

JORDAN VALLEY WATER CRISIS MANAGEMENT PLANS DISCUSSED

JN081223 Amman AL-DUSTUR in Arabic 8 Mar 84 p 10

[Second installment of "Press Investigation" by Muhammad Abu-Ghawsh and Jamil Al-Sa'ayidah: "AL-DUSTUR Sounds the Alarm; Water Crisis in the Jordan Valley"]

[Text] In a previous report AL-DUSTUR reviewed the real crisis being experienced by agriculture and farmers in the Jordan Valley, which is the most fertile agricultural area in Jordan, an area which is considered to be "the breadbasket" of our homeland, and the backbone of our national agricultural and economic production.

In short, the crisis is "a crisis of water." Therefore, it is a serious crisis because irrigation in the Jordan Valley is the lifeline of agricultural life.

As we stated in our previous report, this crisis is represented by a 20 percent drop in water supplies. This drop might rise to 50 percent during the next few months if God does not bestow His mercy and send us rain. The water crisis is also manifested in the considerable drop in the reservoirs of dams, a matter which will affect the cultivated areas and both the summer and fall crops.

Another manifestation and result of the water crisis we saw during our field tour was that some agricultural areas have turned into grazing ground for livestock.

This crisis is clearly evident in the fact that the Jordan Valley Authority has started to ration the amount of water supplied to farmers in order to tackle the scarcity of water. The irrigation periods have been reduced. The specialists decided to remove the irrigation pipes that supply the agricultural areas directly from the canal. They also decided to stop the operation of water pumps at the eastern part of the King Talal Dam. These measures are directly connected with the agricultural areas adjacent to the canal and affect scores of farmers in the area extending from the northern Jordan Valley to Al-Karamah.

The authority issued these instructions due to the low rainfall and the drop in water reserves for the sake of rationing water and guiding farmers on the ways to cope with the crisis.

Since the farmer is the means and end for development and since he is the first to be harmed by this crisis, some farmers summed up the situation to us by saying: The drop in the allocated water supplies has an adverse effect on produce and results in financial loss, bearing in mind that some crops have already dried up. Some farmers told us that their losses amounted to 70 percent of the crops; others said their farms have not been irrigated for 10 days. Some feared that if the situation became worse it might lead farmers to leave the Jordan Valley and give up agriculture. One farmer said that due to the crisis and because he was in debt to a landlord, he was forced to hand the farm over to its owner and take another job for 3 dinars daily in order to support his family.

In view of their poor crops and prices, the farmers affected summed up their demands by appealing to the responsible quarters to allow them to postpone paying off the debts they owe to the Agricultural Credit Corporation, the Cooperative Society, the Farmers Union, and other finance and credit bodies. They also hoped to find a financial source for the next agricultural season due to their financial commitments and in view of the current crisis.

Since the Agricultural Engineers Union is a direct and important part of the agricultural process, Samir Habashinah, member of the Agricultural Engineers Union's council, summed up his view on this crisis by saying: First of all I must thank AL-DUSTUR for tackling this important subject to which officials should have paid attention during the last 2 months. It must be pointed out that next season we will face a real problem where agriculture in the Jordan Valley is concerned. The scarcity of rain this year means that water in the reservoirs will be consumed this year without being replenished, and this means that there will be no water for agriculture in the Jordan Valley next year, and water is the most important element.

He added: The quarters responsible for agriculture in the Jordan Valley should adopt measures to be implemented jointly by the farmer and the various state departments. Among these measures are the following:

Defining the various types of crops to be cultivated and determining the areas allocated for each crop so that these areas can satisfy the needs of the local market for each type, because the situation requires us first and foremost to think only of satisfying our local needs.

This rationing should give each crop only the necessary amount of water as determined on scientific bases well known to the agricultural engineers. Each crop's water requirement should be fixed according to the type of soil and the age of the plantation, taking into consideration the quantities of rainfall next season.

This requires the drawing up of a comprehensive program for the cultivated areas, their type, and the necessary quantities of water. All quarters should take part in this program and guarantee its implementation.

Finally, a disadvantage may turn to an advantage, and the current bad situation

vis a vis. The scarcity of water may prompt us to implement the agr. prog. ram which we have been talking about for a long time w/o seeing any sign of practical application

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Jamal Salim, agricultural engineer and member of the Agricultural Engineers Union, said: All logical and scientific expectations say that a shortage in irrigation water in the Jordan Valley will emerge next year. Since water is one of the most important production elements in agriculture, this means that this matter will affect production. Consequently, this situation calls on us to seriously think about rationing water in order to guarantee a large amount of production with the amount of water available by using the following methods:

1. We must think of growing vegetables that will fulfill the needs of the local market. We must concentrate on the intensive agriculture, protected agriculture. Thus, we would consume the least amount of water, in comparison with high production.
2. We must avoid flood irrigation, and use drop irrigation since this method will save a great deal of irrigation water. By using this method, we will ration water in accordance with plant needs. An increase in water will lead to root disease and will weaken the roots. This situation will effect the need for water in the last stage and will make us benefit from the superficial moisture only.
3. Scarcity of water will affect the amount of water the Jordan Valley Authority distributes to the agricultural units. Every farmer must accurately study the amount given to him, and plant part of his land to avoid irrigation problems in the future.
4. We must avoid growing fruit trees in the valley , and postpone their planting until the next season, hoping that the amount of water will be better. By doing so, we can save the water that would be given to the trees, and use it to grow and produce the vegetables which are very important to our local market.
5. We must be aware that projects that are run and supervised by specialists can overcome the shortages of water because these specialists are fully aware of the plants' need for water, and the problems that result from excessive water use. Thus, they can save amounts of water in order to use it in a larger area--this should give us more and better production.

AL-DUSTUR went to the Agricultural Credit Corporation to become acquainted with the official viewpoint on the crisis which the farmers in the Jordan Valley and other areas are passing through because of the scarcity of rain, and the drought season.

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In a statement to AL-DUSTUR, Agricultural Engineer Burhan Alh-Sharabi, deputy general director of the Agricultural Credit Corporation, said: I would like to assert to AL-DUSTUR, which raised this issue, that the corporation is fully aware of the situation of the farmers because we follow the status of the farmers who receive loans. In light of the farmers' situation caused by the drought season, and its affect on their paying their loans, we are ready to study the status of each farmer separately, and study any satisfactory settlement. We agree to make any settlement within a framework of understanding *with every farmer*

we can say that the corporation will agree to postpone the payment of any loan, or to extend the period of payment in light of the damages and losses inflicted on the farmer as well as his ability to pay the loan.

He added: Our brother farmers must realize that the objective of the corporation is to help farmers, provide them with the means of development, improve their resources and incomes, and develop their situation. We know the situation of farmers because of our methods in controlling the loans. Alh-Sharabi said: We do not look at the problem in a general way. We will study every request by farmers to postpone loans, or rearrange payments after checking into the projects. The damages in such a crisis will not be the same for all farmers. Consequently, we cannot deal with all farmers alike without an objective study that will take into consideration the situation of the farmers, and the size of their damages in order to achieve the suitable settlement for each case separately.

Alh-Sharabi said: This trend of cooperation with the farmer, the response to his demands, and providing him with the necessary loans falls within the framework of the corporation's general policy.

He added: As a result of the drought season this year, the corporation is ready to study any request to buy fodder, and to consider the possibility to grant loans for buying fodder. He noted that the corporation has instructed the branch directors to study the situation of livestock owners and farmers separately, and to provide them with loans for buying fodder in order to face the drought problem.

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Engineer, Alh-Sharabi explained that during the 1982-1984 period, and as part of its efforts to help farmers, the Agricultural Credit Corporation granted loans to the Farmers Union amounting to 1.5 million dinars. These loans were granted under a government guarantee that the Farmers Union would, in turn, grant loans in kind to individual farmers. This process simplified the procedure of granting loans to farmers, including members of the Farmers Union. It also simplified the procedure for granting seasonal loans and generally ensuring all the requirements of agricultural production.

Asked about the amount of loans which the Agricultural Credit Corporation granted to farmers in the Jordan Valley who were directly affected by the water crisis, engineer Alh-Sharabi said that in 1982 and 1983, the corporation granted 3.5 million dinars in medium-term loans and 1.3 million dinars in seasonal loans. These loans were used in drip irrigation networks, greenhouses, and protected agriculture in the Jordan Valley.

Regarding the corporation's credit policy and the importance it attaches to the agricultural sector in Jordan, engineer Alh-Sharabi said:

Since agriculture is an important production sector that guarantees work and the livelihood of a high percentage of the population, it has become essential to pay special and continuous attention to this sector and those working in it. Thus, the corporation is contributing toward pushing the wheel of agricultural

*don't pay money to farmers
+ making production to help*

agricultural sector by granting loans under easy terms to farmers who reclaim their lands, or seek better means of exploiting these lands, or carrying out any feasible projects in agricultural production, animal husbandry, and agricultural industrialization.

And, in order to ensure the success of the projects which it finances, the corporation subjects these projects to technical and economic feasibility studies by expert agricultural engineers. These engineers also guide farmers on the best means of utilizing the loans for his own benefit. They also provide counseling and administrative support for projects which require such services.

Alh-Sharabi said that projects that are backed by the corporation include:

Collective and individual irrigation projects and building modern irrigation canals and networks.

Digging and equipping artesian wells.

Reclamation of agricultural lands, including dredging and deep plowing operations, and building support and surrounding walls such as barbed wire fences.

Digging wells for storing rain water and building water pools and reservoirs for irrigation purposes.

Planting fruit trees in the valley and on highlands.

Establishing nurseries for tree, fruit, and garden plants.

Purchasing and setting up greenhouses and other means of protected farming.

Purchasing tractors, harvesters, and other agricultural tools, and repairing and maintaining these tools.

Establishing poultry farms.

Establishing dairy farms and other farms for grazing, fattening, and improving livestock.

Establishing bee farms and fisheries.

Supporting collective farms set up by small farmers.

Establishing agricultural buildings that are needed for servicing agricultural investments and the abovementioned projects.

Establishing projects for industrializing agricultural products such as olive mills, food conservation plants, and so forth.

Purchasing agricultural production requirements such as fertilizers, seeds,

Regarding the factors which determine the amount of the loan, engineer Alh-Sharabi said:

The loan granted by the corporation for financing any agricultural project must be proportionate to the total cost of the project, the financial condition of the debtor, the value of the collateral given, the profitability of the project, and the amount of installments which can be paid from the time the project begins production.

On the nature of loans and the interest rates, Alh-Sharabi said: The corporation gives loans as follows:

1. Seasonal loans whose duration does not exceed 12 months with 8 percent interest that is paid in advance. In case the loan is repaid on schedule, 1 percent of the interest will be returned to the debtor. The duration of the loan is estimated in terms of the duration of the agricultural project, its expected volume of production, and the date on which the production will start.
2. Loans of medium terms that do not exceed 10 years with an annual interest that ranges between 6 and 7 percent, calculated from the date it is granted to the date on which it becomes due.
3. Long-term loans ranging between 11 and 20 years with a 6 to 7 percent interest rate depending on the nature of the project.

On how the loans are disbursed, Alh-Sharabi said:

The corporation applies the law of supervised loans. The medium-term loan is disbursed in three installments: The first when the loan documents are completed; the second when the debtor completes an amount of work in the project equivalent to the first installment; and the third when the debtor completes a portion of the project equivalent to the first and second installments. No installment will be disbursed unless the implemented portion of the project is inspected.

As for the loans to buy agricultural machinery, equipment, and greenhouses, and the installation of drip irrigation networks, these loans are disbursed to the companies from which the debtor is buying such things. This will be done after a written agreement from him is submitted, in three installments according to the progress of the work. In case the debtor wishes to import such machinery and equipment from abroad, the corporation will open a credit account in one of the banks. In this case, the corporation pays to the debtor's account 25 percent of the value of the prices of the imported machinery and equipment the moment it receives an attested copy of the letter of credit in the name of the debtor in accordance with the specifications agreed on. Another 50 percent of the loan will be paid when the bills of lading arrive and when the bank in question receives an attested copy of these bills. The rest of the loan will be disbursed after the imported equipment is installed on the project site and after an official report on the installation is received from the relevant branch of the corporation. The farmer may be given

the loan directly if the corporation is convinced of the soundness of the implementation. As for the seasonal loans, they are paid in accordance with the needs of the project and the recommendations of the directors of the corporation's branches.

On the stand taken by the cooperative societies organization vis-a-vis the crisis of water scarcity and the need for alleviating their suffering and allowing them time to settle their debts, Eng Musa 'Arafah, deputy director general of the organization said:

"In such a situation, the organization considers each case separately in light of the farmers' personal circumstances and his production, in accordance with the bylaws of the organization, and in cooperation with the cooperative societies bank and the supervisors of loans."

'Arafah added: "We received weekly reports from the presidents of the cooperative societies and the organization's chiefs of branches on the situation of the farmers and the members of the societies and the circumstances that affect their conditions"

'Arafah also said that 1982, the Jordan Valley farmers were given 1.5 million dinars in loans. Loans for that year amounted to 5.5 million dinars. This includes all types of long-term and short-term loans and other kinds of loans. He asserted that the organization alerted all its cadres and departments when the drought crisis began to alleviate the suffering of the farmers and livestock breeders and to help them overcome this crisis.

CSO: 4400/210