

**CONSTRUCTION and TECHNICAL CONSULTANCY**

**SECTORAL REPORT/JORDAN**

**1- CONSTRUCTION SECTOR**

Jordan's construction sector contribution to GDP usually accounts between 8% to 10% and out of each 1 JOD (1.41USD) spent in the sector, some 0.42 JOD (0.59) goes to the Treasury and according to official data released by the Department of Statistics showed in its quarterly growth rate statistical report that the construction sector achieved a growth rate from 3.2% in 2022 to 3.5% in 2023, which as well, increased the sector's contribution to 0.11 percentage points in the overall growth rate in 2023 from 0.10 point in 2022, yet in terms of all sectors rankings in the country's overall growth rate, the construction sector dropped from being in 2<sup>nd</sup> rank during 2022 to become the in 4<sup>th</sup> rank during 2023.

According to the construction activity statistics issued by the Central Bank of Jordan (CBJ), the total of building and construction permits issued in 2023 reached to 24,207 showing a 6.1% decrease from 25,790 issued permits in 2022. On the other hand, the total area of these permits issued showed a 3.8% increase in 2023, amounting to 9,408.5 (Thousands of Square Meters) against total area of 9,058.5 in 2022.

GDP by economic activity (construction) at constant market prices for 2023 registered 1,330 billion USD, stipulating a 1.3% increase from 2022 valued at 1,312 billion USD according to CBJ figures. GDP by economic activity (construction) at current market prices for 2023 registered 1,355 billion USD increasing by 1.6% from 2022 that registered a total value of 1,333 billion USD.

Concerning the registered companies and their total capital per economic activity, it seems that the Central Bank has seized to include that type of information as since 2020 report, this information stopped showing in its statistics and reports. According to 2020 figures, total registered companies stood at 125 companies with a total capital of 4.8 million USD companies, dropping from 14.5 million USD in 2019 for 156 companies.

The following tables and statistics are sourced from the Construction Contractors Association annual report:

**Works volume (USD/Million) according to type of activity:**

<b>Year</b>	<b>Buildings</b>	<b>Roads</b>	<b>Water &amp; Sanitary Sewage</b>	<b>Electro-Mechanical Works</b>	<b>Others (Specialized Works)</b>
<b>2021</b>	963.1	68.0	108.6	141.8	165.1
<b>2022</b>	537.5	133.7	13.7	89.8	61.5
<b>2023</b>	1,001.4	55.08	57.90	129.94	57.90

**Credit Facilities extended by Jordanian Licensed Banks to the Construction Sector**

<b>Year</b>	<b>Amount (Million USD)</b>
<b>2021</b>	10,901.8
<b>2022</b>	11,634.1
<b>2023</b>	11,326.8

**Activity Volume (USD/Million) in Jordan main cities:**

<b>Year</b>	<b>2023</b>	
<b>City</b>	<b>No. of Projects</b>	<b>Project Value</b>
<b>Amman</b>	5,444	786.7
<b>Zarka</b>	827	81.9
<b>Irbid</b>	686	62.1
<b>Aqaba</b>	273	110.1
<b>Total</b>	<b>737</b>	<b>1,040.8</b>

**Companies Registered Memberships at Jordan Construction Contractors Association during the Period 2019-2021\*:**

Nationality	2019	2020	2021
Jordanian	249	193	244
Arab	4	2	1
Foreign	1	2	3
<b>Total</b>	<b>254</b>	<b>167</b>	<b>248</b>

\*This data has not been updated by Construction Contractors Association anymore since 2021

**Companies Activity Volume (USD/Million):**

Year	2022		2023	
	Governmental	Private	Governmental	Private
Local Firms	298.0	455.0	405.0	402.0
Foreign Firms	83.1	0	3.0	112.0
<b>Total</b>	<b>381.1</b>	<b>455.0</b>	<b>408.0</b>	<b>514.0</b>

**Tender Values in (USD/Million) according to field of Activity:**

Year	Value	
	2022	2023
Field of Activity		
Buildings	537.5	1,001.4
Roads	133.7	55.0
Electro-mechanic	89.8	57.9
Water & Sanitary Sewage	13.7	129.9
Others	61.4	57.9
<b>Total</b>	<b>836.1</b>	<b>1,302.2</b>

**Companies Registered Memberships at Jordan Construction Contractors Association:**

Nationality	2021	2022	2023
Jordanian	244	306	220
Arab	1	2	3
Foreign	3	3	3
<b>Total</b>	<b>248</b>	<b>311</b>	<b>226</b>

**Certified Contracts by Field in Major Cities During 2023:****A. Building:**

City	No. of Contracts	Total Space (m <sup>2</sup> )	Contracts Value (USD)
Amman	4,150	4,862,148	289,919,413
Zarqa	750	355,467	14,831,100
Irbid	573	689,499	26,815,004
Aqaba	189	189,244	8,377,887
<b>Total</b>	<b>5,662</b>	<b>6,096,358</b>	<b>339,943,404</b>

**B: Electro-mechanic:**

City	No. of Contracts	Total Space (m <sup>2</sup> )	Contracts Value (USD)
Amman	93	78,947	1,241,228
Zarqa	5	1,273	41,341
Irbid	9	3,331	139,562
Aqaba	6	6,240	155,734
<b>Total</b>	<b>113</b>	<b>89,791</b>	<b>1,577,865</b>

**B+D) Significant Projects to be Taken internationally in the Short and Long Terms, and Business Opportunities in the Sector.**

The government has announced earlier in 2022 that it will embark on implementing mega ventures and partnership projects with the private sector under the “Economic Modernization Executive Program” at the volume of more than 14.1 billion USD.

As Per the Executive Program for the Economic Modernization Vision (2023-2025), piloted by the Ministry of Planning and International Corporation, to reflect the government’s commitment to delivering the modernization vision as a key pillar in the comprehensive modernization process led by His Majesty the King, this modernization vision document contained the following mega projects and Public-Private Partnerships (PPPs) investment opportunities:

Name of Project	Estimated Investment Size (Million/USD)
Management and operation of the multipurpose port at the new Aqaba port area.	10
Management and operation of King Hussein International Airport in Aqaba	50
Establishment of a medical university/Saudi Jordan Investment Fund.	290
Green Hydrogen and Green Ammonia Production Project.	4000
Aqaba - Amman Desalination and National Water Conveyance Project.	2100
National Railway Network Project (Phase I Aqaba-Amman)	1900
Jordanian-Iraqi Electricity Interconnectivity Project.	30
Jordanian-Saudi Arabia Electrical Interconnectivity Project.	39
Increasing the capacity of the electrical Interconnectivity line between Jordan and Egypt to 1100 MW.	40
Establishment of 14 public schools through PPP.	46
Amman - Zarqa Bus Rapid Transit Project (BRT).	140
Construction of cargo and passenger yards for the new King Hussein Crossing Bridge.	225
Expansion of the Aqaba Container Terminal.	300
Toll Road project.	400

Moreover, Jordan and Iraq are moving forward in plans to establish a joint economic city, with officials of the two countries announcing on April 2<sup>nd</sup> 2023 the issuing of an international tender to establish the city, calling on global companies to come forward to prepare studies, designs, and engineering plans and well as develop, finance, manage, invest, promote, operate, and maintain the economic city, and the tender is being floated by the Iraqi-Jordanian Company for Industry and is open for bidding by specialized in the construction of economic cities, development and free zones.

### **C) Financing of the Projects:**

In Jordan the financial resources are relatively limited and budgetary constraints are growing year by year, as well as, Jordan's need to build, develop and expand its infrastructures especially when Jordan's population grew considerably in recent years, letting alone the massive numbers of Syrians and Iraqis moving into Jordan due to their countries instabilities and circumstances, which pressured the country's existing public infrastructure and services and called for more in areas such as: transportation, water, energy, hospitals and schools.

Jordan's aspirations to create more projects to accommodate the growing demand always collide with main obstacle of limited Government financing capabilities for realizing such projects. This situation has forced Jordan to become very flexible in examining all means and maybe suggesting financing models and schemes to answer the growing pressure for such projects.

Most, if not all, development and infrastructure projects that have been achieved or still under-construction in Jordan have been funded for the majority of its cost by international funding establishments and banks or through country grants that are given to Jordan for such project, through a tendering process for local and international bidders and consortiums on a B.O.T system. Also, some mid-term projects or parts of it might be realized through a dept-swapping mechanism.

Another method the Government is pushing forward in recent years is the exploit of the private sector resources to meet with the infrastructure development requirements through public-private partnerships (PPPs). In 2014 the Government completed the Public-Private Partnership Law and Regulations to be the exclusive legal framework for public-private partnership projects in Jordan and takes into account all sectors, including water, energy, transport, municipalities, and information technology. The Public-Private Partnership Unit, under the supervision of the Ministry of Finance and the Public-Private Partnership Council led by the Prime Minister, acts as a central body for the supervision, regulation, and support of all PPPs conducted by the Government of Jordan.

### **E) Constraints, Risks for Foreign Company Activities in the Contracting Sector and / or Advantages.**

Although there are no major risks for foreign companies to work in Jordan, yet there are limitations for foreign companies to work in this sector, as they can operate in Jordan in forms:

- 1- A foreign company operating for a limited period:** This type of companies registers for the purpose of realizing the works of tender they have been awarded with. The registration of the company (Branch Office) ceases upon the completion of the work, unless the company obtains new contracts/tenders, then its registration shall be extended to cover the execution of the new work.
- 2- A foreign company with permanent operation:** This type of companies has limitations with regards to the capital ownership, as per the Non-Jordanian investments regulations that stipulate foreign company/investor cannot own more than 50% of the capital when the economic activity is registered or related to engineering consultancy services, and/or construction contracting and its related services.

#### **F) Logistics Infrastructure due to Machinery, Equipment and Construction Material Import.**

Jordan has considerable resources that are used in the construction industry such as building (including marble), cement raw materials, sand, gravel, crushed stone, construction chemicals and natural sand and others. Also, Jordan has a good reputation when it comes to working with metal and producing metal structures for various construction purposes. These factors support Jordan's construction sector in being effective in cost and delivery.

Albeit the facts above, Jordan opens the door for imports of building and construction materials from all over the world and has no restrictions in general except for some sensitive materials, which their importation is conditioned with pre-licensing and/or quota limitation such as iron steel.

Concerning logistics internally, Jordan is relatively a small country, where the total Jordanian territories expand on 91,880 square kilometers, and its cities are very well inter-connected with a network of roads and highways. Also, the logistics and transportation services in Jordan are abundantly available to service this sectors requirement. Therefore, internal logistics in Jordan does not rise to a level of challenge or disadvantage.

Construction machinery and vehicles may be an acute shortage in Jordan, yet on the other hand, for state projects and some essential mega projects, the authorities grant the approval on importing on temporary biases the equipment and machinery to perform the works required. Moreover, these projects-especially state projects-their imports are exempted from taxes such as: custom duties and/or sales tax.

#### **G) Qualified Workforce Supply**

Jordanian workforce is concentrated in some sectors over others; the construction sector is one of the less attractive for the Jordanian workforce, where the Ministry of Labor statistics for 2022 show that only from the total work force work in construction 4.4% dropping from 5% in 2021. The sector depends heavily on the foreign labor, from Egypt mainly, and the Ministry's statistics for 2022 show that 12.5% is the total Non-Jordanians working in the construction sector, increasing from 12% in 2020. Therefore, qualified/professional workforce is a challenge for this

sector, yet on the engineering level, it's the opposite as Jordanian engineers (electrical, mechanic, architect) are highly qualified and trained.

**Percentage Distribution from the total Jordanian & Non-Jordanians Workforce in the Construction Sector:**

Year	Jordanian Workforce Percentage	Non-Jordanian Workforce Percentage
2021	5.0	12.0
2022	4.4	12.5
2023	4.7	12.5

**H) Countries and Companies Conducting Contracting Project in the Country**

**1- Attarat Power Plant Project:** An oil shale-fueled power plant in the Attarat area in Jordan. The project is developed by the Attarat Power Company, and its shareholders are:

- Eesti Energia – (ESTONIA) = 10%
- YTL Power International Berhad (MALAYSIA) = 45%
- Yudean Group – (CHINA) = 45%

**2- Tafila Wind Farm Project:** A wind energy farm in Tafila that is developed by Jordan Wind Project Company, which is a co-development partnership between:

**InfraMed** (50%), which is an investment tool that is created by 5 major financing and investment institutions:

- Cassa Depositi e Prestiti (CDP) / ITALY.
- Caisse des Dépôts et Consignations (CDC) / FRANCE.
- European Investment Bank (EIB) / EU.
- Caisse de Dépôt et de Gestion (CDG) / MOROCCO.
- EFG Hermes / EGYPT.

**Masdar** (31%), Established by the Mubadala Development Company, which is owned by the Abu Dhabi Government.

**EP Global Energy** (19%), which is a member of the Cypriot Joannou & Paraskevaides Group (J&P Group).

**3- Queen Alia International Airport QAIA Rehabilitation, Expansion and Operation Project:** Performed by the Airport International Group (AIG), a consortium of regional and international partners as follows:

- Aéroports de Paris (9.5%) as operators (France).
- Joannou & Paraskevaides Overseas Ltd. (9.5%), J&P-Avax SA (9.5%), as contractors representing Greece and Cyprus.



Noor Financial Investment Company (24%) from Kuwait, Abu Dhabi Investment Company (38%) and EDGO Ventures (9.5%) from Jordan, as financial investors.

- 4- **Shams Ma'an Plant:** A solar energy plant that was engineered and constructed by an American manufacturer of solar panels (First Solar Inc.). The plant is owned by a consortium of investors consisting of Diamond Generating Europe Ltd. That is an American company subsidiary of Mitsubishi Corporation. Nebras Power Q.S.C. (Qatar) and the Kawar Group (Jordan).
- 5- **Jordan Fujeij Wind Farm:** A wind energy farm project estimated at a cost about 184 million USD that is being constructed by Korea Electric Power Corp. (KEPCO) and is expected to finish in October 2018. The wind turbines are contracted to the Spanish company VESTAS.
- 6- **Shobak Wind Project:** Constructed and owned by the Emirati Alcazar Energy 90%; and the American Hecate Energy LLC: 10% and the wind turbines are provided by contract with Spanish company VESTAS.
- 7- **Road Projects:** major road projects were funded by the Saudi Fund for Development and were performed by Saudi and Jordanian construction and engineering companies' consortiums. The projects included, the 220km desert road revamping project valued at 224 million USD, the 110 km rehabilitation project of Al Zarqa/Azraq/Al Omari Road estimated at 270 million USD.
- 8- **Aqaba New Port:** One of Jordan's national infrastructure projects and a major component of the country's economic growth through its sole maritime gateway in Aqaba. The 250 million USD project summarizes in building a new port in line with the highest international standards, to meet with Aqaba's rising needs and increase Jordan's capacity to become a logistical hub in the area. The new port will handle general cargo, grains and roll-on roll-off (RoRo) ships. The Project works were divided onto three packages, where the first were for marine works, the second for the grains terminal and silos, and the third is for the remaining onshore infrastructure facilities such as shipyards, sheds and buildings. Construction works of phase I and II have been completed, and now the 2<sup>nd</sup> phase of the third package work are undergoing and executed by the Italian Consortium Impresa Costruzioni SA and Ing E. Mantovani and this phase works' include construction of two piers at 500 meters in length and 15 meters deep, also extending pier no. 4 by 80 meters.
- 9- **Liquefied Natural Gas (LNG) Terminal:** Used to pump liquefied natural gas (LNG) to electricity-generating stations across the Kingdom and is sought to make Aqaba Port a regional centre for securing various energy supplies to the neighboring countries and to put Jordan on the world's LNG map. BAM International (Ireland) was awarded the engineering, procurement and construction (EPC) of the LNG jetty in November 2013, and its sister company BAM Infraconsult was involved in the designing of the project's civil works. The terminal was handed in 2015. The project works comprised of a 700 meters long gas pipeline to the shore tie-in point, associated control equipment and instrumentation, 100

meters trestle, 4 moors and 4 breasting facilities. The total cost of the project totaled to 100 million USD.

- 10- Liquefied Petroleum Gas (LPG) Terminal:** The 28 million USD project is designed to receive large oil vessels with storage capacities of up to 25,000 tones and has an unloading capacity of 300 meters per hour, and the project aims at increasing the efficiency of importing LPG and secure supplies of gas resources which are used to generate around 80% of the Kingdom's electricity needs, according to the ASEZA statement.

For both terminals projects, Turkish companies were among the ones shortlisted and they were Bektaşoğlu for the two projects and TML Insaat Sanayi Ticaret Ve Turizm A.S. for LNG terminal.

## **2- TECHNICAL CONSULTANCY SECTOR**

### **A) Annual Figures of Jordan Engineers Association on Engineering and Technical Consultancy Sector**

<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
<b>No. of Engineering &amp; Consultancy Offices &amp; Firms</b>	1,284	1,327	1,328
<b>Total Working Engineers</b>	8,009	8,226	8,259
<b>Work Volume (Million/sqm)</b>	11,52	17,27	12,37
<b>No. of Contracts (Actual+Proposed)</b>	37,932	36,032	33,521

## **3- CONTRACTING, TECHNICAL CONSULTANCY FOREIGN INVESTMENT LEGISLATION**

### **A) Information on the Legislation Regulating the Contracting and Technical Consultancy Sector**

With regards to investment in Jordan, it is steered by the provisions articles of "Investment Environment Law No. 21 of 2022" and its related regulations, which Jordan endorsed in October 2022 and it came into effect on January 15, 2023. Also, this law mandates the responsibilities and objectives of the Jordanian Ministry for Investment (MOIN). The Investment law stipulates the advantages and incentives for businesses (commercial-industrial-services) whether inside or outside the free zones and development areas, as each have a different set of tax reductions and exemptions.

The regulation for Non-Jordanian Investments Order, pursuant to the said law was issued in order to specify the economic activities that non-Jordanians can invest in solely and/or partially and the percentages ceilings, as well as the activities that are restricted only for Jordanians.

This regulation, stipulates that the foreign investor can own a percentage not exceeding 50% of the project's capital in any of the following economic activities:

- 1- Engineering consultancy services.
- 2- Construction contracting and its related services.
- 3- Technical testing services related soil and chemical tests for the purposes of building and construction.

In February 2018, the Jordanian Government as an attempt to attract foreign investments, announced that foreign investors are eligible for obtaining Jordanian citizenship, conditioned that the investment worth no less than 2 million USD or 1.5 million USD if the project is registered in any governorate other than Amman, provided such a project creates at least 20 job opportunities and remains operational for at least three years.

## **B) Foreign Laborers, Residence Permits, Taxes Social Security Expenses and Company Information on Organizations**

For Turkish nationals and since the visa requirement was abolished between the two countries, they are granted 3 month of residency since date of entry. This residency can be extended for another 3 months by applying to the Department of Borders and Residency in Amman and by the end of the three months the foreigner should leave the country or issue annual residency or will be subject to penalties.

Annual residency and work permits involve much more procedures that are interrelated with more than one entity (Ministry of Interior, Minister of Health, Public Security Directorate, Borders and Residency Department).

### **Residency Permit Requirements:**

1. Ministry of Interior Approval.
2. Disease- free certificate issued from one of the medical centers certified by the Ministry of Health.
3. (4) Personal photos for the applicant.
4. A copy of the applicant passport (information page+ validity+ last entry+ residency record page+ companions page if the approval includes companions+ temporary residency if exists) , passport validity period when submitting the application should not be less than three months.
5. Certificate of company record or institution issued by Ministry of Industry and Trade, and valid occupations license issued by Greater Amman Municipality or other municipalities outside Greater Amman Municipality (only for investor).

6. Work permit+ work contract issued from offices of Ministry of Labor (for the work purposes only), work permit validity period shouldn't be less than (6) months when submitting the application.
7. Authenticated Bank balance certificate of minimum 2000 JOD or a bond of state record. Judicial bond if the foreigner has a Jordanian guarantor (without occupation).
8. Personal guarantee from the guarantor according to the authorized format the department of borders and residency and pasted with stamps that costs (1) JOD. (This is required if the residency is requested for domestic workers, Jordanian's wives, without occupations, if related to a Jordanian citizen or foreigner resident).

#### **Work permits requirements:**

1. Filling out the necessary work permit forms and application for non-Jordanian workers at the Ministry of Labor and/or in any of its office across the country.
2. Submit a request from the Ministry of Interior on receiving non-Jordanian workers.
3. Work contracts of the Ministry of Labor.
4. Worker personal photograph (4).
6. Medical check-up from the Ministry of Health.
7. Copy of worker's passport.
8. Insurance policy from depended insurance companies in the kingdom.
9. Release in case of changing the guarantor.

#### **Procedures:**

1. Submission of papers to the employment department at MOL for editing.
2. Follow up data entry employee to ensure whether worker has been departed or not.
3. Approval from the director of the department about the request.
4. Pay work permit fees (500) dinars for non-Jordanian workers in addition to stamp fees.
5. Submit work permit, stamp the passport, work contract and fill out residency form.

#### **Taxes:**

- Corporate Income Tax (CIT): 20%
- General Sales Tax (GST): 16%  
Corporate and Sales Taxes are reduced and/or exempted under specific conditions, if the economic activity is established under the investment law. The complete taxation under this law can be fully accessed on Jordan Investment Commission  
<https://jic.gov.jo/portal/Home/Inventory>
- Social Security: 21.75%  
Employer: 14.25%  
Employee: 7.5%
- Health Insurance: health insurance in private sector is not mandatory in Jordan, yet large corporations in Jordan offer health insurance through private insurance companies.

#### **4- ACTIVITIES OF TURKISH COMPANIES**

##### **A) Projects Followed in the Country by Turkish Contracting and Technical Consultancy Firms.**

Turkish construction contractor companies have a solid reputation in Jordan, as many Turkish companies have been awarded to perform some key and strategically essential projects whether locally (private sector) or internationally funded.

Mudawarra – Amman Water Transmission Project in Jordan, with an annual water transmission capacity of 100 million m<sup>3</sup>, was implemented by our GAMA company with an investment of approximately 270 million dollars, following the tender held in 2010. Within the scope of the project, water wells are opened, water is dehydrated and distributed to the city network, and its operation continues to be carried out by our company for 25 years.

In 2016 the Water Authority of Jordan signed an agreement with the Turkish joint venture between MAPA Construction & Trade with –Özaltın Holding, for the construction works of Wadi Arab Water System valued at 125.3 million USD. The project is one of Jordan's high priority strategic projects aiming at achieving water security. This water conveyance project entails the construction of 1200mm pipeline extending for a length of 28km.

In 2017 Sümer Mühendislik İnş. Tic. Ve San. Ltd. Şti were subcontracted with the drilling, grouting and jet-grouting works pertaining to raising the wala dam project. The subcontract value stood at 3,443 million USD

On 22.01.2018 The Greater Amman Municipality announced that it has signed three memorandums of understanding (MOU) with the Turkish MAPA Construction and Trade Company for the feasibility study of three new transportation and traffic projects in Amman, and they are:

- 1- A tunnel estimated between 800- 1200 meters connecting northern Amman with its south aiming at decreasing the traffic.
- 2- Light Rail Transit (LRT), connecting the northern areas of Amman with to the Queen Alia International Airport.
- 3- The second phase of the Bus Rapid Transit (BRT) in Amman.

Moreover, Zorlu Enerji was among the 25 companies shortlisted by the Ministry of Energy and Mineral Resources on 06.03.2018, for the Request for Submission of Expression of Interest (REOI) for the design, financing, construction, commissioning, ownership and maintenance (BOM) of electrical storage projects in Jordan.

On the other hand, Jordan National Water Carrier Project is one of the most important projects of in Jordan's water supply. Within the scope of the project, it is envisaged to desalinate 300 million m<sup>3</sup> of sea water annually from the Gulf of Aqaba and transmit it from Aqaba to Amman, and the project has a volume of approximately 2.8 billion dollars.

A tender was held on December 4, 2023 for the implementation of the project, and in the tender in question, the five-party consortium, including our "Mapa" construction company (along with Meridiam-France, Vinci-France, Orascom-Egypt and Suez-France), was the sole bidder. Currently, the evaluation process of the tender is ongoing and the proposal is expected to be revised by the consortium.

Lastly, Turkish company "Denzy Technical Consultancy" has won the tender for the "Design and Consultancy Services" of the "Women's Accommodation Facility" project planned to be built by the NATO Procurement and Support Agency in Jordan. The project is expected to be completed in 2025.

## **5- EVALUATIONS**

Since Jordan is generally a low-income country, large-scale investments and projects cannot be put forward. A few small-scale projects have been undertaken by our companies, and these projects are being completed successfully. In projects carried out by the public financing can generally be provided, including grants and low-interest loans, and the country or organization providing the financing decides on the selection of the company for the construction of the project in question.

Various infrastructure projects are being implemented in Jordan with the funding support of international organizations such as the World Bank and the European Investment and Reconstruction Bank, and it is considered that it would be useful to follow up such projects.

One of the most important problems faced by our companies in Jordan is delays in payments. Budget and appropriation problems are sometimes encountered in the payments that must be made periodically by public institutions in return for projects.

It is considered that it is important for our companies that want to enter the Jordanian market to participate in projects funded and supported by international organizations, in order to avoid payment disruptions and additional liabilities.