



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 (2021-2022)

Data Source



Number of Active Borrowers* by Gender

Gender	2021	2022		
Male	286	682		
Female	128	264		
Total	414	946		

Number of Active Borrowers by Social Status

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

Number of Active Borrowers by Age Group

Age Group	2021		2022					
	Male	Female	Male	Female				
19-15	11	3	22	14				
24-20	77	18	136	61				
29-25	55	24	126	41				
34-30	41	25	89	36				
39-35	27	21	44	35				
44-40	27	20	80	26				
49-45	19	8	69	17				
54-50	20	8	64	22				
+55	4	1	44	12				
N/a	5		8					
Total	286	128	682	264				

*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					
	Male	Female	Male	Female				
Central Region	147	67	335	134				
Amman	78	36	177	68				
Zarqa	15	7	37	18				
Balqa	16	9	70	21				
Madaba	38	15	51	27				
North Region	88	44	227	96				
Irbid	37	17	103	48				
Mafraq	21	13	39	11				
Ajloun	20	11	55	23				
Jerash	10	3	30	14				
South Region	51	17	120	34				
Ma'an	7	3	29	6				
Karak	19	6	39	10				
Tafila	20	5	36	10				
Aqaba	5	3	16	8				
Total	286	128	682	264				

Number of Active Borrowers by Education Level

Education Level	2021		2022					
	Male	Female	Male	Female				
Less than Secondary	28	10	93	35				
Secondary	146	70	305	115				
Vocational Apprenticeship	15	3	25	5				
Intermediate Diploma	7	9	44	18				
Bachelor	89	36	210	90				
PhD			3	1				
N/A			2					
Total	286	128	682	264				

Number of Active Borrowers by Handicapped

Handicapped	2021		2022					
	Male	Female	Male	Female				
Not Handicapped	285	128	682	264				
Handicapped	1							
Total	286	128	682	264				

Number of Active Borrowers by Experience

Experience	2021		2022					
	Male	Female	Male	Female				
Without	18	7	34	9				
Less than 5 years	240	110	511	227				
9-5	18	5	63	16				
14-10	5	4	35	6				
19-15	3	2	14	3				
24-20	1		16	1				
29-25			5	1				
+30	1		4	1				
Total	286	128	682	264				

Number of Active Borrowers by Sector

Sector	2021		2022					
	Male	Female	Male	Female				
Industrial/ agricultural			1	1				
Industrial	13	2	53	3				
Vocational	15	1	53	6				
Services	39	22	73	51				
Tourist	14	8	76	7				
Empowerment of rural women	16	9	54	56				
Student Loans	189	86	372	140				
Commercial	286	128	682	264				