

Governing Growth: Economics & Urban Regulation in Amman

POLICY NOTE

The national agenda of Jordan is being shaped by the country's Economic Modernisation Vision. As a result, the urban policymaking landscape in Jordan is continuously evolving with multiple responsive policy and regulation changes that guide urban growth in Jordanian cities. The policy note shall guide policymakers into thinking how to grapple with these changes.

- The City of Amman has been undergoing successive changes in its municipal regulations that have been impacting urban growth.
- This legal thrust in regulations provides a window of opportunity. Amman's economic growth expectations as set out in Jordan's Economic Modernisation Vision can be integrated with the new regulatory urban governance measures.
- For a thriving real estate market, the new regulatory changes need to account for streamlining governance procedures impacted by legal changes.

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Introduction

Policy ideas around regulating economic growth have been central to Jordan's national agenda. Amman's capital status has been the ground where much of this growth has been envisioned. Recent years have witnessed the development of Jordan's Economic Modernisation Vision (EMV); the country's blueprint for sustainable growth and improved quality of life. Since its launch in 2022, the EMV has quickly become a cornerstone of national policy. The EMV's three pillars focus on economic growth, sustainability, and quality of life (Economic Modernisation Vision, 2022). Urban development is one of the sectors identified for improving liveability in Jordanian cities. Shortly before the issuance of the EMV, the city of Amman had begun undertaking significant legal changes. The 116-year-old municipality witnessed the birth of its own municipal law, the Amman Municipality Law in 2021. The law was preceded by another significant legal milestone: in 2018 Amman had its first comprehensive replacement in four decades for its building and zoning by-law (Hiari, 2025a). This legal thrust has sustained in light of the EMV with the issuance of a new planning and zoning by-law – where planning functions were earmarked for the city's 1st time – under a by-law apparatus¹. How then can the city of Amman progress towards integrating its own urban governance aspirations whilst balancing economic growth expectations set out in the EMV?

This policy note shall demonstrate to policymakers the avenues for integrating urban economics with urban governance and specifically through urban regulations. It seeks to translate the current legal thrust into a window of opportunity for advancing the goals for the EMV by exploring potential economic gains in urban productivity, equity, and resilience. Specifically, it discusses:

- ✓ the significance of Amman's urban economy,
- ✓ the relationship between urban regulations and urban growth, management,
- ✓ why urban regulations matter to the urban economy,
- ✓ how land use policy interacts with labour markets, and
- ✓ the means of integration of public transport planning into urban regulation.

Finally, the conclusions of this policy brief provide policymakers with actionable decision arenas that meet the city's economic and urban governance aspirations as outlined in national policies.

¹ The by-law goes into effect on January 1st, 2026. The twin by-law, the *Draft Building Permits and Construction Control By-Law*, is anticipated to be issued by then.

The significance of Amman's urban economy

As Jordan's capital and economic hub, Amman carries national significance. The city accounts for roughly 42% of Jordan's population, underscoring its demographic and economic weight in shaping national outcomes². Rapid expansion has stretched infrastructure and public services, contributed to sprawl and congestion, and intensified housing and transport pressures—trends that can dampen the agglomeration benefits central to urban productivity. For example, the World Bank estimated that transportation-related inefficiencies have cost more than 6% of the GDP (Alam, et al., 2022). Amman's municipality recognizes these strains with some of its recent strategies centring on issues such as urban resilience and climate risks such as heat, flash floods, etc.³.

Against this backdrop, spatial disparities are increasingly salient: access to affordable housing is becoming more challenging and peripheral neighbourhoods tend to have weaker access to jobs and services, which constrains labour mobility and opportunities for various segments including youth and women – both key priority groups under Jordan's EMV agenda.

Urban visions as a road to a thriving urban economy

Both nationally and locally, Jordan has embarked on charting visions for urban development which centre economic growth as one of their key objectives. The EMV envisions the future of urban development in Jordan at large. It identifies specific areas for intervention in Amman, including improving public transport infrastructure, enhancing land-use efficiency, expanding affordable housing, and fostering sustainable urban growth through digital and green economy initiatives (Economic Modernisation Vision, 2025). Additionally, the Jordan National Urban Policy (JNUP), developed by UN-Habitat and the Ministry of Local Administration (MoLA), lays out a strategic framework to guide sustainable urbanisation across the country. The JNUP aims to reduce spatial inequalities, strengthen governance at the local level, and improve access to urban services and infrastructure. These two major policies (the EMV and the JNUP) have been prepared with the engagement of a wide range of stakeholders, including government agencies, municipalities, civil society, private sector actors, and international development partners.

² This percentage is based on the 2024 statistics issued by the Department of Statistics, where the population count of Amman is calculated under the capital governorate. Calculated from the Statistics Book for 2024.

³ This includes recent studies such as the Amman Green City Action Plan (2021) and the Amman Climate Action Plan (2024) among others.

✓ *Policy takeaway: It is key for Amman to build on the EMV and JNUP as they are a result of extensive consultations between a myriad of entities, including the government, experts, and the private sector. This ensures that regulatory changes and their integration with economic policies meet collective national aspirations.*

Urban regulations & urban growth management in Amman

The Greater Amman Municipality (GAM) has been responding to sustained urban growth, sprawl, infrastructure demands, and vulnerability to climate risks through multiple measures. Legal changes have been one of such measures. Part of GAM's regulatory changes saw Amman separating itself from the unified municipal legal umbrella of other Jordanian cities⁴. Furthermore, zoning and building regulations are now separated into two by-laws, with the introduction of planning regulations. The new by-law – the *Planning and Zoning By-law within Amman Municipalities' Boundaries* (No. 81 for 2025)⁵ is the first to be issued under the planning and zoning powers transferred per the *Amman Municipality Law* 2021 and its 2024 amendment (Hiari 2025a).

The city's legal changes provide a timely opportunity to examine the interweaving of its new regulations, posited as governance measures, with the city's economic growth needs.

These changes have a substantial impact on urban planning, and by extension, the workings of the real estate market. They provide a timely opportunity to examine the interweaving and alignment of these regulations, posited as governance measures, with the city's economic growth needs.

Genesis of contemporary urban regulatory changes

Urban regulations in Amman have been playing dual roles; at times they have accentuated urban growth challenges (such as insufficient parking provisions), or conversely, minimized adverse growth effects (for example, restricting the proliferation of inappropriate high-rise development). From an urban economy perspective, the spatial distribution of the population and (physical) locations of jobs is largely shaped by planning instruments including planning and building regulations. The genesis of the contemporary regulatory changes at GAM dates to its most recent growth plan, the Amman Plan (commonly known as the master plan). GAM sought to manage urban growth through planning

⁴ The *Law Organizing Cities, Towns and Buildings* (No. 79 for 1966).

⁵ This document shall refer to the by-law by a shorthand: the new *Planning and Zoning By-law* (2025).

instruments such as zoning in 2008 after it had freshly prepared its Metropolitan Growth Plan (MGP)⁶. The MGP planted the seeds for regulatory change which began picking pace years later. A new building and zoning by-law was drafted as part of the MGP. By 2018, GAM issued the *Building and Zoning By-Law for the City of Amman* (No. 28), its key urban legislation that controls everyday construction and economic activity in the City. The 2018 by-law marked the first comprehensive replacement of Amman's zoning regulations in nearly four decades (Hiari, 2025a). In more recent years, the Greater Amman Municipality (GAM) has embarked on a series of more legal changes to address challenges posed by the cities ongoing growth. One of the main cornerstones of these legal changes was granting the City of Amman its own municipal law, the Amman Municipality Law of 2021⁷. In the heels of this municipal law and motivated by the Jordan National Urban Policy and the Economic Modernization Vision, GAM sustained the legal momentum by revising *The Building and Zoning By-Law for the City of Amman for 2018* and its amendments. The 2018 by-law has been slated to be split into two by-laws where building licensing regulations are separated from zoning and planning regulations are added (Hiari, 2025a). The two proposed resultant by-laws are the *Planning and Zoning By-Law* and the *Building By-Law*⁸.

Brief profile of the new Planning & Zoning By-law

The IGC has provided GAM with support towards the issuance of the new *Planning and Zoning By-law* in the form of a peer-review. The by-law was officially signed off by the Council of Ministers in October 2025. As the by-law goes shortly into effect on January 1st, 2026, Amman is expected to usher into a new planning era since: (a) the By-law redistributes the executive powers within GAM pertinent to planning functions including the annulment of the local and district committees. The municipality's three-tier planning & zoning system is replaced with a new two-tiered system, and (b) the Central Planning Committee is instated as the highest planning and zoning authority assigned with the most functions and power within the municipality (Hiari, 2025a). The by-law's provisions are laid out across 83 pages including 56 main articles and 4 annexes. For further details, refer to [IGC's peer review report](#) on the matter.

This new legal move can potentially have major implications on driving building and construction activity in the city. IGC Jordan has supported this process through peer reviews of the draft by-laws and prior engagement on the Amman

⁶ The MGP is set to expire shortly by the end of 2025.

⁷ The law has been amended since its issuance.

⁸ We refer here to the Building By-Law as a shorthand for the full name of the proposed by-law which is the *Building Permits and Construction Oversight By-Law for the City of Amman*.

Municipality Law, complementing IGC's broader [cities portfolio in Jordan](#) (see the reference section for a full list).

The following table presents a quick review of the impact of IGC's peer review by noting the changes adopted in the new Planning and Zoning By-law relative to what has been recommended for the then draft legislation. IGC proposed a wide range of recommendations along six focus areas: functions and powers assigned in the by-law, legal replacement of active provisions, procedures for plan preparation, overview of key definitions, and the organisation and sequencing of articles. The adopted by-law incorporated some changes while others remain pending, indicating a need for further amendments in the future.

Table 1: Rapid impact assessment of policy recommendations for Amman's new Planning and Zoning By-law

Focus area	Policy recommendations	Impact
Functions and powers	Reduce overreliance on mayor through task delegation	Some powers assigned to the mayor have been reassigned to the Central Planning Committee (for example, decisions to prepare city, district, and neighbourhood plans, or introduce new zoning categories). Still some delegatory powers persist (for example, city manager requires mayor's approval in forming a committee for special projects)
	Reconsider Central Planning Committee's membership to include more representation of the electorate or introduce parallel set-up	Membership in the committee remains unchanged, hearing sessions are being promoted by the municipality as mechanism to involve local communities
Legal replacement of provisions	Keep bulk regulations in the same legal instrument (by-law) and avoid relegating to annexes for legal continuity	A mutual solution has been fashioned: bulk regulations have remained in the annexes, but annexes have been issued as part of the by-law and still require same legal approvals (by government) for amendment
Plan preparation procedures	For brevity purposes, revise detailed internal procedures for plan preparation and move procedural details to guidelines for ease of change	Detailed internal procedures for plan preparation remain listed in the by-law complicating any change of internal operational procedures following by-law roll-out due to prerequisite for government approval
	Inclusion of four economic urban land studies under city plans	Studies remain to be included for: (1) land ownership, (2) land valuation, (3) land value capture, (4) urban land and labour markets
	Clarification of procedures for public hearings with neighbourhood residents	Methodologies for public participation have been included such as focus groups, surveys, community workshops, etc.
Key definitions	Inclusion of missing terms from legal definitions	Some definitions remain missing (for example: block, share subdivision)
Organising and sequencing of articles	Reconsider sequencing of some articles to cluster similar provisions (for example, subdivision fees)	Sequencing of articles on fees have been clustered together

✓ *Policy takeaway: The new Planning and Zoning By-Law (2025) is expected to need further amendment to address the portion of legal and operational caveats that remain unaddressed (such as the integration of economic studies in the preparation of plans, and procedures for advance notice in public hearings through modern communication channels, etc).*

Why urban regulations matter to the urban economy

Urban governance improvements - such as the regulatory changes GAM has been introducing - play a key role in determining Amman's ability to calibrate effective regulatory measures towards achieving inclusive and sustainable urban growth.

What urban economics can offer: bridging economics and urban planning

Urban economics provides a policymaking framework for understanding how land use, transport, infrastructure, and housing spatially interact to influence productivity and welfare. In fast-growing cities like Amman, any potential weak integration in planning and building regulations often lead to misallocation of land and capital, housing shortages (particularly affordable housing), infrastructure inefficiencies, high logistics costs, and reduced economic mobility. Urban regulations, which are developed under the municipal urban governance frameworks in place, are one of multiple decisive factors in whether fast-growing cities become engines of inclusive growth or loci of congestion, spatial inequality, and social exclusion. How local municipal frameworks in Amman speak to urban economic ones have implications on the economic and urban growth potential of the city.

At the heart of Amman's growth challenges, lies a practical question: how can economic logic and urban planning be integrated to deliver inclusive, efficient, and climate-resilient growth? From an economic lens, cities thrive when they enable dense, connected networks of firms and workers – lowering transaction costs and raising productivity. Density is contingent on a nuanced understanding of the lived experience of city residents (McFarlane et al., 2025). From a spatial lens, land-use rules and transport systems determine who can access those networks, at what cost, and with what exposure to climate risks. Planning and zoning regulations impact the distribution of functions in the city (for example, the location of offices areas and development parameters for office buildings constructed in such areas). Therefore, these regulations impact the (in)efficiencies in conducting a myriad of economic activities: from the length of worker's daily commute to costs incurred along routes used for moving freight.

The following framing box presents general concepts in urban economics and indicates the application of such concepts in urban planning activities.

Table 2: Conceptual framing box – urban economics meets urban planning

Concept	Economic meaning	Planning application
Agglomeration	Productivity gains from proximity of firms/workers	Compact development, clustering mixed land uses; densification along corridors; creation of new office & commercial hubs
Accessibility	Efficient worker/job matching and ability to reach jobs	Integration of land use with transit; Transit Oriented Developments (TODs) along BRT corridors; neighbourhood accessibility to public transit routes; last mile connectivity; robust pedestrian network
Land-use efficiency	Better allocation of urban land	Up-zoning near high-access major nodes; flexible (horizontal) mixed use; suitable densities; land uses aligning with infrastructure services; adequate zoning provisions for land utilisation
Climate-smart infrastructure	Lower long-run risk, increased resilience	Smart water management grid, early-warning municipal systems, flood management systems, nature-based systems (for example, retention ponds, bioswales), green (agricultural) corridors, green building construction standards

Regulations for compact growth & agglomeration

Urban regulations outlining planning and zoning rules over land and buildings are not just technical standards—they are economic instruments that shape access to jobs, the supply and price of floorspace, firm clustering, and ultimately city-wide productivity, equity, and resilience. The economics of cities makes the mechanism clear. Dense, well-connected places raise productivity through three complementary agglomeration channels. First, knowledge spillovers: proximity lowers the cost of exchanging ideas—via face-to-face contact, worker mobility, and observation—so firms and people learn faster and innovate more (Glaeser, 2011; Duranton & Puga, 2014). Second, input–output sharing: large cities sustain thick supplier networks and shared services (finance, logistics), which lower fixed costs for individual firms and let them scale flexibly (Duranton & Puga, 2014). Third, labour-market matching: big, connected labour markets match the right worker to the right job more efficiently and allow finer

specialisation—raising wages and output (Bertaud, 2018; Duranton & Puga, 2014).

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Whether those agglomeration gains are realised depends on urban form and connectivity. If an urban regulation suppresses density where access is at the highest level or, if it rigidly separates uses that benefit from proximity, it inflates commuting costs, constrains formal housing supply, fragments labour markets, and erodes city-wide output. Empirical evidence shows how this plays out: urban highways in U.S. metros decentralised people and jobs, lengthened trips, and reduced central accessibility (Baum-Snow, 2007); weak urban geometry in Indian cities, in the form of disconnected street networks and barriers, raises travel times and lowers effective density and incomes (Harari, 2020); and across African cities, weak land markets plus poorly connected densities translate into high commuting and living costs that blunt agglomeration benefits (Lall et al., 2017). Conversely, rules that treat land use as an economic input through allocating public space for movement and services, allowing market-responsive private development (mixed use with adequate FARs), and capturing part of land-value gains to fund infrastructure, help unlock agglomeration while managing environmental risk (Collier et al., 2020). High density needs to be introduced with caution as it can be a double-edged sword. On one hand, it can be a social and economic resource, while on the other, when it surpasses comfort thresholds it can impair quality of life (McFarlane et al., 2025).

✓ Policy takeaway: GAM can revisit its land zoning practices, in addition to modelling the spatial distribution of office uses and mixed-use categories under the new Planning and Zoning By-Law (2025) to understand patterns of agglomeration in the city and reap their economic and social benefits.

Land use policy & dynamics of labour markets

Urban plans only deliver if they work with—not against—basic market dynamics. In cities, the price signals from land markets and the matching forces in labour markets constantly reshape urban form. Using regulation as economic policy means guiding where we allow space to grow, how we protect public rights-of-

way, and when we loosen or tighten rules as conditions change. This is the core lesson from an IGC [synthesis](#) (Collier et al., 2023): plans must be responsive and flexible to evolving realities rather than static blueprints. Two aspects of land that have policy implications are key here:

Land market (space). City land is fixed in place and scarce where access is best. As more people and firms want central, well-served locations, land prices rise and the efficient response is to add floor space where access is highest by building up, allowing smaller units, or repurposing to higher-value uses. When rules block those adjustments (blanket height caps, very large minimum plot sizes, rigid single-use zoning, mandatory parking), cities push households and firms outward, raise housing costs, and lengthen commutes (Bertaud, 2018; Lall et al., 2017). In short: if regulations keep supply from responding where demand is, the city's land allocations stop matching its economy.

Labour market (access). Cities raise productivity because they make matching the right workers to the right jobs easier, share suppliers and ideas, and learn faster – this is the classic agglomeration effect (Duranton & Puga, 2014; Glaeser, 2011). But those benefits only materialise if people can reach many jobs within reasonable time and if firms can cluster near each other. When urban form is sprawled and transport is slow, the effective labour market shrinks, matches are thinner, and output falls (Bertaud, 2018). In other words, proximity and connectivity could increase productivity.

✓ Policy takeaway: As the MGP expires this year, consider developing updated zoning intensification plans curtailed for employment centres, near high-capacity transit nodes, and along main corridors, allow higher Floor Area Ratios (FARs)/heights, mixed uses.

Integration of public transport planning

Transport is the hinge to cities working well: when proximity and connectivity let people reach many jobs quickly and allow firms to cluster. Where public transport is fast, reliable, and linked to land use, the *effective* labour market grows—workers can search a much larger set of vacancies at the same time; firms draw on a wider pool of job candidates; supplier linkages and customer access improve. Duranton & Puga (2014) synthesise the evidence that these thicker markets raise productivity via better matching, sharing, and learning, but only when people can actually reach each other. Bertaud (2018) makes the same point in planning terms: slow travel fragments the labour market, thins matches and lowers output. In short: accessibility is the currency that buys agglomeration.

When high-capacity bus systems are delivered and enforced, they change labour-market outcomes, not just travel times. In Lima, upgrading to the Metropolitano BRT increased employment and earnings for residents near stations because faster, more reliable trips expanded the set of reachable jobs and firms. Conversely, no evidence was found to indicate increase of employment near feeder lines (Scholl et al., 2019). This requires the quantification of land use and transit policies to understand their monetary effects on infrastructure costs and investment returns (Tsivanidis et al., 2022).

✓ Policy takeaway: To improve access to labour market, tie transport to zoning. Treat bus stations and corridors as economic inputs: upzone their key nodes, right-size parking near rapid transit, and ensure seamless accessibility to stations, including through robust pedestrian networks. Develop plans for last-mile connectivity and urban planning standards for station areas.

✓ Policy takeaway: Keep regulations responsive. Quantify effect of transit systems on jobs and cross reference with spatial plans & zoning. Monitor commute times and rents/land prices in upzoned areas; if prices spike in high-access areas, rethink plans. Building feedback into regulation helps the plan adapt as conditions change.

Conclusion

The spatial implications of urban regulations affect urban economic activity. Aligning urban regulations with desired economic outcomes and job-creation in Amman requires adopting a series of policy recommendations suggested in this policy note. Further policy improvements are suggested below to compliment the recommendations outlined earlier in the peer reviews:

Coupling new regulation with streamlining internal governance

procedures for land development: For a thriving real estate market, the new regulatory changes need to account for streamlining governance procedures impacted by legal changes. The procedures for land development applications under the new *Planning and Zoning By-law (2025)* require operational streamlining within GAM. This includes ensuring that:

- a) **the regulation is legislatively coherent** both for GAM staff and land developers, including the integration of the two new by-laws; the *Building By-Law* and the *Planning and Zoning By-Law* after splitting their provisions, to ensure seamless processing of land and building applications, and discount any operational silos (Kattan, 2025; Hiari, 2025).

- b) **robust coordination in implementing new regulation, to preclude operational hiccups in processing land applications** with clear standards operational procedures in place (SOPs), susceptible to revision under the by-law after early application once by-law goes into effect.
- c) train staff at **efficient processing of applications**, including timely internal coordination.

- **Institutional alignment with government:** Ensure constant coordination between the relevant government entities in aligning EMV targets with regulatory implementation.
- **Responsiveness to land markets:** Update plans along job centres and transit stations and routes (through suitable plan types charted in the new by-law – city plan, district, and neighbourhood plans) to capture transport's benefits. This can begin by prioritizing areas where planning and zoning interventions have a potential larger impact on job creation & accessibility.
- **Data & information systems:** Invest in administrative data systems that monitor land use, construction permits, and compliance, while ensuring their accessibility and active use by relevant agencies. This will enable evidence-based adjustments to regulation.
- **Zoning must capture transport's benefits.** Up-zoning BRT nodes and walksheds, capturing land-value and, align floorspace supply and firm clustering with the accessibility the network creates.

Portfolio of Peer Reviewed Urban Regulations for Jordan

The following are IGC's peer reviews for urban governance regulations in Jordan:

- Kantor R. & Slack E., (2019). *Peer review of the Draft Amman Municipal Law*, International Growth Centre, London School of Economics.
- Hiari, S. (2025a). [*Peer review of the 2025 Draft Planning and Zoning By-law for the City of Amman, Jordan*](#). International Growth Centre, London School of Economics.

- Hiari, S. (2025b). [*Supplementary note on the Peer review of the 2025 Draft Building By-law for Amman, Jordan*](#). International Growth Centre, London School of Economics.
- Kattan, M. (2025). [*Peer review of the 2025 Draft By-law on Building Permits and Construction Oversight for Amman, Jordan*](#). International Growth Centre, London School of Economics.

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Tsivanidis, N., Lall S., Ngulube (2022). [Creating virtuous circles between urban planning and urban transit](#). World Bank and International Growth Centre.