



Department of Statistics



المركز الوطني لتنمية الموارد البشرية  
National Center for Human Resources  
Development



**Al Manar**  
Your Path for tomorrow

# Human Resources Information System (AI MANAR)

## Distribution of Borrowers from the Development and Employment Fund (2016)

Supported By



E-TVET Fund

### Number of Active Borrowers by Gender

Gender	2014	2015	2016
Male	9252	9868	11793
Female	22217	24586	22989
<b>Total</b>	<b>31469</b>	<b>34454</b>	<b>34782</b>

### Number of Active Borrowers by Social Status

Social Status	2014		2015		2016	
	Male	Female	Male	Female	Male	Female
Married	4975	18898	5284	20771	5875	18793
Single	4170	2831	4479	3280	5814	3713
Widower	85	290	83	312	82	278
Divorced	18	190	18	216	19	200
N/A	4	8	4	7	3	5
<b>Total</b>	<b>9252</b>	<b>22217</b>	<b>9868</b>	<b>24586</b>	<b>11793</b>	<b>22989</b>

### Number of Active Borrowers by Age Group

Age Group	2014		2015		2016	
	Male	Female	Male	Female	Male	Female
15 - 19	109	143	99	180	117	71
20- 24	1380	2096	1487	2261	1798	1998
25 - 29	1632	3719	1741	3982	2194	3657
30 - 34	1319	3826	1368	4202	1640	3927
35 - 39	1228	3475	1244	3785	1474	3612
40 - 44	1163	3020	1276	3340	1533	3182
45 - 49	994	2385	1042	2751	1178	2546
50 - 54	617	1805	730	2116	879	2012
55+	712	1748	771	1969	851	1984
N/A	98		110		129	
<b>Total</b>	<b>9252</b>	<b>22217</b>	<b>9868</b>	<b>24586</b>	<b>11793</b>	<b>22989</b>

### Number of Active Borrowers by Governorate

Governorate	2014		2015		2016	
	Male	Female	Male	Female	Male	Female
<b>Central Region</b>	<b>4075</b>	<b>9603</b>	<b>4148</b>	<b>10414</b>	<b>4972</b>	<b>9484</b>
Amman	1970	4153	1955	4466	2164	4024
Zarqa	933	1995	898	2186	991	1910
Balqa	735	2055	808	2186	922	1936
Madaba	437	1400	487	1576	895	1614
<b>North Region</b>	<b>3498</b>	<b>6696</b>	<b>3804</b>	<b>7757</b>	<b>4354</b>	<b>7534</b>
Irbid	1937	2406	2044	2707	2161	2527
Mafraq	461	1699	524	2165	778	2339
Ajloun	630	1658	682	1769	789	1631
Jerash	470	933	554	1116	626	1037
<b>South Region</b>	<b>1678</b>	<b>5918</b>	<b>1915</b>	<b>6415</b>	<b>2466</b>	<b>5971</b>
Ma'an	351	1216	411	1293	591	1265
Karak	702	2375	758	2666	901	2465
Tafila	459	1222	554	1323	749	1231
Aqaba	166	1105	192	1133	225	1010
N/A	1		1		1	
<b>Total</b>	<b>9252</b>	<b>22217</b>	<b>9868</b>	<b>24586</b>	<b>11793</b>	<b>22989</b>

### Number of Active Borrowers by Education Level

Education Level	2014		2015		2016	
	Male	Female	Male	Female	Male	Female
N/A	45	73	37	64	49	68
Under Lower Secondary	316	2008	310	2068	356	1839
Lower Secondary	1398	4581	1508	5064	1842	4601
Secondary	5049	12013	5431	13246	6697	12472
Vocational Training Corporation	185	33	203	44	258	49
Medium School	467	1308	531	1565	592	1497
Academic	1779	2194	1834	2529	1986	2457
Doctorate	13	7	14	6	13	6
<b>Total</b>	<b>9252</b>	<b>22217</b>	<b>9868</b>	<b>24586</b>	<b>11793</b>	<b>22989</b>

**Number of Active Borrowers by Handicapped**

Handicapped	2014		2015		2016	
	Male	Female	Male	Female	Male	Female
Not Handicapped	9231	22203	9771	24499	11701	22917
Handicapped	21	14	97	87	92	72
<b>Total</b>	<b>9252</b>	<b>22217</b>	<b>9868</b>	<b>24586</b>	<b>11793</b>	<b>22989</b>

**Number of Active Borrowers by Experience**

Experience	2014		2015		2016	
	Male	Female	Male	Female	Male	Female
Without	1839	4080	3723	9065	6645	10376
Less than 5 years	6675	17879	5578	15331	4669	12458
5 – 9	383	163	304	124	258	101
10 – 14	162	51	126	34	110	28
15 – 19	85	19	60	15	49	11
20 – 24	63	8	46	7	39	7
25 – 29	20	9	14	4	9	4
30+	25	7	17	5	14	3
N/A		1		1		1
<b>Total</b>	<b>9252</b>	<b>22217</b>	<b>9868</b>	<b>24586</b>	<b>11793</b>	<b>22989</b>

**Number of Active Borrowers by Loan Years**

Loan Years	2014		2015		2016	
	Male	Female	Male	Female	Male	Female
1	29	15	19	19	22	24
2	74	160	73	193	70	183
3	175	172	179	255	184	239
4	516	1510	527	1480	457	1289
5	1234	3151	1182	3024	1042	2657
6	6482	16446	6482	17860	6937	15669
7	605	721	1241	1693	2100	2399
8	135	42	163	62	219	127
10					760	402
N/A	2		2		2	0
<b>Total</b>	<b>9252</b>	<b>22217</b>	<b>9868</b>	<b>24586</b>	<b>11793</b>	<b>22989</b>

### Number of Active Borrowers by Sector

Sector	2014		2015		2016	
	Male	Female	Male	Female	Male	Female
Agriculture	27	9	27	9	27	7
Industrial Agricultural	23	20	28	23	43	30
Industrial	558	97	620	103	731	112
Vocational	519	82	554	90	695	116
Services	1411	986	1153	877	1180	905
Tourist	360	64	400	89	512	114
Household sector	14	170	11	130	9	103
Empowerment of rural women	101	14419	93	16534	83	14164
Student Loans	988	712	912	679	854	617
Commercial	5251	5658	6070	6052	7659	6821
<b>Total</b>	<b>9252</b>	<b>22217</b>	<b>9868</b>	<b>24586</b>	<b>11793</b>	<b>22989</b>

### Number of Active Borrowers by years of having loan and gender

year of having loan	2014			2015			2016		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
1991	1		1	1		1	1		1
1992	19		19	19		19	19		19
1993	11		11	11		11	10		10
1994	8	1	9	8	1	9	7	1	8
1995	2	1	3	2	1	3	2	1	3
1996	5	1	6	5	1	6	5	1	6
1997	8	1	9	8	1	9	8	1	9
1998	8		8	8		8	8		8
1999	20	9	29	18	9	27	17	9	26
2000	25	4	29	24	4	28	21	4	25
2001	18	10	28	17	8	25	16	7	23
2002	22	23	45	22	21	43	21	15	36
2003	18	79	97	17	69	86	13	63	76
2004	49	83	132	43	70	113	37	57	94
2005	73	67	140	58	54	112	52	48	100
2006	113	116	229	77	93	170	69	82	151
2007	218	117	335	173	89	262	146	78	224
2008	539	781	1320	243	321	564	186	245	431
2009	690	1254	1944	268	536	804	137	301	438
2010	860	3372	4232	683	2664	3347	337	1236	1573
2011	1414	4357	5771	1189	3791	4980	967	2979	3946
2012	1410	3183	4593	1307	3002	4309	1153	2744	3897
2013	1719	4200	5919	1640	4043	5683	1501	3657	5158
2014	2002	4558	6560	1967	4483	6450	1891	4296	6187
<b>Total</b>	<b>9252</b>	<b>22217</b>	<b>31469</b>	<b>2060</b>	<b>5325</b>	<b>7385</b>	<b>2019</b>	<b>5217</b>	<b>7236</b>