	DH	75	Er-Rajef	479	552
81C9	DG21	75	'Ain Amaun		39
81C10	DG21	75	El-Batra		540
81C11	ED1	75	Jil-Wakh	156	202
81C12			Khirbat En-Nawafta	233	200
81C13	G2	75	Es-Sadaqa		315
81C14	G2	75	Bir El-Bitar		
81C15	DH	75	Diba'a		315
81C16			'Ain Musa		
81C17			Khirbat Um Et-Tilyan		
81C18			Taur El-'Iraq	103	148
81C19			Ed-Dilba		
81C20			Eth-Tharwa		
81C21			Um Er-Rukhm		
81C22	G2	75	El-Qa'		
82A			<u>'Aqaba District</u>		
82A1	EA1	9	El-'Aqaba	8,908	16,804
82A2		9	Dura		
82A3			Nittin		
82A4			El-Yamaniya		
82A5			El-Lebanan		
82A6			Malqi El-Aiytem		

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Index No.	Area/Sub-area	Sec-ec Region No.	Name of Location	Population	
				1961	1974/75*
1	2	3	4	5	6
82A7		9	El-Bureij		
82A8			Es-Sarih		
82A9			El-Mileh		
82A10			Wadi El-Yutm		
82A11			Ras Aseimer		
82A12			'Ain El-Qattar		
82A13			'Arab El-Ahyawat		
82B			<u>Qweira Nahiya</u>		
82B1	ED11	8	El-Qweira	268	2,701
82B2	ED11	8	Run		202
82B3	ED11	8	Ed-Disha		478
82B4	ED12	8	Et-Tweisa		328
82B5	ED12	8	El-Ghal		189
82B6	ED12	8	Muneishir		161
82B7	ED11	8	El-Humeima El-Qadima		105
82B8			El-Humeima El-Jadida		
82B9			Dabbat Hanut		
82B10	ED11	8	Hisma		111
82B11	ED2	8	Khirbat El-Khalidi		
82B12			'Ain El-Hiwara		
82B13			'Arab El-Qadaman (km 90)		
82B14			El-Mafraq Wadi Araba		
82B15	EA1	8	Sibgh Et-Taba Wadi Araba		1,045
82B16		8	Darb Wadi Araba		
82B17			Er-Ratma		
82B18			Um Ghudat		
82B19			Dilagha		
82B20			El-Hudeida		
82B21		'Ain	El-Hajna		
82B22			Bir El-Bataiyihat		
82B23		8	Rahma		