



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 (2018-2021)

Data Source



### Number of Active Borrowers\* by Gender

Gender	2018	2019	2020	2021
Male	1968	1699	591	286
Female	1299	917	251	128
<b>Total</b>	<b>3267</b>	<b>2616</b>	<b>842</b>	<b>414</b>

### Number of Active Borrowers by Social Status

Social Status	2018		2019		2020		2021	
	Male	Female	Male	Female	Male	Female	Male	Female
Married	762	691	726	568	236	136	79	57
Single	1204	597	972	336	354	113	206	69
Widower		2		3	-	-	-	-
Divorced	2	9	1	10	1	2	1	2
<b>Total</b>	<b>1968</b>	<b>1299</b>	<b>1699</b>	<b>917</b>	<b>591</b>	<b>251</b>	<b>286</b>	<b>128</b>

### Number of Active Borrowers by Age Group

Age Group	2018		2019		2020		2021	
	Male	Female	Male	Female	Male	Female	Male	Female
19-15	108	50	84	19	28	4	11	3
24-20	401	175	397	121	100	41	77	18
29-25	367	229	289	130	129	45	55	24
34-30	243	254	190	181	73	35	41	25
39-35	196	200	188	145	64	42	27	21
44-40	250	163	209	130	66	29	27	20
49-45	223	126	170	101	67	31	19	8
54-50	127	92	137	80	47	20	20	8
+55	31	10	24	10	9	4	4	1
N/a	22		11		8		5	
<b>Total</b>	<b>1968</b>	<b>1299</b>	<b>1699</b>	<b>917</b>	<b>591</b>	<b>251</b>	<b>286</b>	<b>128</b>

\*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	2018		2019		2020		2021	
	Male	Female	Male	Female	Male	Female	Male	Female
<b>Central Region</b>	<b>693</b>	<b>373</b>	<b>684</b>	<b>347</b>	<b>299</b>	<b>129</b>	<b>147</b>	<b>67</b>
Amman	325	176	333	153	142	55	78	36
Zarqa	119	61	83	37	28	24	15	7
Balqa	115	72	111	57	46	13	16	9
Madaba	134	64	157	100	83	37	38	15
<b>North Region</b>	<b>857</b>	<b>583</b>	<b>644</b>	<b>343</b>	<b>221</b>	<b>79</b>	<b>88</b>	<b>44</b>
Irbid	408	282	355	183	98	38	37	17
Mafraq	131	119	93	54	36	18	21	13
Ajloun	178	141	124	84	45	13	20	11
Jerash	140	41	72	22	42	10	10	3
<b>South Region</b>	<b>418</b>	<b>343</b>	<b>371</b>	<b>227</b>	<b>71</b>	<b>43</b>	<b>51</b>	<b>17</b>
Ma'an	103	63	77	37	12	7	7	3
Karak	108	99	122	96	22	19	19	6
Tafila	151	149	103	66	12	6	20	5
Aqaba	56	32	69	28	25	11	5	3
<b>Total</b>	<b>1968</b>	<b>1299</b>	<b>1699</b>	<b>917</b>	<b>591</b>	<b>251</b>	<b>286</b>	<b>128</b>

### Number of Active Borrowers by Education Level

Education Level	2018		2019		2020		2021	
	Male	Female	Male	Female	Male	Female	Male	Female
Less than Secondary	395	286	298	174	58	32	28	10
Secondary	1115	703	1023	516	361	141	146	70
Vocational Apprenticeship	82	18	31	5	18	1	15	3
Intermediate Diploma	54	78	62	77	17	15	7	9
Bachelor	320	207	278	145	133	62	89	36
PhD	1	5	7		4			
N/A	1	2						
<b>Total</b>	<b>1968</b>	<b>1299</b>	<b>1699</b>	<b>917</b>	<b>591</b>	<b>251</b>	<b>286</b>	<b>128</b>

### Number of Active Borrowers by Handicapped

Handicapped	2018		2019		2020		2021	
	Male	Female	Male	Female	Male	Female	Male	Female
Not Handicapped	1956	1291	1696	917	591	251	285	128
Handicapped	12	8	3				1	
<b>Total</b>	<b>1968</b>	<b>1299</b>	<b>1699</b>	<b>917</b>	<b>591</b>	<b>251</b>	<b>286</b>	<b>128</b>

### Number of Active Borrowers by Experience

Experience	2018		2019		2020		2021	
	Male	Female	Male	Female	Male	Female	Male	Female
Without	148	110	100	55	44	21	18	7
Less than 5 years	1662	1123	1465	819	494	220	240	110
9-5	92	43	72	18	29	7	18	5
14-10	44	16	36	14	18	2	5	4
19-15	11	3	10	4	4		3	2
24-20	7	2	10	3	1	1	1	
29-25	3	1	2	2	1			
+30	1	1	4	2			1	
<b>Total</b>	<b>1,968</b>	<b>1,299</b>	<b>1,699</b>	<b>917</b>	<b>591</b>	<b>251</b>	<b>286</b>	<b>128</b>

### Number of Active Borrowers by Sector

Sector	2018		2019		2020		2021	
	Male	Female	Male	Female	Male	Female	Male	Female
Agriculture		1		1				
Industrial Agricultural	5	2	7		2			
Industrial	131	27	88	14	33	5	13	2
Vocational	127	9	88	13	28	1	15	1
Services	156	155	130	97	47	31	39	22
Tourist	102	51	104	19	40	11	14	8
Household sector		7		9				
Empowerment of rural women	42	17	55	17	27	14	16	9
Student Loans	1405	1030	1227	747	414	189	189	86
Commercial	<b>1968</b>	<b>1299</b>	<b>1,699</b>	<b>917</b>	<b>591</b>	<b>251</b>	<b>286</b>	<b>128</b>