



هيئة تنمية وتطوير
المهارات المهنية والتقنية
**Technical and Vocational Skills
Development Commission**



المركز الوطني لتنمية الموارد البشرية
**National Center for Human
Resources Development**

Human Resources Information System (AI MANAR)

Distribution of Borrowers from The Development and Employment Fund (2021-2023)

Data Source



Number of Active Borrowers* by Gender

Gender	2021	2022	2023	
Male	286	682	866	
Female	128	264	555	
Total	414	946	1,421	

Number of Active Borrowers by Social Status

Social Status	2021		2022		2023			
	Male	Female	Male	Female	Male	Female		
Married	79	57	298	149	350	333		
Single	206	69	380	106	515	217		
Widower	-	-		4				
Divorced	1	2	4	5	1	5		
Total	286	128	682	264	866	555		

Number of Active Borrowers by Age Group

Age Group	2021		2022		2023			
	Male	Female	Male	Female	Male	Female		
19-15	11	3	22	14	40	27		
24-20	77	18	136	61	190	123		
29-25	55	24	126	41	175	110		
34-30	41	25	89	36	93	86		
39-35	27	21	44	35	62	69		
44-40	27	20	80	26	84	63		
49-45	19	8	69	17	76	35		
54-50	20	8	64	22	88	28		
+55	4	1	44	12	49	14		
N/a	5		8		9			
Total	286	128	682	264	866	555		

*As of 2018, only borrowers who obtained a loan during 2018, regardless of their loan repayment status, are credited with loan data.

*Data represents loans and active borrowers (who have not repaid the loan) for the years 2011-2017, regardless of the date of obtaining the loan.

*Due to the Corona pandemic and the fund's impact on the pandemic, the quality of the funded projects was determined to ensure their sustainability, such as handicraft projects and digital projects.

Number of Active Borrowers by Governorate

Governorate	2021		2022		2023			
	Male	Female	Male	Female	Male	Female		
Central Region	147	67	335	134	402	239		
Amman	78	36	177	68	179	122		
Zarqa	15	7	37	18	73	25		
Balqa	16	9	70	21	94	50		
Madaba	38	15	51	27	56	42		
North Region	88	44	227	96	287	198		
Irbid	37	17	103	48	144	87		
Mafraq	21	13	39	11	40	42		
Ajloun	20	11	55	23	61	44		
Jerash	10	3	30	14	42	25		
South Region	51	17	120	34	177	118		
Ma'an	7	3	29	6	41	35		
Karak	19	6	39	10	78	58		
Tafila	20	5	36	10	49	15		
Aqaba	5	3	16	8	9	10		
Total	286	128	682	264	866	555		

Number of Active Borrowers by Education Level

Education Level	2021		2022		2023			
	Male	Female	Male	Female	Male	Female		
Less than Secondary	28	10	93	35	96	38		
Secondary	146	70	305	115	272	755		
Vocational Apprenticeship	15	3	25	5	27	9		
Intermediate Diploma	7	9	44	18	34	46		
Bachelor	89	36	210	90	225	190		
PhD			5	1	1	0		
Total	286	128	682	264	866	555		

Number of Active Borrowers by Handicapped

Handicapped	2021		2022		2023			
	Male	Female	Male	Female	Male	Female		
Not Handicapped	286	128	682	264	866	555		
Total	286	128	682	264	866	555		

Number of Active Borrowers by Experience

Experience	2021		2022		2023			
	Male	Female	Male	Female	Male	Female		
Without	18	7	34	9	31	69		
Less than 5 years	240	110	511	227	471	1141		
9-5	18	5	63	16	32	120		
14-10	5	4	35	6	9	44		
19-15	3	2	14	3	5	21		
24-20	1		16	1	5	19		
29-25			5	1	2	3		
+30	1		4	1		4		
Total	286	128	682	264	555	1,421		

Number of Active Borrowers by Sector

Sector	2021		2022		2023			
	Male	Female	Male	Female	Male	Female		
Industrial/ agricultural			1	1	4			
Industrial	13	2	53	3	55	12		
Vocational	15	1	53	6	36	8		
Services	39	22	73	51	90	90		
Tourist	14	8	76	7	60	20		
Empowerment of rural women	16	9	54	56	102	82		
Student Loans	189	86	372	140	519	343		
Commercial	286	128	682	264	866	555		