



Department of Statistics



المركز الوطني لتنمية الموارد البشرية  
National Center for Human Resources  
Development



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# Human Resources Information System (AI MANAR)

## Distribution of Borrowers from the Development and Employment Fund (2011-2014)

Supported By



E-TVET Fund

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### Number of Active Borrowers in 2011, 2012 by Gender

Gender	2011	2012	2013	2014
Male	7149	7875	8423	9252
Female	13341	16095	19334	22217
<b>Total</b>	20490	23970	27757	31469

### Number of Active Borrowers in 2011, 2012 by Social Status

Social Status	2011	2012	2013	2014
Married	14868	17797	20912	23873
Single	5219	5708	6297	7001
Widower	280	312	351	375
Divorced	107	140	185	208
N/A	16	13	12	12
<b>Total</b>	20490	23970	27757	31469

### Number of Active Borrowers in 2011, 2012 by Age Group

Age Group	2011	2012	2013	2014
15 - 19	54	45	256	252
20- 24	2304	2269	3200	3476
25 - 29	3397	4032	4793	5351
30 - 34	3528	4029	4534	5145
35 - 39	3086	3764	4142	4703
40 - 44	2757	3246	3599	4183
45 - 49	2210	2657	2965	3379
50 - 54	1517	1830	2053	2422
55+	1608	2049	2142	2460
N/A	29	49	73	98
<b>Total</b>	20490	23970	27757	31469

### Number of Active Borrowers in 2011, 2012 by Governorate

Governorate	2011	2012	2013	2014
<b>Central Region</b>	9717	11455	12662	13678
Amman	4162	5092	5579	6123
Zarqa	2370	2613	2852	2928
Balqa	1967	2279	2557	2790
Madaba	1218	1471	1674	1837
<b>North Region</b>	6579	7802	8764	10194
Irbid	3037	3719	4128	4343
Mafraq	1096	1276	1557	2160
Ajloun	1513	1813	1972	2288
Jerash	933	994	1107	1403
<b>South Region</b>	4194	4712	6330	7596
Ma'an	651	827	1232	1567
Karak	2022	2199	2585	3077
Tafila	902	1030	1429	1681
Aqaba	619	656	1084	1271
N/A		1	2	1
<b>Total</b>	20490	23970	27757	31469

### Number of Active Borrowers in 2011, 2012 by Education Level

Education Level	2011	2012	2013	2014
N/A	160	138	126	118
Under Lower Secondary	1712	1894	2120	2324
Lower Secondary	3946	4648	5296	5979
Secondary	10827	12803	15051	17062
Vocational Training Corporation	111	155	179	218
Medium School	1106	1299	1534	1775
Academic	2604	3009	3431	3973
Doctorate	24	24	20	20
<b>Total</b>	20490	23970	27757	31469

### Number of Active Borrowers in 2011, 2012 by Handicapped

	2011	2012	2013	2014
Not Handicapped	20457	23935	27717	31434
Handicapped	33	35	40	35
<b>Total</b>	<b>20490</b>	<b>23970</b>	<b>27757</b>	<b>31469</b>

### Number of Active Borrowers in 2011, 2012 by Experience

Experience	2011	2012	2013	2014
Without	2584	3730	4750	5919
Less than 5 years	16176	19044	21947	24554
5 – 9	656	650	584	546
10 – 14	282	263	224	213
15 – 19	135	134	113	104
20 – 24	87	79	75	71
25 – 29	40	36	30	29
30+	35	33	33	32
N/A	495	1	1	1
<b>Total</b>	<b>20490</b>	<b>23970</b>	<b>27757</b>	<b>31469</b>

### Number of Active Borrowers in 2011, 2012 by Loan Years

Loan Years	2011	2012	2013	2014
1	20	23	34	44
2	219	233	226	234
3	170	182	255	347
4	331	807	1371	2026
5	1166	1329	3789	4385
6	16999	21295	21458	22928
7	1579	58	554	1326
8	4	41	68	177
N/A	2	2	2	2
<b>Total</b>	<b>20490</b>	<b>23970</b>	<b>27757</b>	<b>31469</b>

### Number of Active Borrowers in 2011, 2012 by Sector

Sector	2011	2012	2013	2014
Agriculture	37	35	38	36
Industrial Agricultural	28	32	36	43
Industrial	497	599	603	655
Vocational	429	546	560	601
Services	3815	3439	2725	2397
Tourist	256	317	326	424
Household sector	288	255	205	184
Empowerment of rural women	9287	11597	12897	14520
Student Loans	1494	1657	1704	1700
Commercial	4359	5493	8663	10909
<b>Total</b>	<b>20490</b>	<b>23970</b>	<b>27757</b>	<b>31469</b>

### Number of Active Borrowers in 2011, 2012 by Social Status and gender

Social Status	2011		2012		2013		2014	
	Male	Female	Male	Female	Male	Female	Male	Female
Married	3626	11242	4077	13720	4436	16476	4975	18898
Single	3396	1823	3678	2030	3869	2428	4170	2831
Widower	112	168	104	208	97	254	85	290
Divorced	11	96	12	128	17	168	18	190
N/A	4	12	4	9	4	8	4	8
<b>Total</b>	<b>7149</b>	<b>13341</b>	<b>7875</b>	<b>16095</b>	<b>8423</b>	<b>19334</b>	<b>9252</b>	<b>22217</b>

### Number of Active Borrowers in 2011, 2012 by Age Group and Gender

Age Group	2011		2012		2013		2014	
	Male	Female	Male	Female	Male	Female	Male	Female
15 - 19	17	37	17	28	111	145	109	143
20- 24	951	1353	912	1357	1267	1933	1380	2096
25 - 29	1191	2206	1397	2635	1488	3305	1632	3719
30 - 34	1178	2350	1253	2776	1212	3322	1319	3826
35 - 39	1035	2051	1153	2611	1145	2997	1228	3475
40 - 44	969	1788	1037	2209	1049	2550	1163	3020
45 - 49	733	1477	860	1797	872	2093	994	2385
50 - 54	438	1079	497	1333	536	1517	617	1805
55+	612	996	700	1349	670	1472	712	1748
N/A	25	4	49		73	0	98	
<b>Total</b>	<b>7149</b>	<b>13341</b>	<b>7875</b>	<b>16095</b>	<b>8423</b>	<b>19334</b>	<b>9252</b>	<b>22217</b>

### Number of Active Borrowers in 2011, 2012 by Governorate and Gender

Governorate	2011		2012		2013		2014	
	Male	Female	Male	Female	Male	Female	Male	Female
<b>Central Region</b>	3616	6101	3853	7602	3876	8786	4075	9603
Amman	1764	2398	1833	3259	1855	3724	1970	4153
Zarqa	913	1457	947	1666	913	1939	933	1995
Balqa	583	1384	683	1596	705	1852	735	2055
Madaba	356	862	390	1081	403	1271	437	1400
<b>North Region</b>	2453	4126	2867	4935	3131	5633	3498	6696
Irbid	1436	1601	1697	2022	1837	2291	1937	2406
Mafraq	281	815	315	961	339	1218	461	1699
Ajloun	383	1130	485	1328	561	1411	630	1658
Jerash	353	580	370	624	394	713	470	933
<b>South Region</b>	1080	3114	1154	3558	1415	4915	1678	5918
Ma'an	161	490	217	610	273	959	351	1216
Karak	592	1430	597	1602	649	1936	702	2375
Tafila	249	653	258	772	342	1087	459	1222
Aqaba	78	541	82	574	151	933	166	1105
N/A			1		1	1	1	
<b>Total</b>	7149	13341	7875	16095	8423	19334	9252	22217

### Number of Active Borrowers in 2011, 2012 by Education Level and Gender

Education Level	2011		2012		2013		2014	
	Male	Female	Male	Female	Male	Female	Male	Female
N/A	62	98	53	85	49	77	45	73
Under Lower Secondary	320	1392	315	1579	313	1807	316	2008
Lower Secondary	1136	2810	1232	3416	1277	4019	1398	4581
Secondary	3765	7062	4214	8589	4595	10456	5049	12013
Vocational Training Corporation	86	25	127	28	146	33	185	33
Medium School	373	733	401	898	420	1114	467	1308
Academic	1390	1214	1516	1493	1612	1819	1779	2194
Doctorate	17	7	17	7	11	9	13	7
<b>Total</b>	7149	13341	7875	16095	8423	19334	9252	22217

**Number of Active Borrowers in 2011, 2012 by Handicapped and Gender**

Handicapped	2011		2012		2013		2014	
	Male	Female	Male	Female	Male	Female	Male	Female
Not Handicapped	7136	13321	7860	16075	8400	19317	9231	22203
Handicapped	13	20	15	20	23	17	21	14
<b>Total</b>	<b>7149</b>	<b>13341</b>	<b>7875</b>	<b>16095</b>	<b>8423</b>	<b>19334</b>	<b>9252</b>	<b>22217</b>

**Number of Active Borrowers in 2011, 2012 by Experience and Gender**

Experience	2011		2012		2013		2014	
	Male	Female	Male	Female	Male	Female	Male	Female
Without	888	1696	1284	2446	1574	3176	1839	4080
Less than 5 years	5113	11063	5705	13339	6071	15876	6675	17879
5 – 9	476	180	454	196	403	181	383	163
10 – 14	217	65	203	60	171	53	162	51
15 – 19	106	29	105	29	90	23	85	19
20 – 24	77	10	72	7	67	8	63	8
25 – 29	30	10	26	10	22	8	20	9
30+	29	6	26	7	25	8	25	7
N/A	213	282		1	0	1		1
<b>Total</b>	<b>7149</b>	<b>13341</b>	<b>7875</b>	<b>16095</b>	<b>8423</b>	<b>19334</b>	<b>9252</b>	<b>22217</b>

**Number of Active Borrowers in 2011, 2012 by Loan Years and Gender**

Loan Years	2011		2012		2013		2014	
	Male	Female	Male	Female	Male	Female	Male	Female
1	14	6	15	8	23	11	29	15
2	55	164	70	163	72	154	74	160
3	120	50	119	63	146	109	175	172
4	133	198	212	595	387	984	516	1510
5	312	854	503	826	1067	2722	1234	3151
6	5328	11671	6863	14432	6249	15209	6482	16446
7	1181	398	50	8	409	145	605	721
8	4		41		68	0	135	42
N/A	2		2		2	0	2	
<b>Total</b>	<b>7149</b>	<b>13341</b>	<b>7875</b>	<b>16095</b>	<b>8423</b>	<b>19334</b>	<b>9252</b>	<b>22217</b>



### Number of Active Borrowers in 2011, 2012 by Sector and Gender

Sector	2011		2012		2013		2014	
	Male	Female	Male	Female	Male	Female	Male	Female
Agriculture	32	5	29	6	31	7	27	9
Industrial Agricultural	12	16	17	15	20	16	23	20
Industrial	436	61	519	80	517	86	558	97
Vocational	369	60	475	71	491	69	519	82
Services	2433	1382	2164	1275	1660	1065	1411	986
Tourist	215	41	267	50	278	48	360	64
Household sector	23	265	19	236	17	188	14	170
Empowerment of rural women	7	9280	19	11578	57	12840	101	14419
Student Loans	873	621	954	703	991	713	988	712
Commercial	2749	1610	3412	2081	4361	4302	5251	5658
<b>Total</b>	<b>7149</b>	<b>13341</b>	<b>7875</b>	<b>16095</b>	<b>8423</b>	<b>19334</b>	<b>9252</b>	<b>22217</b>

**Number of Active Borrowers in 2011, 2014 by years of having loan and gender**

year of having loan	2011			2012			2013			2014		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	total
1991	1	0	1	1	0	1	1	0	1	1		1
1992	23	1	24	21	1	22	21	1	22	19		19
1993	13	1	14	13	1	14	12	0	12	11		11
1994	9	1	10	8	1	9	8	1	9	8	1	9
1995	3	1	4	3	1	4	2	1	3	2	1	3
1996	6	1	7	5	1	6	5	1	6	5	1	6
1997	10	1	11	10	1	11	9	1	10	8	1	9
1998	12	1	13	10	1	11	8	0	8	8		8
1999	25	10	35	22	10	32	21	10	31	20	9	29
2000	32	5	37	27	4	31	26	4	36	25	4	29
2001	26	13	39	22	11	33	21	10	25	18	10	28
2002	36	29	65	26	26	52	26	25	36	22	23	45
2003	32	108	140	23	92	115	20	82	45	18	79	97
2004	83	121	204	68	99	167	61	90	143	49	83	132
2005	354	184	538	158	117	275	105	85	195	73	67	140
2006	719	402	1121	583	334	917	199	163	284	113	116	229
2007	880	423	1303	745	345	1090	375	186	538	218	117	335
2008	1159	1652	2811	1057	1535	2592	907	1304	1093	539	781	1320
2009	1059	1701	2760	985	1621	2606	858	1490	2162	690	1254	1944
2010	1077	3954	5031	1046	3890	4936	973	3723	2463	860	3372	4232
2011	1590	4732	6322	1561	4700	6261	1520	4613	5243	1414	4357	5771
2012	0	0	0	1481	3304	4785	1459	3273	6072	1410	3183	4593
2013	0	0	0	0	0	0	1748	4236	5021	1719	4200	5919
2014	0	0	0	0	0	0	38	35	4274	2002	4558	6560
<b>Total</b>	<b>7149</b>	<b>13341</b>	<b>20490</b>	<b>7875</b>	<b>16095</b>	<b>23970</b>	<b>8423</b>	<b>19334</b>	<b>27757</b>	<b>9252</b>	<b>22217</b>	<b>31469</b>