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KARAK ECONOMIC DEVELOPMENT STRATEGY 2007 – 2012

Final Report

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KARAK DEVELOPMENT STRATEGY 2007 - 2012

FINAL REPORT

SUSTAINABLE ACHIEVEMENT OF
BUSINESS EXPANSION AND QUALITY (SABEQ)

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FORWARD

Certain economic realities dictate the best approach to local economic development:

First, a successful regional economic development strategy must almost always connect the resources of one, or more, urban economic centers with the resources of a rural hinterland. The business investment that creates economic development is not governed by political subdivisions within a country.

Second, economic development is about identifying and harnessing opportunity. It is not about what is needed. An economy develops when talented entrepreneurs and businesses recognize market opportunities and resolve to raise capital and hire workers to implement an idea, or produce a product that they can sell at a profit in the marketplace. So a local economic development strategy must identify regional comparative advantages and then design the steps that need to be taken to transform comparative advantage into competitive advantage.

Third, economic development is about identifying 'business winners' and reducing the obstacles that stand in the way of their growth and development. Working with 'business winners' is about learning the underlying secrets of their success and the possibilities they see, then clearing the way for their continued success and future investment.

Fourth, economic development--like business itself--is competitive! Every community and every region wants the increased incomes, jobs and taxes that come from investment by business winners. So for a local economic development program to be successful, the focus must move from needs to opportunities, from a concentration on what's wrong and on past wrongs to a concentration on what's most possible, from a focus on alleviating poverty to a focus on identifying comparative advantage and supporting business winners in order that their success will lead to the alleviation of poverty.

Fifth, small businesses create most new jobs. Yet many small businesses fail. So the trick is to create an environment that supports existing small businesses while encouraging innovation, the development of new business ideas and risk-taking.

EXECUTIVE SUMMARY

Local economic development, as defined by the World Bank, “offers local government, the private sector, the not-for-profit sectors and the local community the opportunity to work together to improve the local economy. It aims to *enhance competitiveness* and thus *encourage sustainable growth* that is inclusive.”

As such, stakeholders from the public, private, and NGO sectors devised this economic development strategy, with the support of SABEQ, in order to help build up the economic capacity of Karak to improve its economic future and the quality of life for all through the creation of jobs, increasing income, reducing poverty, and enhancing individual economic opportunities.

MAIN FINDINGS OF THE KARAK ECONOMY

- ⇒ There is a high level of consumerism in Karak, and efforts must be focused on increasing productivity levels.
- ⇒ Efforts aimed at curbing poverty have been weak and fragmented. The poverty rate has remained stagnant at around 12% since it was last measured in 1997.
- ⇒ Karak suffers from rampant unemployment due to (1) low absorptive capacity of the productive sectors for labor; and (2) high reliance on the public administration and defense sector for employment, whose ability to hire applicants has significantly dropped.
- ⇒ Need to bridge the wide gap between the output of vocational training and labor market requirements.
- ⇒ Karak suffers from weak and ineffective infrastructure.
- ⇒ It is estimated that around 60-70% of households in Karak are involved directly or indirectly in agriculture. Nonetheless, the agricultural sector in Karak does not contribute as much as it should, and could, to the national economy.
- ⇒ The tourism industry is widely recognized for its economic importance in terms of capital formation, value added, and contribution to employment, gross national income and balance of payments. Unfortunately, the potential of this industry remains to be unrealized and its socioeconomic value unappreciated by the local community in Karak.
- ⇒ The mining sector is considered to be one of the main economic activities in the Governorate, and in fact contributes significantly to the country's total exports.

Projects in this sector were primarily initiated by the government (now partially privatized). Room for private sector investment in this sector remains to be wide.

⇒ Karak fell short of making the QIZs an integral part of its economy.

STRATEGIC DIRECTIONS AND ACTION PLANS

Based on the above findings, and following a four-month process of leadership mapping, and socioeconomic assessment, stakeholders identified their vision for Karak to be as follows:

An economy with thriving tourism, industrial and agricultural sectors with a lucrative investment environment that creates opportunities; enhances productivity; and is supported by an advanced infrastructures, and qualified labor force.

Four Strategic Directions were identified to achieve the vision:

1. Enhance the competitiveness of the main economic sectors, namely tourism and agriculture, which create job opportunities for the citizens of Karak, through marketing, promotion and enhanced project financing opportunities;
2. Provide the needed training in order to equip human resources with the skill sets that are required by the labor market;
3. Collaborate closely with media outlets to work on transforming attitudes that negatively influence development and entrench the value of productivity;
4. Build the capacity of the Economic Council to undertake the responsibility of investment promotion and sustainable economic development.

INTRODUCTION

In 2006, the population of Karak was estimated at 218,400 persons, comprising 42% of the Southern Region's population, and 4% of Jordan's population. The Governorate of Karak has seven districts, three provinces and 114 cities and villages. The two most prominent districts are the Qasabet Al-Karak and the Southern Mazar, which cover together 36% of the total area of the Governorate and house nearly 60% of its population.

Today, the initial form of the city remains the same, with the city of Karak located on a hilltop next to its historical castle. The Castle of Karak is still the most significant historical and archeological feature of this Governorate. In terms of economic and strategic significance, Karak lost what it historically enjoyed. With the exception of the mining sector, the contribution of its local economy to the national one is minimal. The majority of households are involved in some form of subsistence farming, and the private sector is in its nascent stages of growth. Poverty and unemployment are rampant, and efforts to curb their levels have been weak and fragmented. The current infrastructure

and superstructures for private sector growth and investment attraction are weak and underdeveloped. These include the unreliability of water and electric supplies, cumbersome registration and licensing procedures, ineffectiveness and inefficiency of municipal services, weak private sector support, etc.

The Governorate has many strong points that can be capitalized on and opportunities that can be captured in order to propel growth, competitiveness, productivity and ultimately create more jobs. The Governorate is rich with mineral and natural resources; it has a number of historical and archeological sites that can support a thriving tourism industry; and has the required enablers to substantively increase the contribution of agricultural activities to local economic growth.

As such, a two-day strategic planning workshop for Karak was held in April, with the support of SABEQ¹, with the key business and municipal leaders identified through the networking exercise. The objective of these workshops was to gather the key stakeholders, share findings from SABEQ's economic assessment, and through a cooperative process generate a Vision Statement, Obstacles to Growth, and Actionable Ideas to eliminate these obstacles. These actionable ideas were grouped into a number of Strategic Directions.

Workshop participants approached the tasks by reviewing the overall economic and investment climate of the Governorate, identifying strategic opportunities for local growth and defining achievable and measurable goals for the regions. The strategic directions outlined for the economic regions focus programming and resources on select sectors unique and competitive to the region.

SABEQ's Local Economic Development Team worked with the key public-private stakeholders in Karak to translate their strategic directions into actionable work plans and is offering technical assistance in designing tactics to address the Governorate priority sectors and objectives to improve productivity, build institutional competitiveness, increase awareness of Governorate issues and transform attitudes that negatively influence development.

¹ Since its inception, SABEQ has been working with public and private sector leaders in Karak to identify key stakeholders; establish a dialogue regarding local issues and priorities; and create a framework that supports breakthrough achievement in local development. Key stakeholders provided the inputs and defined the key components of this proposal and public and private leaders in the Governorates indicated a broad consensus on the importance of a more defined and formalized public-private partnership to frame and lead economic development programs in their communities.

METHODOLOGY

LEADERSHIP MAPPING

In January and February, 2007, SABEQ conducted tens of interviews in Karak leveraging a robust leadership survey tool to identify leaders across the Governorate in the public, private, NGO and Community Based Organization (CBO) sectors.

Opinions, facts, and identified expertise across the region were gathered and captured into a data mapping repository. ***(For more information please see the Networking and Leadership Mapping summary report)***

The goal of the networking exercises was to pave the way to develop linkages between stakeholders, generating interest and momentum in LED activities, and identify opinion and implementation leaders who can be instrumental in the development of the strategy.

SOCIOECONOMIC ASSESSMENT - BASELINE REPORT

SABEQ also worked with technical specialists and local partners to complete thorough socioeconomic reviews of Karak. The team identified the region's core economic activities, and demographics regarding the mix of businesses and institutions, natural and workforce resources and political subdivisions. Against this qualitative data, the SABEQ team collected baseline performance data and assessed the overall strengths, weaknesses and opportunities for the regions economic improvement. ***(For more information please see the Karak Baseline Summary report)***

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STRATEGIC PLANNING PROCESS

In April, SABEQ held a strategic planning workshop for Karak with the key business and municipal leaders from each region identified through the networking exercises. The objective of this workshop was to gather the key stakeholders, share findings from SABEQ's economic assessments, and through a cooperative process generate a *Vision Statement*, *Obstacles to Growth*, and *Actionable Ideas* to eliminate these obstacles. These actionable ideas were grouped into a number of *Strategic Directions*.

At the end of the Workshops, participants organized themselves into *Task Forces* and pledged to work together for four weeks—drawing in additional expertise as necessary—to prepare detailed *Action Plans* for each strategic direction. ***(For more information please see the Karak strategic planning templates)***

SOCIOECONOMIC OVERVIEW OF KARAK

INCOME & EMPLOYMENT

The average annual current income of a household, and a household member in Karak was estimated at JD5,633 and JD877 respectively. The average household in Karak spends 41% of its income on food; 23% on the house itself including rent, maintenance, water and electricity; and 13% on transportation and communications.

The poverty line for Karak was set at JD364 in 2002/2003, up from JD349 in 1997. Subsequently, it was estimated that 12.2% of the population of Karak lived below the poverty line, representing a slight improvement from 13% in 1997.

Around 38% of the population in Karak is economically active. Although a minor segment of the female population is economically active in Karak, estimated at 15%, this rate is higher than the national average rate (12%), and that of all the other governorates. The unemployment rate in Karak hovers at around 24%, an alarming rate that is driven by high unemployment rates for both males (21%) and females (36%).

Karak suffers from rampant unemployment due to (1) low absorptive capacity of the productive sectors for labor; and (2) high reliance on the public administration and defense sector for employment, whose ability to hire applicants has significantly dropped.

The majority of employed persons work in public administration and defense (27%), education (20%) and agriculture (8%). A reasonable segment is employed by the mining and quarrying sector, which is predominantly represented by the Arab Potash Company. Employment in tourism is negligible. This is due to two main factors. Firstly, the tourism sector in Karak is underdeveloped and employment opportunities are very limited, and secondly, cultural norms are severely restraining when it comes to seeking a job in this sector, and especially for females.

EDUCATION & TRAINING

There is one public university in Karak. Mu'tah University enjoys some areas of strengths, but also suffers from a number of serious weaknesses that hold back its ability to contribute more effectively to local economic development, which is primarily manifested by the weak links the university has created with the local business community.

Karak also has five vocational training centers. The following salient observations can be made about vocational training:

- There is a mismatch between the output of the vocational training system and the requirements of the labor market.
- Instructors do not receive any technical training, and as such are not updated with developments in their field.
- The use of information technology in training is very limited.
- The private sector is not involved in the development of curricula and training material.
- The centers do not have the resources to follow up on the status of their graduates. The facilities and tools available for training are both inadequate and outdated.

INFRASTRUCTURE & BUSINESS FACILITATION

The Governorate is well connected to the water and electric networks; nonetheless, the water network is considered to be in an obsolete condition and in grave need of renovation. The Governorate also suffers from frequent interruptions in the electric supply. The Governorate is well connected to the main highway in Jordan, and has a good road network. Traffic inside the city of Karak is a problem due to the narrowness of the streets, lack of parking spaces, and inefficient traffic management services.

Businesses with more than one partner must register in Amman. There is a lack of coordination amongst the various entities responsible for business operations in Karak because they are not connected via intranet. Investors are overwhelmed by the number and complexity of registration procedures that they need to undertake, which in most instances drives them away. Business networks in Karak are unsupportive of private sector development.

MAIN ECONOMIC ACTIVITIES

Agriculture

The economy of Karak is primarily based on herding sheep and goats and on growing wheat and barley. A large number of women make ghee and jameed at home from sheep and goat milk for domestic consumption. Commercial production of the latter products is very limited. Olives are grown for consumption and oil production both for domestic and commercial purposes. A number of fruits and vegetables are also staples of home food production such as grapes and apples. Karak is also known for its production of tomatoes, which are grown in the ghour and shafa ghour areas.

Field crops are grown in the highlands and are rain fed. Karak's contribution of wheat was estimated at 25% in 2005; the highest contributor out of all governorates. Karak is also known for its poultry production, contributing 10% to total production in the country in 2005.

The agricultural sector in the Governorate suffers from three main challenges:

1. **Financing:** access to funds by the "poor" farmers is very limited. Agricultural cooperatives are overburdened with debt because they have historically mismanaged their varied lending schemes to member farmers.

2. **Adopting advanced farming techniques:** use of advanced tools and techniques is very limited due to lack of financing and know-how, which limits the ability of farmers to extend beyond the traditional production of food and animal feed into modern agriculture.
3. **Marketing:** There is no central body that helps farmers market their products. They currently sell their products individually to the central markets in Amman and Karak mainly through brokers. Production of jameed and ghee is primarily sold by the producing households to neighbors or acquaintances in Karak.

It is estimated that around 60-70% of households in Karak are involved directly or indirectly in agriculture. Nonetheless, the agricultural sector in Karak does not contribute as much as it should, and could, to the national economy.

Tourism

The tourism industry is widely recognized for its economic importance in terms of capital formation, value added, and contribution to employment, gross national income and balance of payments. Unfortunately, the potential of this industry remains to be unrealized and its socioeconomic value unappreciated by the local community in Karak.

Karak City has failed to capture a greater share of the overnight tourist market due to the lack of accommodation and support facilities that do not make it worthwhile for the tourists to spend the night in Karak. There are only three classified hotels in Karak City – two 2-star hotels with a total capacity of 34 rooms and 70 beds, and one 1-star with a total capacity of 15 rooms and 24 beds.

Because of the weak infrastructure for tourism in Karak City, and reinforced by cultural restrictions, employment opportunities in this sector are minimal and overwhelmingly male dominated. In fact, only one Jordanian female is employed by hotels. In September 2006 (latest available), an estimated 80 persons were employed by the tourism industry in the Governorate compared to 22,000 in Amman, over 2,300 in Aqaba, and 1,400 in Petra. Around 36% of those employees work in tourist restaurants and 34% in hotels. The other employees work in tourist shops (14%), travel agencies (13%), and car rental offices.

Mining

The Governorate is rich with natural resources. A number of minerals are extracted from the Dead Sea such as potash, bromine, magnesia, and other salts. The Governorate also houses one of Jordan Phosphate Mines Company's main mines in the Al-Abyyad area. Karak is also rich with marble, and limestone, in addition to a number of natural minerals that have not been exploited such as shale oil in the Lujoun area, and sulfur in the Lisan area, in addition to zeolites and dolomites.

The mining sector is considered to be one of the main economic activities in the Governorate, and in fact contributes significantly to the country's total exports. Projects in this sector were primarily initiated by the government (now partially privatized). Room for private sector investment in this sector remains to be wide.

Industry

Industrial activity in Karak in general, with the exception of potash extraction and garment manufacturing, is considered primitive. This activity is limited to handicrafts, the simple manufacture of food products, fabricated metal products, apparel and furniture. It primarily employs low-skilled immigrant workers.

In 1999, Al Hussein Bin Abdullah II Industrial Estate was designated as the first QIZ in Karak Governorate. There are two operational QIZ factories at the industrial estate. Their total registered capital reached approximately USD 5 million; meanwhile, their total volume of investment was reported at almost USD 29 million. In 2006, two other factories were shut-down by the Government due to their violations of foreign workers' rights

In 2006, Al Hussein Bin Abdullah II Industrial Estate Zone's QIZ exports contributed 15% of the total value of exports. The total number of employees in both factories reached 4,296 employees, around 70% of which were females. Moreover, the number of foreign workers slightly exceeded the number of local workers, at 52% and 48% respectively.

Cultural mindsets still perceive working in such environments as culturally unsuitable for Jordanians and one that offers low wages, and long working hours. Although this mindset has narrowed in recent years, it can still be considered prevalent especially when it comes to the employment of females. In sum, Karak fell short of making the QIZs an integral part of its economy.

COOPERATIVES

Cooperatives played an important role in local economic development. This was manifested mainly in agricultural development through:

- Extending loans in varying amounts to member farmers;
- Providing farming machines and agricultural equipment to enable farmers to adopt better farming techniques and increase their productivity; and
- Providing the needed agricultural supplies such as seeds, fertilizers, feed, plastic houses, pesticides, etc at competitive rates.

Cooperatives also played a role in creating jobs, assisting with internal and external transportation through the use of their vehicles, and helping settle some bedouins in the Qatraneh and Wadi Al-Abyad areas by providing land for cultivation.

The main challenge facing cooperatives is to enable their “poor” members to frequently get loans for production and provide guarantees for repayment of such loans, while also ensuring that cooperatives that services these members are still able to exist and develop. The lack of qualified technical and supervisory cadre is also another challenge that has caused cooperatives to be poorly managed. This was further exacerbated after cooperatives received their autonomy by the new law without ensuring that the existing management received any appropriate training.

SWOT ANALYSIS

Strengths

1. The historic **Karak Castle** that is testimony to the area’s historic significance, making it a favorable spot for tourism.
2. Karak has a thriving **agricultural sector** that is a major contributor to the production of field crops, fruits, and livestock.
3. The establishment of the **Al Hussein bin Abdullah II Industrial Zone** succeeded in attracting foreign investment to Karak, creating jobs, boasting exports, and propelling growth in other supporting services.
4. The Governorate is classified as Zone C by the Investment Promotion Law.
5. The population of Karak is **young and educated**. **Female economic activity** rates are also the highest in the country.
6. Karak is **well connected** to the major roads and highways. Dwellings are also all connected to the water and electricity networks (over 99%).
7. The University of Mu’tah offers higher education, including graduate programs, to students from the local community and students from other parts of the country.

Weaknesses

1. Karak has an alarmingly **high unemployment rate** estimated at 24%.
2. Karak suffers from a **poverty** rate that has been persistent since 1997.
3. The **population of Karak is predominantly young**. While this feature was presented as a point of strength, it can also be viewed as a point of weakness especially when considering the growing number of people entering the labor market every year and the **limited job opportunities** that are offered in return.

4. **Low ability to attract local and foreign investments**
5. **Municipal services** in waste management and garbage collection are inefficient. Traffic inside the city of Karak is also a major problem due to the narrowness of the streets and lack of parking spaces.
6. The **water network** is deteriorated and in need of immediate change. Moreover, people suffer for occasional interruptions in electric supply
7. The **private sector** in Karak is in its nascent stages of development.
8. There is a **high level of bureaucracy and inefficiency** in the local government.
9. **Cultural restraints** play a major role in shaping entrepreneurship and choice of employment.

Opportunities

1. In the area of tourism, **infrastructure development** including renovating the old houses; transforming parts of the city near the Castle into a pedestrian area where shops display and sell authentic handicrafts; increasing hotel-room capacity to accommodate a larger number of overnight tourists; restaurants and coffee shops within the city, etc. Other projects in eco tourism can also help attract another segment of tourists.
2. The **industrial zone** in Karak is currently operating under capacity, and has the infrastructure to accommodate more industrial projects and provide them with the needed services.
3. Everyone in Karak is involved in one form of an agricultural activity. The landscape is fertile, and the workforce is skilled and abundant. Opportunities in **agriculture** are thus wide-ranging.

Threats

1. **Ensuring that cooperatives that service agricultural households are able to exist and develop.**
2. The growing number of **immigrant workers** is slowly taking over the city of Karak, and forcing most of the indigenous population out to the surrounding areas of the city.
3. The **QIZ** is in danger of failure, not only in Karak, but in Jordan as a whole.

4. Many areas in Jordan are receiving financial and technical support in order to develop their tourism capabilities. These include Siyaha's support for the Madaba and Wadi Rum Clusters; private sector development in the Dead Sea; ASEZ; and Petra receiving global attention for being nominated as one of the world's wonders. The **lack of development in tourism** in the City of Karak can severely impact its ability to attract more tourists.
5. The **cultural heritage** of the city is in danger because of the negligible renovation efforts, and overall lack of appreciation of its value by the local community.

STRATEGIC DIRECTIONS

During the two-day workshop, participants were asked to state how they envisioned Karak in five years. Vision statements were documented, and grouped into five desired achievements:

1. Transforming Karak into a distinct tourism destination
2. Creating a lucrative investment environment that supports industries
3. Enhancing the competitiveness of the agricultural sectors
4. Equipping human resources with the skill sets required by today's labor market
5. Developing the infrastructure to attract investments.

Vision: An economy with thriving tourism, industrial and agricultural sectors with a lucrative investment environment that creates opportunities; enhances productivity; and is supported by an advanced infrastructures, and qualified labor force.

Through a second session of deliberations, participants raised a number of obstacles that they felt will hinder the realization of their desired achievements. Obstacles were also documented and grouped into six major groups.

1. Lack of participation and communications
2. Mismatch between the skill sets of human resources and requirements of labor market.
3. Ineffective organization and project management
4. Lack of awareness and negative behavioral patterns
5. Weak ability to attract investments
6. Underperforming and uncompetitive agricultural sector.

The third phase of the workshop required the participants to generate consensus on four main strategic directions to be adopted over the next five years in order to overcome the obstacles and achieve the desired achievements .

1. Enhance the competitiveness of the main economic sectors, namely tourism and agriculture, which create job opportunities for the citizens of Karak, through marketing, promotion and enhanced project financing opportunities;
2. Provide the needed training in order to equip human resources with the skill sets that are required by the labor market;
3. Collaborate closely with media outlets to work on transforming attitudes that negatively influence development and entrench the value of productivity;
4. Build the capacity of the Economic Council to undertake the responsibility of investment promotion and sustainable economic development.

The Strategic Directions of Karak along with the Action Plans are illustrated in the chart below:

(For more information please see Irbid strategic planning complete vision statements, challenges, directions and action plans templates)

Karak Baseline Report

SABEQ brief

All on SABEQ website

STRATEGIC DIRECTIONS & ACTION PLANS

1

PRIORITY SECTORS

Agriculture

- Linking agricultural activities with R&D centers.
- Supporting a number of projects through partnership with farmers (ex. tomato paste factory)
- Linking small farmers with large farmers, and finding new market channels, especially export markets
- Increasing awareness programs conducted by the Directorate of Agriculture
- Protecting fertile lands from fragmentation
- Developing pastures and creating incentives to support livestock development
- Establishing an organic fertilizer plant
- Establishing a factory for washing, weaving, and producing sheep wool
- Implementing the water harvesting project (a national priority)

Tourism

- Tourism promotion
- Amusement part for the governorate
- Master plan for the Kings Road
- Database for tourism
- Develop visitors center
- Setup public facilities next to the Castle
- Night programs to encourage overnight stays
- Studying the establishment of a 4-star hotel along with a tourism training college
- Support the sale of products of tourism cooperatives at the main sites
- Develop knowledge of governorate through the use of media
- Organize visits for Jordanians
- Establishing a local radio station

Strategic Direction

Priority Sectors

Action Plans

STRATEGIC DIRECTIONS & ACTION PLANS

2

HUMAN RESOURCES & TRAINING

- Executing small family projects
- Training and qualifying Karak's young workforce
- Identifying a number of needed vocation training programs
- Creating training programs to support the QIZs
- Providing training for home-based projects
- Building awareness about the value of work
- Providing training for productive sectors (textiles and tourism)
- Improving the skill levels of the training cadre at the vocational training centers
- Following up on the status of graduates from vocational training centers
- Providing training in agriculture
- Providing training in project management

3

ECONOMIC COUNCIL

- Devising general strategies for priority sectors, and taking into account the effective allocation of funding and returns
- Advising other sectors on devising their own strategies based on available resources

4

AWARENESS

- Designing a number of promotional posters and brochures about Karak
- Publishing a monthly bulletin
- Conducting lectures and workshops for the young unemployed
- Conducting workshops throughout the governorate

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