The Evolution of Upgrading Policies in Amman

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Abstract

While the Municipality of Amman celebrates its centennial in 2009, highlighting the diversity of its population made up of migrants from across the Bilad al Sham, as well as its modernity, symbolized by the successive development projects (the business district of Shmeissani in the 1980s and the new Abdali downtown planned for 2011), it is clear that social disparities within the city continue to grow stronger between West Amman and East Amman. These disparities tie in with morphological differences between informal housing communities developed near the Palestinian camps of Wahdat and Jabal Hussein, with their self-built buildings; and West Amman neighbourhoods with family-owned four storey buildings, interspersed with villas and office blocks. They appear clearly on maps done at the blok level for Amman city (for density, age structure, sex ratio, type of housing, level of employement and level of litteracy).

This paper outline the different public policies implemented to resolve the gap between East and West within the city of Amman. These policies are all the more important since, from 1980 to 1997, Jordan has gained a following in the field of upgrading poor urban areas in the Arab world as the first country in the region to implement the developmentalist ideology newly promoted by the World Bank in Latin America and Asia, which was to involve the inhabitants of informal areas in all the stages of renovating their home and to enable them to become homeowners through long term loans guaranteed by the State. But from the Arab-Israeli peace process (the Oslo Accord of September 1993 and the Wadi Araba Treaty of January 1994), the Jordanian government changed its methods of intervention in camps and informal areas of the country in order to focus solely on the supply of services, giving clear priority to security issues.

Keywords: Jordan, Amman, Refugee Camps, Informal Settlements, Upgrading, Participation, Social Disparities.

1 Informal Settlements in Amman

Since its independence in 1946, Jordan's population has increased eleven fold. This is due to both high rates of natural growth (more than 4% in the 1950s-1960s, and 2.2% in 2009), and the country's absorption of four major waves of refugees and migrants: in 1948 (100,000 Palestinian refugees), 1967 (300,000 displaced persons), 1991 (350,000 Palestinian and Jordanian migrants expelled from the Gulf) and 2003-2005 (between 300,000 and 500,000 Iraqis). These waves created high demand on residential land and urban services, as 79% of Jordan's 6 million inhabitants are urban, half of them living in the Amman-Russeifa-Zarqa conurbation.

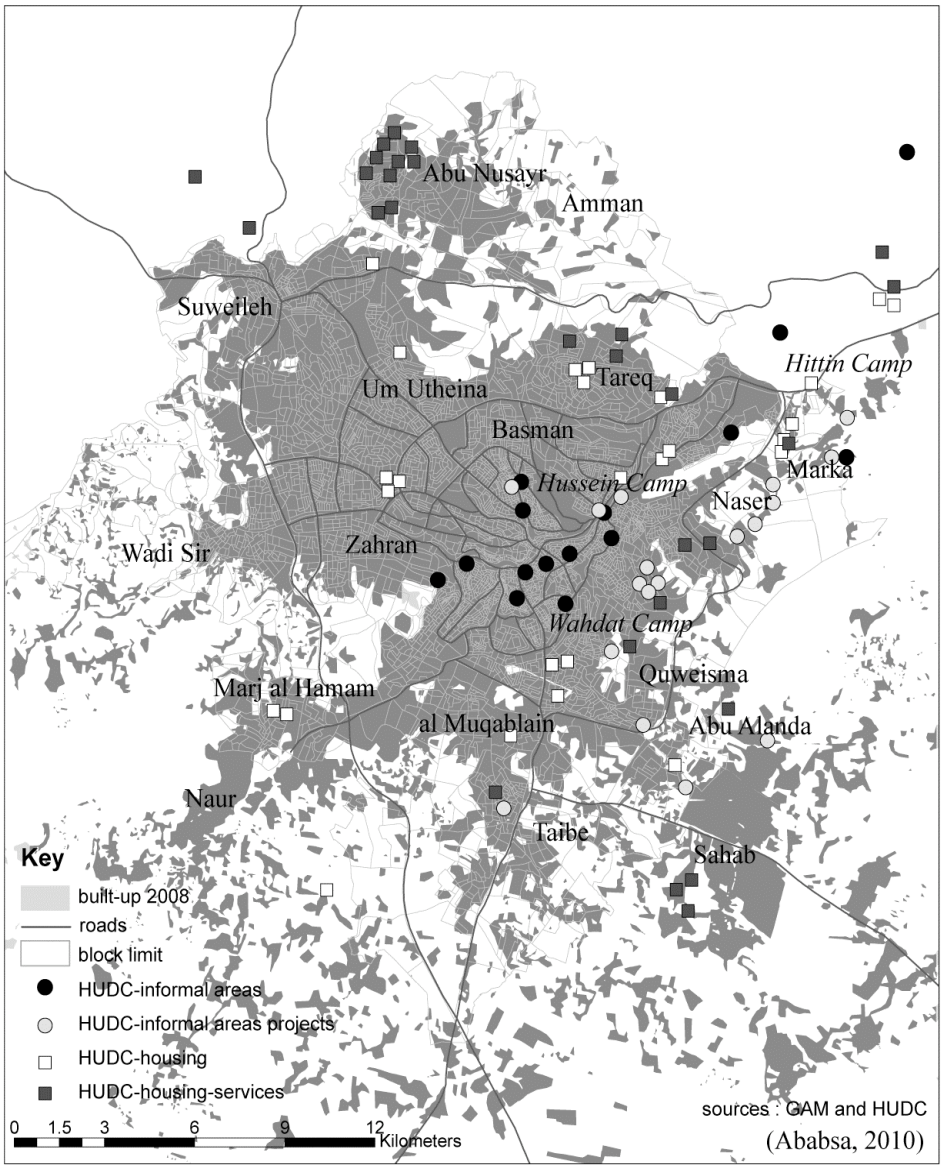
After the 1948 Naqba and the arrival of 100,000 Palestinian refugees in Amman, four camps were created: in Zarqa (1949), Irbid (1951), Jabal Hussein (1952), and Wahdat (1955). These camps have been administrated by UNRWA since 1950. The 1967 war brought a second wave of Palestinian refugees, generating more informal settlements and leading to the establishment of several non-recognized camps (areas not recognized as camps but which have access to a basic package of UNRWA services). Huge slums appeared. The aftermath of the war also led to the establishment of six emergency camps for refugees/displaced persons: Husn, Baqaa, Talbieh, Marka, Souf and Jerash were all formally recognized in 1968. Four other official camps are operated under the direct supervision of the Jordanian Department of Palestinian Affairs: Al Nadhif, Madaba, Hanikin and Sukhne.

1.1 Defining an Informal Settlement

Because of zoning regulations introduced by the British in the 1930s, residential land in Amman is zoned into four categories A (>1,000 m^2), B (>750 m^2), C (>500 m^2) and D (>250 m^2); these plot sizes are too large to be affordable for low-income groups. This is one reason why a variety of informal zones and non-recognized camps appeared near the official UNRWA camps in East Amman. In Amman, the definition of what constitutes an informal area has been very narrowly defined. In 2006, the Housing and Urban Development Corporation evaluated the number of "squatter areas" throughout Jordan at 40, with a population of only 100,000 inhabitants. One can question this figure, when we compare it with the case in Syria, where nearly 60 % of the city of Damascus is made up of structures built without a permit (*ghayr nizami* or *mukhalafat*). In 1986, a study by the Urban Development Department identified 16 informal settlements, covering 1,224 donums and inhabited by 51,145 people (7,320 families). The population densities were around 55 persons per donum (550 persons per ha), but exceeded 100 persons per donum in the Nuzha, Nadhif and Wadi Rimam neighbourhoods (Cities, 1993: 39). Following nearly thirty years of urban upgrading of these informal areas, there are far fewer of them within the city of Amman. However, there are still poor areas, lacking health and education services, and with inadequate road networks and sewerage systems, particularly

in the city centre, near the camps and the former informal areas which have been upgraded.

Figure 1 : Location of HUDC Upgrading Programmes in Amman since 1980.



There are so many informal areas inhabited by Palestinian refugees that the definition of informality is unique in Jordan. The term *sakan `ashwa'i* refers almost exclusively to areas inhabited by Palestinian refugees, and is not used for informal habitats with rural or Bedouin populations, which are referred to as "poor areas". However, the definition of 'informal' remains vague. The *Housing and Urban Development Corporation* follows three criteria for the definition of 'informality': two morphological criteria linked to the structure of the road network (accessibility of the area) and the type of constructions (view from the windows), and sometimes legal criteria concerning types of ownership. Note that the legal status of a property can alone define it as informal, since the lack of inalienable and exclusive rights of transfer renders a property informal.

1.2 Physical and legal characteristics of informal settlements

Most of the settlements that appeared in the 1950s and late 60s were built on the edge of hills and in the floodable areas of valleys. Three-quarters of the homes of these informal settlements, generally made up of two rooms, were built in permanent materials (with concrete blocks and bricks) and 70% of them were covered with concrete roofs, while 30% had zinc roofs. The houses were tightly packed onto plots of 150 m² on average, leaving only narrow alleyways between them. The average number of inhabitants per room was 4.2 and this overcrowding was considered an aggravating factor of infant mortality (which was a high 86 per thousand) due to increased domestic risks (Al Daly, 1999).

Jordan's informal areas have four kinds of land tenure patterns: squats, the *hujja* contract, ownership (*mulk*) and *tawsiya*. In the case of squats, refugees built their shacks on government or private land, with no transaction at all. There is the special case of tribal pastoral land, which is not registered, and considered by the Government as State land (Razzaz, 1991). In the case of a *hujja* contract, which is very common in the Middle East, a former owner sells his land and makes an oral agreement, the *hujja* (proof). This transaction is not legal and is not recognized by the Land and Survey Department, but gives a base for asserting ownership in Court. Ownership, *mulk*, can be private or, as in most cases, collective. Collective ownership is of two kinds: *musha'a*, where land is co-owned with other households by shares, but with only one legal title for all the owners; or *musharak*, where several associated persons buy a plot of 250m^2 to be divided up. This type of ownership is common in East Amman. The fourth case exists when the Land and Survey Department delivers a document of recognition called *tawsiya*. According to a survey conducted by the *Housing and Urban Development Corporation* in 2000, more than half of Amman's informal settlements had land tenure (except in Wadi Abdoun, where it was a third). Generally, this was through *musharak* contracts (see Table 1).

Table 1 : Land and Housing Tenure in Upgraded Informal Settlements in Amman, 2000

Site Name	Population	Land Tenure	Housing Tenure %	Housing * Without Rent %	Housing with Rent %
Al Nuzha	1 924	Private	50.6	26.5	22.8
Al-Lawziya	1 756	Private	75.0	13.8	11.2
Al-Tafayla	6 132	Gov Private		37.8	
Wadi Abdoun	1 686	Gov Private	37.9		15.1
Abu Sayyah	511	GovPrivate			1.6
Al-Zawahra	721	Gov Private	80.8	18.2	1
Al-Qaisya	4 183	Gov Private	56.1	30.0	31.9
Al-Musdar	388	Private	78.0	8.5	13.6
Al-Hashemi	1 824	Private	45.3	32.4	22.0
Wadi-Hadada	1 525	Private	64.4	16.8	18.6
Al-Nadhif	11 737	Private	47.6	30.4	22.0
Al-Musherfa	6 797	Gov Private	52.0	22.3	25.7
Wadi Qattar	962	Gov Private	77.4	9.5	13.1
Average			59.8 %	21.5 %	16.5 %

* These units are for relatives or friends of households.

Source : Base line survey, Final results, HUDC, 2000, Amman.

In 1980, a quarter of the city of Amman was occupied by informal settlements inhabited by Palestinian refugees (Client's Record, East Wahdat, 1992). The insecure position of refugee populations living in informal settlements in the heart of the old districts of the capital, which were therefore highly visible, became a national problem which went beyond urban management. In 1980, at the instigation of the World Bank, the *Urban Development Department* (UDD) was created within the Greater Amman Municipality to develop an urban renewal project of informal settlements located in the east of Amman. From the outset, Jordan implemented very avant-garde policies in terms of urban renewal.

2 The Jordanian Model of Upgrading with Participation

Before 1980, the Jordanian government had no policy on informal settlements. In 1965, the Housing Corporation was created to build social housing in Amman, intended not for rental but for sale. However, their cost was prohibitive for most

refugees who were forced to fall back on rental solutions and illegal construction. Above all, there was no mandate to improve existing buildings.

2.1 The impact of the theory of urban renewal designed by John F. C. Turner

During the 1970s, there was a worldwide awareness of the need to address, in ways other than by destruction and displacement, the large informal settlements developed on the outskirts of large cities following rural depopulation and demographic transition. International institutions, particularly the World Bank, began to finance urban renewal programs strongly inspired by theories developed by the town planner John F. C. Turner in Peru in the 1960s. The basic concept of this new developmentalist ideology was to rehabilitate informal areas whilst involving their occupants at all stages of the process: from design to construction, including funding. The idea was to make them pay a nominal fee to acquire ownership of their home through long-term loans, while training them in the construction trades to help them out of unemployment and make them independent. The use of long-term loans was a condition for the replication of upgrading programs.

Within the Greater Amman Municipality, the mandate of the Urban Development Department (UDD) was to build basic infrastructures and develop services and provide housing for the poorest communities. Its slum upgrading program, funded by the World Bank, followed the new ideology of renovation through the participation of target populations. Three major development projects were implemented between 1981 and 1993 (Urban Development Project UDP 1, UDP 2 and UDP 3). The first project (UDP 1) included the upgrading of four informal settlements located in East Wahdat, Jabal Jofeh, Wadi Rimam and Jabal Nozeh, and the creation of three "sites and services" in Marka, Quweisma and Russeifa. The "sites and services" operations developed in Marka, Quweisma and Russeifa consisted for the UDD in acquiring land, subdividing plots and equipping them with basic infrastructure (roads, a water supply, sewers and electricity) and selling them in 150 m² plots, thus introducing a new type of zone (E).

The UDD applied the new concepts of urban renewal advocated by the World Bank: "funding of real-estate ownership" (land was purchased by the UDD and sold to squatters); "cost recovery" to allow the replication of the project; "self-construction" by squatters who thus learn building trades; "job opportunity" whereby half the employed labourers must be recruited from the local population concerned; "community involvement" to facilitate the upgrading and adapt it to the real needs of the inhabitants; finally "incremental housing" that develops from a central unit equipped with a sanitation section (a tap with running water and a toilet with a sewer) (interview with D. Khaled Jayousi, june 2006).

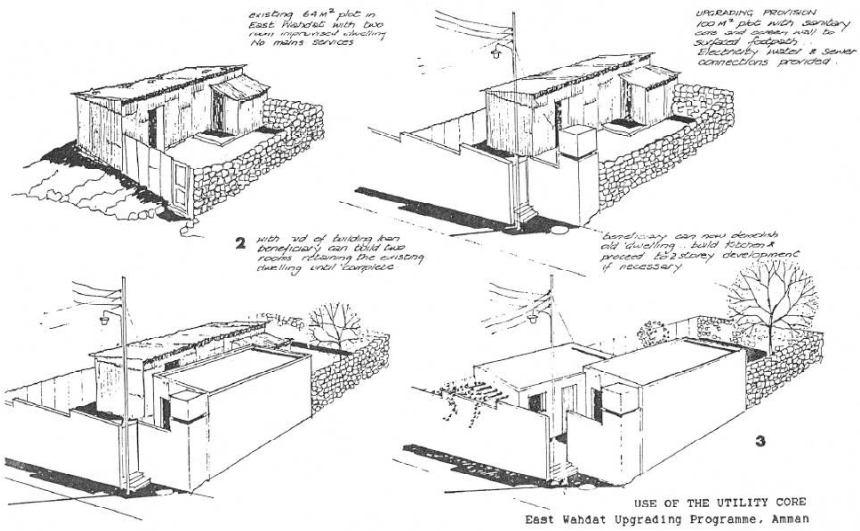
The HUDC built a community centre on each of the project sites. The objectives of the community centres were to mobilize and organize local community

initiatives, promote income-generating activities and literacy campaigns, increase public awareness and encourage women's involvement in the community development process. Furthermore, women's vocational training centres were built to provide vocational training for women and promote their economic activities through a programme of access to credit (Al Daly, 1999).

2.2 The model of the East Wahdat Upgrading programme (Aga Khan Prize 1992)

East Wahdat was chosen for upgrading due to its particularly bad condition. It suffered from high rates of infant mortality (68 ‰), very bad health conditions, a total lack of services and poor housing. East Wahdat was an informal extension of the UNRWA Wahdat camp. It was set up by Palestinian refugees, most of them holders of an UNRWA card, near Wahdat in order to have access to the camp services. But the contrast was huge between the UNRWA camp with its concrete constructions and the poor shacks with zinc roofs of East Wahdat.

Figure 2 : Incremental building in the East Wahdat Upgrading programme.



The main concept behind the effort was twofold: minimum destruction and the participation of the entire population. Walls were created around the lots, and the shanty houses were kept during the construction of the new houses, on the same lot. This is called "incremental housing". The inhabitants were not expelled, but on the contrary kept on their lot. They were asked to build a wall around their houses, following an urban plan. Each lot received a sanitary core (tap water and

a sewerage system). This core can still be found at the entrance of each house in most of the camps and upgraded areas in Amman. During the upgrading process, the squatters first constructed a 12 to 20 square metre room into which they moved while their old shacks were being destroyed and a second room was being built (Figure 2).

An office of the UDD was created on the site, and the UDD social team was active in contacting the local population. According to Khaled Jayousi, the success of the East Wahdat upgrading programme was based on the issue of trust between the UDD and the local population. This success was honoured with the award of the Agha Khan Architecture Prize in 1992. The most important aspect of this project was that Palestinian refugees with Jordanian citizenship gained access to legal title deeds.

The aim of the programme was to improve the living conditions of residents of informal settlements by enabling them to secure land tenure and by providing them with basic infrastructure, shelter and community facilities. Funds were raised from the World Bank (31%), the Government of Jordan (25%) and the Housing Bank (44%). The land was bought from the original owners and mortgaged to the tenants with monthly instalments based on 33% of the income of each beneficiary.

After this first success, a total of 13 squatter sites were upgraded by the UDD between 1981 and 1991: the project renovated 11,665 units housing 114,000 inhabitants (Table 2). The UDD bought the land from the government and reallocated it to households. In most cases each household was allocated the plot it was already using. To secure land title deeds, each household had to reimburse the UDD for the cost of the land through long-term mortgages. In this way, most of the households managed to expand their houses or build new dwellings.

Table 2 : Basic information on Squatter settlements included in the upgrading program

Program	Squatter Settlement	Area hectare	Population	Completion date	Location
UDP 1	Wahdat	9,1 ha	5 000	1984	Amman
UDP 1	Jofeh	2,9 ha	2 500	1982	Amman
UDP 1	Rimam	3,7 ha	3 500	1984	Amman
UDP 1	Nuzha	2,4 ha	3 000	1988	Amman
UDP 2	Hay Amir Hassan	3 ha	2 000	1985	Amman
UDP 3	Salahadin	7,3 ha	2 000	1985	Aqaba
UDP 3	Shallaleh North	11,7 ha	5 000	1991	Aqaba

Table 3 : UDP upgrading projects (number of core units, beneficiaries and cost)

	New Core Units	Upgrading Units	Beneficiaries	Cost
UDP 1	3 018	1 265	29 000	22 millions JD
UDP 2	3 883	138	39 000	32 millions JD
UDP 3	4 764	1 953	45 670	30 millions JD
Total	11 665	3 356	113 670	84 millions JD

(source HUDC report)

During the 1980s some residents of informal settlements (such as the area of Jabal Ali, North East of Amman) refused the upgrading programmes. The reason being that, as Palestinian refugees, they still hoped to return to their homes in Palestine. They believed that the upgrading policies were unnecessary as their situation was "temporary". Moreover, they refused to accept Jordan or any other country as an alternative homeland (*al-watan al-badil*). They feared that the improvement of their informal areas meant converting them into permanent living areas. The same occurred in the 1970s in the UNRWA camps. Another reason for refusing the upgrading of informal areas like Jabal Ali was that people had lived there for a long time without paying taxes or extra costs. If the Government intervened, they would start paying taxes they could not afford.

2.3 The reversal of 1997: moving towards the supply of services alone

In 1991, the Housing and Urban Development Corporation was created from the merger of the Housing Corporation and the Urban Development Department. The upgrading projects then began to include the whole country and no longer only Amman. But after the Oslo peace process in September 1993, the Jordanian government began implementing a completely different policy: aimed at improving only the provision of services in informal areas without addressing issues of access to property or the real-estate status of developed plots. Another major change, all the ten UNRWA camps and all three from the Department of Palestinian Affairs (DPA) were integrated into the work of HUDC.

In 1997 a new policy to reduce poverty and unemployment, the National Strategic Plan, was implemented by the Jordanian government in the context of structural adjustment policies advocated by the IMF. Its parallel urban policy was a vast infrastructure program for populations (CIP Community Infrastructure Program) both in camps and in informal areas. For the first time in the history of the Jordanian administration, all ten UNRWA camps and all three camps of the Palestinian Affairs Department were integrated into the work of HUDC.

There are three types of *Community Infrastructure Programme*: CIP A, B and C. CIP A aims to renovate the infrastructure of informal habitats and camps. CIP B concerns the improvement of infrastructures in rural areas and small towns, in

coordination with the Minister of municipal affairs. Finally, CIP C deals with the internal development of the HUDC through training and technical and computer equipment. The first infrastructure programme (CIP-A) was implemented from March 1998 to February 2002, mainly in Amman but also in Zarqa for informal areas and throughout the country for camps. The essential services included water supply and sanitation (environmentally sound wastewater and solid waste disposal); drainage systems to minimize property damage and reduce the risk of loss of human lives due to floods; safety measures through accessible roads and lighting; and the provision of schools, health facilities and community centres. Main thoroughfares were widened and lit in informal areas, but only on the periphery of UNRWA camps, in order to preserve their physical integrity. Finally, in informal areas, eight schools, five health centres and eight community centres (where literacy tuition and meetings of associations are held) were built. CIP-A concerned 450,000 people in informal areas and 220,000 in camps. Half of the operating costs (46 million Jordanian Dinars) were covered by the Jordanian government (20 million JD), a quarter by the World Bank (10 million JD), The German development bank KFW (8.5 million), 6 million by Islamic banks and 1.5 million by the Arab Fund.

Table 4 : Basic information on Squatter Settlements included in CIP-A Project

Squatter settlements	Area hectare	Number of Households	Average Household Size	Density Person/ha	Location
Wadi Abdoun	3.8 ha	280	6	510	Amman
Al-Hashemi	2.2	282	6	830	Amman
Al-Musdar	0.7	56	6.1	550	Amman
Wadi Hadada	1.9	189	6.1	800	Amman
Al-Lawziya	2.2	340	7	800	Amman
Al-Zawahra	4.7	102	7.3	150	Amman
Al-Qaisya	14.7	584	6.9	280	Amman
Al-Nadhif	8.7	1191	6.3	1350	Amman
Nuzha	1.8	377	6.1	1070	Amman
Wadi Qattar	18.0	130	7.4	500	Amman
Al-Musherfa	20.5	1306	5.8	330	Amman
Abu Sayyah	12.5	86	7.3	40	Amman
Jena'a	24.0	1673	5.9	670	Zarqa
Al-Tafayla	3.9	914	6.5	1570	Amman

(Source: Main Report: Community Infrastructure Program; CIP Amman 1997 and HUDC Report 1999.)

Table 5 : Basic information on Refugee Camps included in CIP-A Project

Refugee camps	Area hectare	Number of Households	Average Household Size	Density Person/ha	Location
Madaba camp	11.2	750	6.6	470	Madaba
Zarqa camp	18.9	1 124	7	490	Zarqa
Souf camp	59.6	1 453	6.8	220	Jerash
Talbeiya camp	13.3	615	7.5	440	Amman
Jerash camp	50.7	1 977	6.8	360	Jerash
Hussein camp	33.8	3 871	5.9	630	Amman
Baqa camp	130.7	8 080	7.4	660	Balqa
Sukhna	6.9	565	7.9	620	Zarqa
Wahdat camp	47.7	4 523	6	580	Amman
Irbid camp	21.9	2 170	6.5	620	Irbid
Husn camp	75.4	3 400	6.5	260	Irbid
Marka camp	89.4	5 067	6.4	440	Amman
Hnykeen camp	9.6	1 161	6.9	860	Amman

(Source: Main Report: Community Infrastructure Program; CIP Amman 1997 and HUDC Report 1999.)

The strategies implemented since 1990 only deal with housing. To satisfy needs more cheaply, the HUDC began to organize land areas into small plots with special regulations, with surface areas of 250m² instead of 300m². The HUDC also started to build residential units with a surface area of 80 m²-120m² (the average surface area of residential units in Jordan is 115m²). However, construction costs for these HUDC projects are high (200 JD/m²) when compared to the 120 JD/m² when carried out by the private sector.

The Community Infrastructure Programmes offered opportunities. They provided a set of services while asking for nothing in return, and did not aim for cost recovery at all. They gave very good indemnities and compensations to all families regarding house demolition or displacement. But the fundamental aspect of land tenure was abandoned. The official reason was that land had become so expensive that even the Government could not afford to buy or sell it. Furthermore, the families concerned had become too poor to be able to take out 20-year loans with the Housing Bank, the Islamic Bank or the Government. As Jamal Al Daly explained: *"As, far as the land tenure issue in the camps is concerned, the government has no intention to deal with this issue, since the*

camps are still being considered as a temporary shelter for refugees until their political question is addressed" (Al Daly, 1999).

The Community Infrastructure Programmes work in a completely different way from the old UDD upgrading programmes. They provide services without any financial or even technical participation from the beneficiaries because they concern utility services, and not housing improvements. They involve the local population, which must make up at least half the work force required for the work. Due to high unemployment figures, all the posts are filled. These infrastructure projects are generally well accepted by families in informal areas when compensation levels are high in the case of demolitions for the widening of roads. However, it is now out of the question to aid access to ownership by the regularisation of contracts or registration with the land registry.

In 2006, the HUDC planned several urban upgrading projects in the eastern part of the city, but they were suspended in 2008 because of the royal initiative "Decent Housing for Decent Living" which aimed to build 100,000 homes over five years for the most needy families in the country.

After thirty years of urban upgrading programmes in the poorest neighbourhoods in Amman, pockets of informal settlements have been reduced and the provision of basic services has improved. But social disparities are no less striking between the eastern and western parts of the city.

3 East Amman / West Amman: a cartographic vision of social disparities within Amman

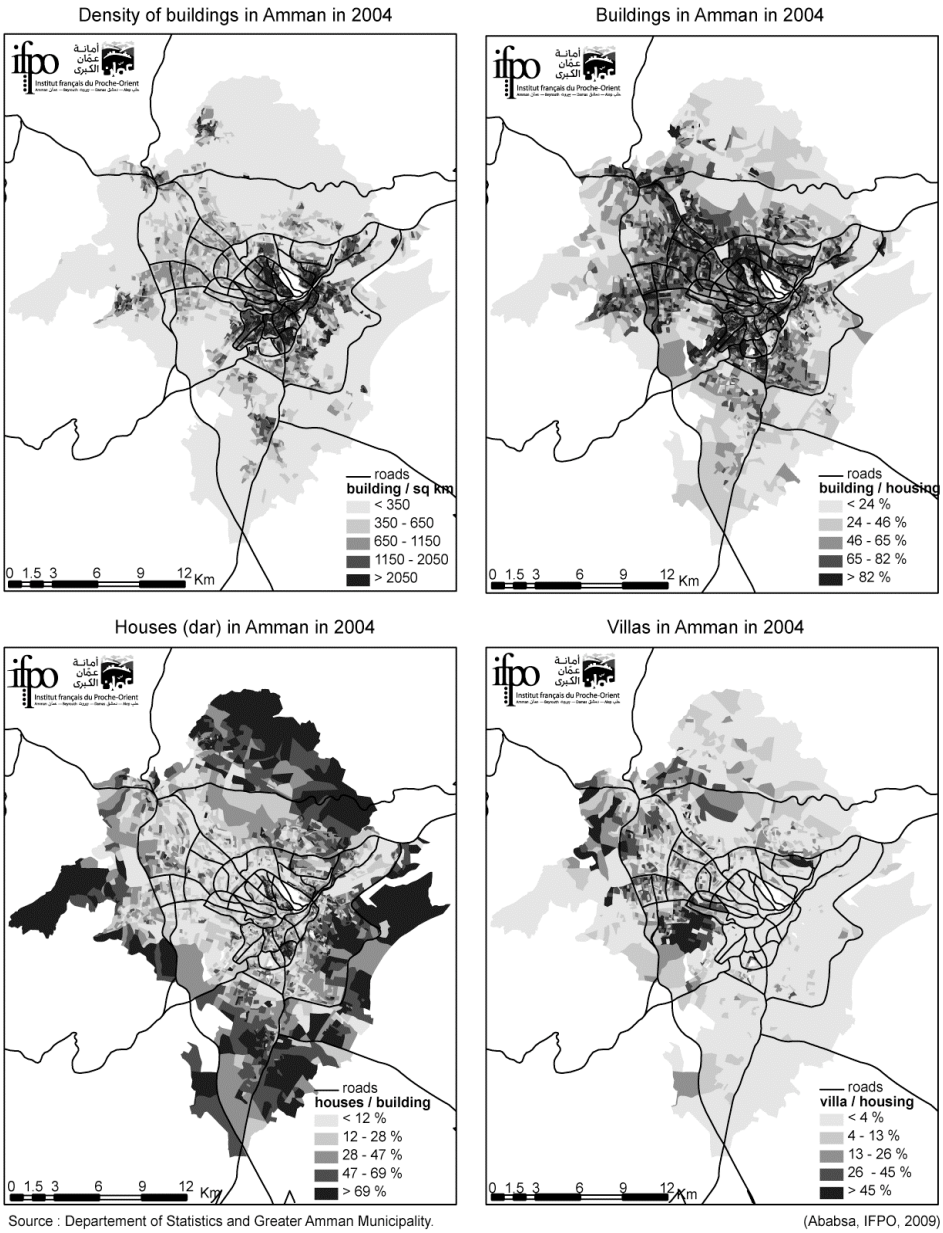
Since 1952, four general censuses of population and habitat have been carried out in Jordan, at the initiative of the Ministry of Interior and the Department of Statistics: 1961, 1979, 1994, 2004. Surveys were carried out in households and their results were published throughout the governorate. Researchers can obtain the district level (Liwa) and sub-district level (caza), but it is quite exceptional to get the level of communities, neighbourhoods and blocks. In 2009, I had the privilege of working with Geographic Information System GIS engineers from the Municipality of Greater Amman on the 2004 census across 4,808 blocks, in the context of the Atlas of Jordan. First of all I suggested they convert the data, represented in the form of points, into surface areas. Then I was able to analyse various indicators to produce the figures attached.

3.1. Amman Density of Population at the block level

In Amman's central neighbourhoods (Wadi Hadadeh, Al Nozha, Al Hashemi Al Shamali, Al Hashemi Al Janubi, Hamza, Jabal Al Nasr, Al Amir Hasan, Jabal Jofeh, Al Manarah, Al Taj, Al Mudarraj, Al Ashrafia, Al Nadhif, Al Akhdar, Al

Awdeh and Al Thera), the density of population is over 20,000 inhabitants per square kilometre (with a maximum of 31,240) which is among the highest urban densities in the world (Delhi is between 3,000 and 17,000 inhabitants per km²., London 4,000 to 7,000 inhabitants per km²) (figure 3).

Figure 3 : Types of housing units and density of building in Amman in 2004



Source : Departement of Statistics and Greater Amman Municipality. (Ababsa, IFPO, 2009)

3.2. Types of housing inside Greater Amman at the block level (building, dar and villa).

Figure 5 allows us to understand the morphology of urban Amman. Indeed, the census tells us about the types of buildings: whether they are traditional houses (dar) with a central courtyard and one or two floors, buildings or villas. The mapping of these types of buildings can identify several morphological types: the dominant type in the centre of Amman is collective housing in apartment blocks, either family buildings of four storeys high (with the possibility of building stories below street level, to benefit from hillside slopes) built in the 1970s during the oil boom; or since the 1990s, buildings over eight storeys high. They make up on average more than half of all buildings. Mapping of traditional houses reveals two very different morphological types: that of the rural areas on the fringes of the city where more than two-thirds of houses are "dar" (in the North : Um Shtairat, Um al Orouq, Yajouz, Marj Firas; in the East: Salhiya, Amira Alya, Um Nowwarah; in the South: the former large cereal growing villages of Um al Kundum and Yadouda as well as Jawa Qobaa and Wafaa; finally in the West: Zabda, Waisa, Al Ghrous and Belal) with agricultural activities surviving in the south and west, and poor self-built habitats in the town centre. It is thus quite remarkable to note that both the Wahdat and Jabal Hussein camps had two thirds of their self-built buildings around courtyards statistically recorded as dars, even though they were densified by self construction after 1967. The informal settlements of Jabal Al Qusour and Jabal Akhdar also have a majority of homes classified as "dar" because they are dilapidated. Finally, villas are clearly concentrated in the western part of the city, constituting more than half of housing in the neighbourhoods of Abdoun Shamali and Abdoun Janubi, but also in a small developed area north of Raghadan, called Al Shahid Al Janoubi. On the whole, villas make up one quarter of buildings in Bashir, Tala Ali, Khalda, Um al Summaq and Deir Ghbar. All these neighbourhoods with villas have developed over the years 1990-2000 as shown in figure 1 (in 1994 only one third of them had been built).

3.3. The Young and the Elderly in Amman: the real indicator of poverty in the City

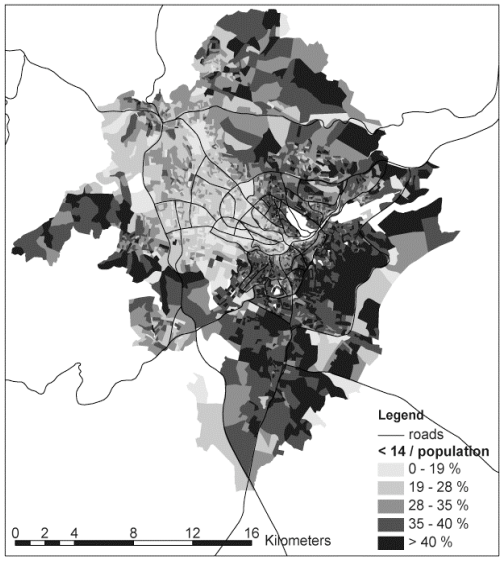
Figure 4 (a and b) show very clearly the East and West Amman Division line. Less than one-third of West Amman's population is under the age of 15, compared to more than 38% of the population of East Amman (Al Nasr, Al Quwaismeh and Kherbet al Suq districts). At the other end of the age range, Figure 10 indicates that the elderly population group (between 75 and 79 years old) makes up less than 1% of the population in East Amman, whereas it sometimes reaches 6.6% in some blocks of West Amman. It is interesting to note that they are not in the neighbourhoods with the richest villas (whose residents are young), but more in the districts west of Amman developed during the 1950s : Badr, Zahran and Um Qusayr. In 2004, life expectancy in Jordan was 71 years for men and 74 years for women. At the national level, 37.3% of the population was under 15 in 2004, and 3.2% was over 65 (DOS, 2007). Jordan started its

demographic transition forty years ago. The fertility rate is 3.6 children per woman. These figures allow us to present the different types of families in the city: with more than 4 children per family in the neighbourhoods of the East (informal areas near camps) against those with fewer than 4 children and with elderly people.

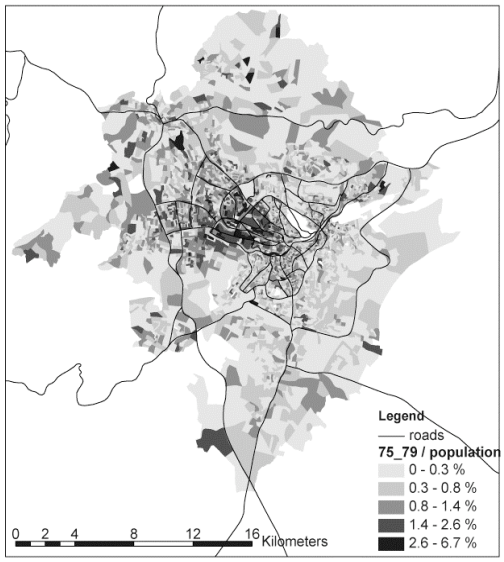
3.4. Workers and Job Seekers in Amman

Figure 4 (c and d) further confirm the division line between West and East Amman. Figure 9 shows that more than 36% (up to 62% in Abdoun Janoubi, Helal, Yasmin) of West Amman's active population is economically active, whereas only 26 to 36% of East Amman's active population is economically active. In contrast, job seekers represent between 6 and 14% of East Amman's and the rural fringe's population, and between 3 and 9% of West Amman's population.

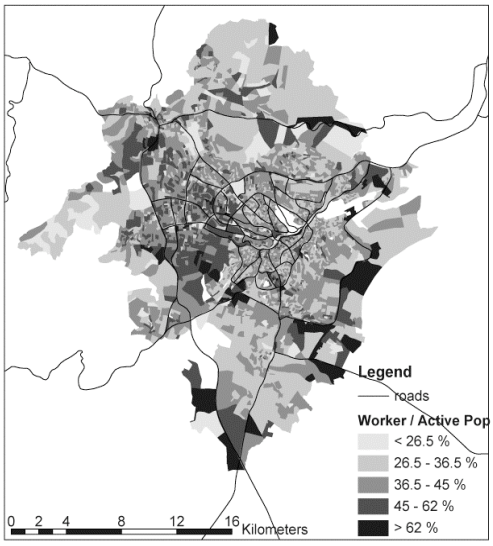
Children under 14 years in Amman at the block level in 2004



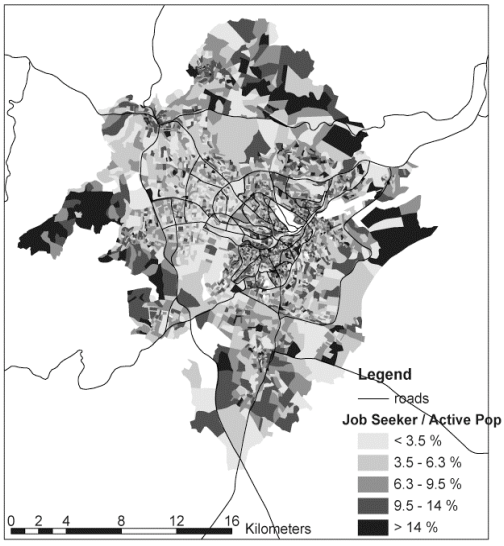
Elder (75 to 79 years) in Amman at the block level in 2004



Workers on Active Population in Amman at the block level in 2004



Job Seekers on Active Population in Amman at the block level in 2004



Source : Departement of Statistics and Greater Amman Municipality. (Ababsa, IFPO, 2009)

4 Conclusion Remarks

After thirty years of urban renewal, Amman continues to be characterized by strong contrasts between poor, highly populated neighbourhoods where unemployment rates are high, and neighbourhoods primarily located in the west but also in the north-west and south west, where the active population is greater, the level of education better and buildings and infrastructure are more developed. Maps produced on the block level allow us to draw a dividing line between East and West neighbourhoods within the city of Amman. West Amman extends from Jabal Amman to Khalda and is bordered in the north by Wadi Hadadeh and in the South by Wadi Deir Ghbar. East Amman covers Amman's historical centre, and more than half of the city with its North and South expansions. One can only regret that the new property developments underway only focus on limited areas within the city: Abdali and the Eastern development belt, leaving large overpopulated areas under-equipped, lacking in social housing and centres of employment.

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