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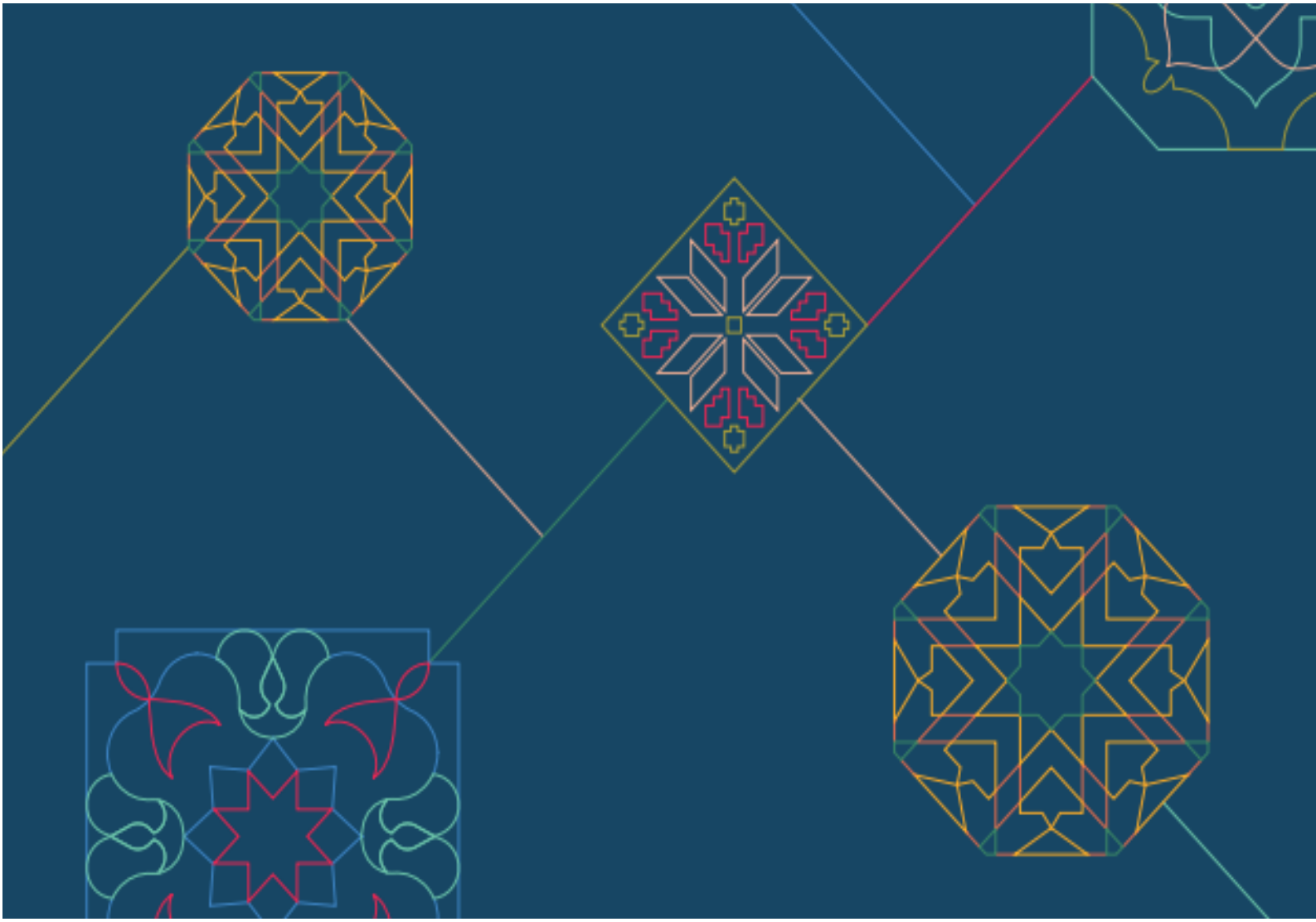

MAINTENANCE SERVICE CENTER
FEASIBILITY STUDY

USAID LENS WOMEN IN NON-TRADITIONAL SECTORS WORKSTREAM

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The USAID Local Enterprise Support (LENS) Project is funded by the United States Agency for International Development (USAID) and implemented by FHI 360. This report is made possible by the generous support of the American people through USAID. The contents are the responsibility of FHI 360 and do not necessarily reflect the views of USAID or the United States Government.

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LIST OF ACRONYMS

AC	Air Conditioning
B2B	Business to Business
DoS	Department of Statistics
HH	Household
HVAC	Heating, Ventilation, and Air Conditioning
IMF	International Monetary Fund
IRR	internal Rate of Return
LMA	Labour Market Assessment
NPV	Net Present Value
SOPs	Standard Operating Procedures

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INTRODUCTION

In 2016, USAID LENS responded to a request from a member of the international donor community, made on behalf of 19 women in the governorate of Zarqa with basic plumbing vocational certifications, to support these women to start their own businesses, with a view to helping them claim a segment of the plumbing market in their communities. The timing of this request coincided with USAID LENS's observation that the project's startup grant opportunity for women in non-traditional sectors had attracted approximately two dozen applications from women from different governorates in maintenance-related trades.

In terms of the wider economy, this seems like a vanishingly small number of women engaged within a sector. However, it appeared to the project as potentially significant when viewed in the context of data concerning women's economic participation in the MSE segment of Jordan's economy, as well as the gendered nature of the economy as a whole.

The USAID LENS Survey of Micro and Small Enterprise in Jordan showed that women's participation in the MSE segment of Jordan's economy is predominantly restricted to those sectors that strongly correlate to women's social role as caretakers of the family: food production, child care and education, retail, clothing and handicrafts manufacture, and personal grooming and hygiene. The concentration of women into these few sectors – notably low-earning and low-growth – may partially explain why MSEs owned by women report lower earnings than those owned by men.

Moreover, this phenomenon may also contribute to limiting women's employment opportunities, due to the strong preference among many Jordanians to interact and work with members of the same sex. Evidence of this trend also was apparent in the MSE survey, which showed that MSEs owned by women are 9 times more likely to hire women than male-owned MSEs, while male-owned businesses are twice as likely as female-owned businesses to hire other males. In other words, the more prevalent women's ownership in a sector is, the more likely women employees are to migrate to sectors in which women are concentrated to find employment, and the more other sectors remain closed to women.

The perpetuation of the gendered differences in the rate and nature of economic participation limits women's economic horizons and hinders opportunities for economic growth at all levels of the economy. These differences also reflect gender norms that ultimately produce barriers to market entry for women, such as challenges in access to or control over productive resources, services, networks and markets; these become more acute as women seek to enter sectors not typically associated with their social roles.

Supporting women to overcome these barriers and to establish and sustain businesses in new, non-traditional sectors – especially those requiring higher levels of education or specialization – can increase women's income through self-employment in more profitable sectors, but could also enhance the employment opportunities of other women and help Jordan towards its 2025 goal of women making up 27% participation in the workforce. In particular, encouraging diversity at higher aggregate levels, such as encouraging more female participation in specific sectors, could be particularly effective.

The MSE survey findings and their implications oriented the USAID LENS Project toward the importance of identifying opportunities for women's economic participation beyond the traditional sectors in which they are found. The project initiated a months-long mapping process to understand the scale of women's participation in the maintenance sector, identifying approximately 300 women engaged to varying degrees in maintenance-related trades, of varying skill levels and qualifications.

This small sub-set of women has the potential to open new pathways for the economic participation of other women, but they require support to remain competitive in the sector.

PROJECT BACKGROUND

The USAID Jordan Local Enterprise Support Project (LENS) is a five-year project to encourage the long-term economic growth and development potential of underserved Jordanian communities. The project supports the vitality and competitiveness of micro and small enterprises (MSEs) that are often at the heart of individual, family and community livelihood within vulnerable populations, and helps empower local communities to design and implement collaborative local economic development (LED) initiatives. The project works in the governorates of Irbid, Zarqa, Amman (outside of the Greater Amman area), Kerak, Tafilah and Aqaba. Within the above scope, USAID LENS is mandated to support the economic empowerment of Jordanian women, whose economic disenfranchisement has direct and adverse impacts on the country's economic prosperity and development at the national, regional and community levels. Through its work, USAID LENS seeks to support women to access economic opportunities and resources and enhance their agency in the utilization of each.

ACTIVITY BACKGROUND

Focus groups and surveys with women in the maintenance trades in 6 governorates, conducted during the mapping exercise, revealed that one obstacle to women's continued success is the lack of an institutional umbrella; women in the maintenance trades are underserved and under-represented as professional, skilled working women, and are in great need of consistent institutional support to enhance and/or expand their skills and qualifications, their visibility, their market linkages, and their access to information about their trades. Women that participated in LENS research into women's role in this sector also emphasized their need for an organizational framework through which to perform their work to provide a sustainable income and to provide some measure of safety, expressing the belief that such a framework such as a well-established business where women could collaborate in offering maintenance services would enhance women's professional legitimacy and facilitate greater social acceptability for women in the sector.

Against this backdrop, USAID LENS conducted a series of studies and assessments to understand what type of support existed for women in the maintenance sector ecosystem, the demand for labor and services in the sector and social attitudes towards women's participation in the sector. This research found that women in fact do not have an institutional home within the ecosystem; that donor agencies are the interface between women and ecosystem actors, and that the relationship dissipates once a donor exits. USAID LENS market research also found that there is demand for skills and services in the maintenance sub-sectors where women are present, but that women are invisible to the market. Moreover, the project found that although the socio-cultural norms of Jordan might discourage women from working in sectors that might typically be considered gender non-conforming, women seek to capitalize on those norms, and although the market opportunity is currently small, USAID LENS market research confirms that it in fact exists.

USAID LENS sought to understand how best to address these gaps, working on two complementary tracks: 1) mobilizing a taskforce to identify an institution or coalition of institutions able to provide sustainable support to women in the sector, or to design a model for such an institution; and 2) to conduct a feasibility study to determine the overall feasibility of establishing a maintenance repair and service center in several geographical areas, and develop a business model. This report is the subject

of the latter effort; the institutional model designed by the task force can be found on the USAID Jordan Knowledge Management Portal.

OVERVIEW

This report presents the findings of a financial feasibility study regarding the establishment of a service center in four selected geographic areas: Al-Jama'ah and Quwaysimah in Amman, Irbid (Qasabah), and Zarqa (Qasabah). The financial feasibility is intended to provide an understanding of the viability and sustainability of establishing a service center where women can cluster skills in five main services to provide comprehensive services in a single destination.

This paper begins with a section on general assumptions about inflation, GDP growth and population growth during the projection period, followed by an explanation of different staffing models and other technical requirements for the proposed center. It states assumptions about revenue, costs and expenses before presenting the projected financial results by geography. It concludes with recommendations about opportunities to implement the service center concept. The market data underlying this study is available in Annexes 1-3.

In the proposed model, the center will offer plumbing, electrical works, HVAC installation and maintenance, home appliance maintenance and house painting services. These services were selected as the focus of this study based on a previous labor market demand study conducted by USAID LENS that identified them as the most in-demand services among 14 services. The labor market study explored demand on the following maintenance services:

- Plumbing
- Water tank installation and maintenance
- Electricity
- Cleaning and sanitation
- Heating, ventilation and air-conditioning
- Carpentry
- Masonry
- Plastering
- Painting
- Glazing
- Ironwork
- Welding
- Insulation
- Landscaping
- Smart/green living services
- Home appliance repair and maintenance

The projected center is assumed to have an independent physical presence in each of the four geographic areas mentioned above. The result of the feasibility study has shown the viability and profitability of all branches.

For the purposes of the feasibility study, three technician staffing models were assessed:

- Salaried technicians staffing model
- Commissioned technicians staffing model
- Hybrid staffing model

In general, the average payback period is 5 years if the salaried or hybrid model is utilized, while the utilization of a commission-based model would result in a 10-year payback period.

GENERAL ASSUMPTIONS

- The projection period is from 2020-2024 (the "Projection Period")

- The following table highlights the general assumptions applied to the feasibility study (inflation, GDP growth, population growth rate).

Table 1: General Assumptions

	2020	2021	2022	2023	2024
Inflation growth (%)	2.5%	2.5%	2.5%	2.5%	2.5%
Real GDP growth (%)	2.7%	2.9%	3.0%	3.0%	3.0%
Population growth (%)	1.9%	1.9%	1.9%	1.9%	1.9%

- The center is assumed to be subject to an income tax rate of 20% throughout the Projection Period.
- The feasibility assumes that the center will be operational around six days per week.
- The initial investment size is around JOD 300,000 for the four services centers.

TECHNICIAN STAFFING SCENARIOS

For the purposes of the feasibility study, three technician staffing scenarios are assessed:

1. **Option 1 - Salaried technicians:** Under this option, it is assumed that the technicians are employed directly by the service center in relation to plumbing, electrical and home appliances services for a fixed monthly salary, with no other form of compensation. Painting and HVAC services are assumed to be outsourced to qualified subcontractors/ technicians based on a revenue sharing model. In the revenue-sharing model, commissioned workers would receive 70% of the revenue of each service order, and 30% would be retained within the service center (as per current market practices).

2. **Option 2 - Commissioned technicians:** Under this option, it is assumed that all technicians would be contracted on a revenue-sharing model, where technician compensation would entirely comprise of commissions paid on service orders. In the revenue-sharing model, commissioned technicians would keep 70% of their respective service order revenues, and 30% would be retained within the service center (as per current market practices).

3. **Option 3 – Hybrid model:** Under this option, it is assumed that the technicians are employed directly by the service center in relation to plumbing, electrical work and home appliances for a basic fixed monthly salary, in addition to a revenue-sharing component dependent on the volume of orders fulfilled by each technician. Employed technicians, in addition to the base salary, would receive 25% of revenues for service requests fulfilled. Painting and HVAC services are assumed to be outsourced to qualified subcontractors based on a revenue-sharing model. In the revenue-sharing model, commissioned workers would receive 70% of the revenue of each service order, and 30% would be retained within the service center (as per current market practices).

TECHNICIAN REQUIREMENTS

GENERAL TRENDS

Technician requirements for each service type are estimated based on the expected volume of requests for the respective service type.

- It is assumed that for all service types, with the exception of painting, a technician has the capacity to fulfill on average three orders per day.
- For painting, it is assumed that a technician will be able to fulfill one service request per two days.
- It is assumed that the service center will operate six days per week.

COMMISSIONED TECHNICIANS - PAINTING AND HVAC SERVICES

- For all painting and HVAC services service orders, the service center would utilize freelance qualified workers to fulfill the orders.
- As per standard industry practice, it is assumed that commissioned workers would work on a revenue-sharing model with the service center, where the service center would collect the revenues from customers, and commissioned workers would receive 70% of collected revenues.

REVENUE ASSUMPTIONS

GENERAL DEMAND VOLUME

- Revenues are driven by the number of services provided by the center. Households are expected to represent the primary source of demand for the center's services, with demand from businesses being a secondary source of revenue.
- For the purposes of the financial feasibility study, the center is primarily expected to serve the population of the geographic area.
- The number of households is assumed to increase on par with the population growth forecasts for Jordan as per the Department of Statistics. For example, the average population growth is estimated to be 1.9% so the average addressable market is expected to increase every year by the same average of the population growth.
- The number of businesses is assumed to increase in line with the real GDP growth for Jordan as projected by the IMF World Economic Outlook Database. For example, the annual growth of the real GDP is expected to increase by 2.7% so it is expected that the number of the targeted businesses will be increased by the same percentage of the real GDP growth.
- The annual number of requests by service type by demand drive (households and businesses), as per the market study, is assumed to remain constant throughout the Projection Period.

COSTS & EXPENSES ASSUMPTIONS

OPERATING EXPENSES

- Transportation expenses related to the transportation of technicians to potential customers sites to deliver the service. Transportation is assumed at JD2 per service request.

- Communication expenses represent telephone and internet subscriptions. Communication expenses are assumed at JD100 per month, and to grow at inflation throughout the Projection Period.
- Branding and promotion expenses are assumed at JD200 per month, and to grow at inflation throughout the Projection Period.
- Printing and stationary expenses are assumed at JD50 per month, and to grow at inflation throughout the Projection Period.
- Utility expenses relate to electricity and water bills for the rented space. Utility expenses are assumed at an average of JD150 per month, and to grow at inflation throughout the Projection Period.
- Maintenance expenses are assumed at JD20 per month, and to grow at inflation throughout the Projection Period.
- Rent is based on estimated rent expenses in each selected geographical area.
- Other miscellaneous expenses are assumed at 5% of the sum of the above operating expenses.

ADMINISTRATIVE LABOR

- The service center is expected to employ one area supervisor at a salary of JD800 and one assistant at a salary of JD450. The Supervisor's tasks include the allocation of staff per service, bringing in business to the service center and monitoring the quality of service provided.
- All salaries are expected to increase in line with inflation during the Projection Period.
- The service center would contribute 14.25% to social security for all administrative staff, as per regulatory requirements. Additionally, it is expected that the service center would provide monthly benefits, such as medical insurance, for each employee worth JD35, to grow in line with inflation during the Projection Period.

CONSUMABLES

- Consumables represent miscellaneous disposable/single-use materials that technicians typically require when performing a service such as masking tape, insulation tape, wires, etc.
- Consumables are assumed to amount to an average of JD3 per service request in the first year of projections, and to grow by inflation throughout the Projection Period.

MAIN MARKET STUDY FINDINGS

This section presents a summary of the main findings of the field research that carried out to understand the perception of households and businesses towards establishing a new maintenance service center in the selected geographical districts in the main selected areas: Al-Jama'ah and Quwaysimah in Amman, Irbid (Qasabah), and Zarqa (Qasabah), Amman, Zarqa and Irbid. Below is a list of the main findings:

- The most in-demand services are concentrated in plumbing, electrical works, painting, home appliances repair and HVAC.
- Almost 60% of the surveyed sample viewed punctuality as the top priority feature followed by speed of service execution and transparent pricing.
- Around 93% of the surveyed sample considered the idea of establishing a new service center of great importance.
- Almost 91% expressed interest in utilizing home maintenance mobile apps, such as Aoun, for appointment bookings.
- Around 97% were also interested in aftersales services.
- Two-third of the surveyed households were amenable to the idea of hiring trained and qualified female technicians; 22% have no interest. Those interested in hiring women are motivated by the convenience of services provided by women in the cultural and social context (58.3%), trust in women (17.1%) and the perception that women are easy to deal with (13.1%).
- Around 68% were amenable to paying 5%-25% above the current market asking price to receive value-added services.

FINANCIAL RESULTS BY GEOGRAPHICAL AREA

This section presents the main financial feasibility indicators for each technician staffing scenario (model).

GENERAL FINDINGS

- Establishing a service center in each selected area is viable and profitable for all branches. In general, the average payback period is 5 years when the salaried technicians model is utilized.
- The salaried technicians model is the most profitable and is expected to have the highest rate of return (IRR) and to recover the cost of the investment in a reasonable time frame (3-5 yeasr). By contrast, the commissioned technicians model is the least attractive model due to the long payback period (7-10 years) and the lowest rate (IRR) of return in the long term. It is important to mention that the project with the highest Internal Rate of Return (IRR)and a shorter payback period would be considered the better investment and should be started first.
- Irbid has the lowest amount of investment required and the best financial indicators in terms of IRR and payback period and could be considered the starting point for the implementation of the model.

AL-JAMA'AH (AMMAN)

GENERAL FINDINGS:

- Based on the results of the survey, 35.6% of respondents in Al-Jama'ah would be interested in using the service center, indicating favorable market appetite. The center is expected to penetrate the market with 0.28% market share of the addressable market size in year 1 (2020), (See Annex 1), and to slowly grow to reach 1.25% by year 4 (year 2023), based on the percentage of respondents who would pay a premium of 5.0% or higher over current market prices, and are thus considered to be most interested in the service center offering.

- 56.4% of respondents in Al-Jama'ah indicated they would be willing to pay a premium over current market prices for maintenance services, with the majority (45.5%) indicating they would be willing to pay up to a 5% premium.

FINANCIAL OUTPUT

The two tables below illustrate the feasibility indicators of each type of technician staffing model in Al-Jama'ah.

Table 1: Net Income of Each Technician Staff Model/Year - AL-JAMA'AH (AMMAN)

Technician Staff Model	Income Type	2020	2021	2022	2023	2024
Salaried Technicians	*Net Income*	**-41,407**	**8,289**	**22,102**	**34,486**	**39,809**
	Net Income Margin	*-85.70%*	*5.10%*	*9.60%*	*13.20%*	*14.50%*
Commissioned Technicians	Net income	**-36,923**	**-25,704**	**-19,741**	**-17,506**	**-17,273**
	Net income margin	*-76.40%*	*-15.70%*	*-8.60%*	*-6.70%*	*-6.30%*
Hybrid Model	Net income	**-35,645**	**2,417**	**15,557**	**24,371**	**28,747**
	Net income margin	*-73.70%*	*1.50%*	*6.80%*	*9.30%*	*10.50%*

Table 2: Key Financial Indicators of Each Technician Staff Model/Year- AL-JAMA'AH (AMMAN)

Financial Indicator	Salaried Technicians	Commissioned Technicians	Hybrid Model
Investment required (JD)	73,920	286,342	74,974

Internal rate of return (%)[1]	31.00%	No enough positive cash flows	22.80%
Net present value (JD)[2]	47,716	-137,298	10,675
Payback Period (years)[3]	6	10	8

QUWAYSIMAH (AMMAN)

GENERAL FINDINGS:

- Based on the results of the survey, 41.3%% of respondents in Quwaysimah would be interested in using the service center, indicating favorable market appetite. Hence , the center is expected to penetrate the market with 0.28% market share of the addressable market size in year 1 (2020) (See Annex 1), and to slowly grow to reach 1.25% by year 4 (year 2023), based on the percentage of respondents who would pay a premium of 5.0% or higher over current market prices, and are thus considered to be most interested in the service center offering.

- As per the results of the survey, 70.8% of respondents in Quwaysimah indicated they would be willing to pay a premium over current market prices for these services, with the majority (64.6%) indicating they would be willing to pay up to a 5% premium.

FINANCIAL OUTPUT

The two tables below illustrate the feasibility indicators of each type of technicians' staff model in QUWAYSIMAH (AMMAN).

Table 3: Net Income of Each Technician Staff Model/Year- QUWAYSIMAH (AMMAN)

Technician Staff Model	Income Type	2020	2021	2022	2023	2024
Salaried Technicians	*Net Income*	**-48,407**	**-1,919**	**13,562**	**15,122**	**19,522**
	Net Income Margin	*-129.50%*	*-1.50%*	*7.60%*	*7.50%*	*9.20%*
Commissioned	**Net income**	**-38,481**	**-30,108**	**-25,640**	**-24,097**	**-24,172**

[1] IRR: The internal rate of return is an indicator of the profitability, efficiency, quality, or yield of an investment. This is in contrast with the net present value, which is an indicator of the net value or magnitude added by making an investment.

[2] Net Present Value: Net present value (NPV) is the difference between the present value of cash inflows and the present value of cash outflows over a period of time. NPV is used in capital budgeting and investment planning to analyze the profitability of a projected investment or project.

[3] Payback Period: the length of time required for an investment to recover its initial outlay in terms of profits or savings.

Technicians	*Net income margin*	*-102.90%*	*-23.90%*	*-14.40%*	*-11.90%*	*-11.40%*
Hybrid Model	**Net income**	**-40,701**	**-7,836**	**5,967**	**8,835**	**12,505**
	Net income margin	*-108.80%*	*-6.20%*	*3.40%*	*4.40%*	*5.90%*

Table 4: Key Financial Indicator of Each Technician Staff Model/Year- QUWAYSIMAH (AMMAN)

Financial Indicator	*Salaried Technicians*	Commissioned Technicians	*Hybrid Model*
Investment required (JD)	68,510	270,684	62,244
Internal rate of return (%)	28.80%	No enough positive cash flows	21.90%
Net present value (JD)	29,288	-127,283	5,655
Payback Period (years)	6	10	8

ZARQA - QASABAH

GENERAL FINDINGS:

- Based on the results of the survey, 49.9% of respondents in Zarqa would be interested in using the service center, indicating favorable market appetite. Hence , the center is expected to penetrate the market with 0.28% market share of the addressable market size in year 1 (2020), (See Annex 1), and to slowly grow to reach 1.25% by year 4 (year 2023), based on the percentage of respondents who would pay a premium of 5.0% or higher over current market prices, and are thus considered to be most interested in the service center offering.
- As per the results of the survey, 76.9% of respondents in Qasabah of Zarqa indicated they would be willing to pay a premium over current market prices for these services, with the majority (57.7%) indicating they would be willing to pay more than 5% premium.

FINANCIAL OUTPUT

The two tables below illustrate the feasibility indicators of each type of technician staffing model in Qasabah – Zarqa.

Table 5: Net income of each Technician Staff Model/Year- Zarqa - Qasabah

Technician Staff Model	Income Type	2020	2021	2022	2023	2024
Salaried Technicians	*Net Income*	**-36,195**	**18,852**	**36,257**	**50,015**	**55,732**
	Net Income Margin	*-69.50%*	*10.70%*	*14.60%*	*17.80%*	*18.90%*
Commissioned	**Net income**	**-33,870**	**-20,393**	**-12,952**	**-10,082**	**-9,477**

Technicians	*Net income margin*	*-65.00%*	*-11.60%*	*-5.20%*	*-3.60%*	*-3.20%*
Hybrid Model	**Net income**	**-31,191**	**10,886**	**26,941**	**36,762**	**41,379**
	Net income margin	*-59.90%*	*6.20%*	*10.90%*	*13.10%*	*14.00%*

Table 6: Key financial indicators of each Technician Staff Model/Year- Zarqa - Qasabah

Financial Indicator	Salaried Technicians	Commissioned Technicians	Hybrid Model
Investment required (JD)	55,898	132,071	50,894
Internal rate of return (%)	73.40%	No enough positive cash flows	62.90%
Net present value (JD)	202,900	-77,047	143,735
Payback Period (years)	3	10	4

IRBID - QASABAH

GENERAL FINDINGS:

- Based on the results of the survey, 58.4% of respondents in Quwaysimah would be interested in using the service center, indicating favorable market appetite. Hence , the center is expected to penetrate the market with 0.28% market share of the addressable market size in year 1 (2020), (See Annex 1), and to slowly grow to reach 1.25% by year 4 (year 2023), based on the percentage of respondents who would pay a premium of 5.0% or higher over current market prices, and are thus considered to be most interested in the service center offering.

- As per the results of the survey, 68.8% of respondents in Qasabah of Irbid indicated they would be willing to pay a premium over current market prices for these services, with the majority (45.5%) indicating they would be willing to pay up to a 5% premium.

FINANCIAL OUTPUT

The two tables below illustrate the feasibility indicators of each type of technicians' staff model in Qasabah – Irbid.

Table 7: Net Income of Each Technician Staff Model/Year- Irbid - Qasabah

Technician Staff Model	Income Type	2020	2021	2022	2023	2024
Salaried Technicians	*Net Income*	**-33,324**	**21,105**	**43,837**	**59,566**	**66,207**
	Net Income Margin	*-52.90%*	*9.90%*	*14.60%*	*17.40%*	*18.50%*

Commissioned Technicians	**Net income**	**-31,651**	**-18,218**	**-10,884**	**-7,967**	**-7,485**
	Net income margin	*-50.20%*	*-8.60%*	*-3.60%*	*-2.30%*	*-2.10%*
Hybrid Model	**Net income**	**-29,928**	**13,075**	**32,910**	**44,029**	**49,413**
	Net income margin	*-47.50%*	*6.10%*	*10.90%*	*12.90%*	*13.80%*

Table 8: Key Financial Indicators of Each Technician Staff Model/Year- Irbid - Qasabah

Financial Indicator	Salaried Technicians	Commissioned Technicians	Hybrid Model
Investment required (JD)	53,627	110,671	50,231
Internal rate of return (%)	83.10%	No enough positive cash flows	70.30%
Net present value (JD)	218,779	-68,084	162,943
Payback Period (years)	3	10	3

RECOMMENDATIONS

In line with the above results, the following recommendations might be useful to achieve the desired aim of establishing the maintenance service center:

The Business Model

- The feasibility study indicates that salaried technicians' model is the most profitable model, particularly in the long term, and the payback period would be less in this model. The sector appears to be particularly suitable for franchising and micro-franchising activities. Micro franchising provides easily replicable enterprise opportunities with proven operational models that have the potential to help alleviate poverty, enhance individual economic self-reliance and catalyze personal and local development. In the maintenance sector, which is highly informal and where thousands of workers struggle as independent contractors who lack market linkages and significant business skills capacities, a micro-franchising model could provide valuable services at the community level while helping compensate for the lack of fundamental business skills among MSEs/independent contractors in the maintenance sector who seek a more structured, reliable and lucrative way to work. This model provides knowledge, blueprint, SOPs, tasks list, financial and accounting support, training, linkages and access to the market in addition to many other benefits that might help the service center to make sufficient income and to expand within a short period of time.

Outreach	• A previous labor market demand study conducted by LENS shows that female technicians still lack market visibility. So it is important to design and implement a marketing and sales penetration strategy with a detailed action plan and budget. The strategy should focus on potential businesses (B2B) as well as households. • The majority of the respondents expressed interest in utilizing online applications for appointment bookings, indicating the importance of building networks to online platforms offering maintenance services as a significant, low-cost marketing opportunity. It is important to mention that average application fees already are included in the financial model. • The market survey revealed that around 97% of consumers surveyed were also interested in after sales services. So it is recommended to develop a quality assurance system to address the market gaps in terms of punctuality, the speed of service execution, and pre-set price list as well as after-sales service to meet the market top required features.
Center Staff Capacity Building	• The service center supervisor should have sufficient technical and business experience in addition to managerial skills. The supervisor will have a major role in managing the daily activities and brining new businesses to the service center. • 72% of the respondents inclined to the idea of hiring trained and qualified female technicians; therefore, technicians should be trained to enhance their skills across technical skills, customer services, outreach, and communication. • To ensure the sustainability and success of the service center, the business center should develop a quality assurance system with specific key performance indicators (KPIs) along with a set of suggested monitoring and evaluation tools.
Geographic implementation	• Based on the catchment areas analysis and feasibility study findings, Irbid would be a reasonable starting point for the establishment of a maintenance service center as it has the lowest amount of investment required and the best financial indicators; it could create strong demonstration effect for other areas.

ANNEX1: MARKET SIZE DATA

Table 9: Households addressable market size 2020-2024

Area	2020	2021	2022	2023	2024
Amman - Al-Jama'ah					
Plumbing	126,144	128,538	130,976	133,460	135,993
HVAC	13,278	13,530	13,787	14,049	14,315
Painting	19,917	20,295	20,680	21,072	21,472
Electrical works	92,948	94,711	96,508	98,339	100,205
Home appliances	79,669	81,181	82,722	84,291	85,890
Total	**331,956**	338,255	344,673	351,211	357,875
Amman - Qwaysimah					
Plumbing	98,523	100,393	102,298	104,239	106,217
HVAC	10,371	10,568	10,769	10,972	11,180
Painting	15,556	15,851	16,152	16,459	16,771
Electrical works	72,595	73,974	75,377	76,809	78,264
Home appliances	62,226	63,406	64,609	65,835	67,083
Total	259,271	264,192	269,205	274,314	279,515
Zarqa - Qasabah					
Plumbing	161,822	164,891	168,020	171,208	174,456
HVAC	-	-	-	-	-
Painting	33,100	33,727	34,368	35,020	35,684
Electrical works	88,267	89,941	91,647	93,385	95,158
Home appliances	29,422	29,981	30,548	31,128	31,719
Total	312,611	318,540	324,583	330,741	337,017
Irbid - Qasabah					
Plumbing	188,426	192,000	195,644	199,357	203,137
HVAC	4,711	4,801	4,891	4,984	5,078
Painting	42,396	43,200	44,019	44,855	45,706
Electrical works	188,426	192,000	195,644	199,357	203,137
Home appliances	56,529	57,601	58,694	59,805	60,942
Total	480,488	489,602	498,892	508,358	518,000

Table 10: Households market share 2020-2024/ No.

Area	2020	2021	2022	2023	2024
Amman - Al-Jama'ah					
Plumbing	356	1093	1506	1668	1700
HVAC	30	115	158	176	179
Painting	45	173	238	263	269
Electrical works	262	806	1110	1229	1252
Home appliances	225	690	950	1054	1074
Total	918	2877	3962	4390	4474
Amman - Qwaysimah					
Plumbing	278	853	1176	1303	1328
HVAC	24	90	124	137	140
Painting	35	134	186	206	210
Electrical works	206	630	866	960	978
Home appliances	176	540	742	822	838
Total	719	2247	3094	3428	3494
Zarqa - Qasabah					
Plumbing	457	1403	1932	2140	2180
HVAC	0	0	0	0	0
Painting	75	287	395	437	447
Electrical works	248	764	1054	1168	1189
Home appliances	82	255	351	390	396
Total	862	2709	3732	4135	4212
Irbid - Qasabah					
Plumbing	532	532.5	568.5	2492	2538
HVAC	11	532.5	568.5	62	64
Painting	96	532.5	568.5	561	571
Electrical works	532	532.5	568.5	2492	2538
Home appliances	159	532.5	568.5	747	762
Total	1330	2662.5	2842.5	6354	6473

Table 11: Business addressable market size (#) 2020-2024

Area	2020	2021	2022	2023	2024
Amman - Al-Jama'ah					
Plumbing	5,569	11,298	5,900	6,079	6,264
HVAC	586	1,189	621	640	660
Painting	879	1,784	931	960	989
Electrical works	4,103	8,325	4,348	4,479	4,615
Home appliances	3,516	7,135	3,726	3,839	3,956
Total	**14,653**	**29,731**	**15,526**	**15,997**	**16,484**
Amman - Qwaysimah					
Plumbing	3,310	3,404	3,505	3,613	3,722
HVAC	349	359	369	380	392
Painting	522	538	554	570	588
Electrical works	2,439	2,508	2,583	2,662	2,742
Home appliances	2,090	2,150	2,215	2,281	2,350
Total	**8,710**	**8,959**	**9,226**	**9,506**	**9,794**
Zarqa - Qasabah					
Plumbing	8,810	9,062	9,333	9,616	9,909
HVAC	-	-	-	-	-
Painting	1,802	1,853	1,909	1,967	2,027
Electrical works	4,806	4,943	5,090	5,245	5,404
Home appliances	1,601	1,646	1,697	1,748	1,801
Total	**17,019**	**17,504**	**18,029**	**18,576**	**19,141**
Irbid - Qasabah					
Plumbing	9,496	9,768	10,061	10,365	10,680
HVAC	238	245	251	259	267
Painting	2,137	2,198	2,263	2,332	2,403
Electrical works	9,496	9,768	10,061	10,365	10,680
Home appliances	2,848	2,930	3,018	3,110	3,204
Total	**24,215**	**24,909**	**25,654**	**26,431**	**27,234**

Table 12: Business market share (3) 2020-2024

Area	2020	2021	2022	2023	2024
Amman - Al-Jama'ah					
Plumbing	5,569	11,298	5,900	6,079	6,264
HVAC	586	1,189	621	640	660
Painting	879	1,784	931	960	989
Electrical works	4,103	8,325	4,348	4,479	4,615
Home appliances	3,516	7,135	3,726	3,839	3,956
Total	**14,653**	**29,731**	**15,526**	**15,997**	**16,484**
Amman - Qwaysimah					
Plumbing	3,310	3,404	3,505	3,613	3,722
HVAC	349	359	369	380	392
Amman - Al-Jama'ah					
Plumbing	15	48	68	76	79
HVAC	1	5	8	8	8
Painting	2	8	10	12	12
Electrical works	12	36	50	56	57
Home appliances	10	30	44	48	49
Total	**40**	**127**	**180**	**200**	**205**
Amman - Qwaysimah					
Plumbing	9	30	40	44	48
HVAC	1	3	4	4	4
Painting	1	4	6	8	8
Electrical works	7	21	29	32	35
Home appliances	6	18	24	28	28
Total	**24**	**76**	**103**	**116**	**123**
Zarqa - Qasabah					
Plumbing	25	77	108	120	124
HVAC	-	-	-	-	-
Painting	4	15	22	24	26
Electrical works	14	42	59	65	68
Home appliances	4	14	20	21	24
Total	**47**	**148**	**209**	**230**	**242**
Irbid - Qasabah					
Plumbing	27	83	116	130	134
HVAC	-	2	2	4	4
Painting	5	19	26	30	30
Electrical works	27	83	116	130	134
Home appliances	8	25	36	40	40
Total	**67**	**212**	**296**	**334**	**342**

ANNEX 2: MARKET DEMAND STUDY

The market demand study determined the geographies to be targeted by the feasibility study of a maintenance service centre, investigating market demand, competition, existing and potential services and customer behaviour analysis. It employed secondary data obtained from the Department of Statistics (DOS). The analysis also was informed by the findings of a labour market assessment (LMA) conducted by USAID LENS in 2018. The LMA identified market demand and employment opportunities in the construction and maintenance sectors.

The demand study covered the governorates of Amman, Irbid, Zarqa, Mafraq, Balqa and Karak. To determine which areas would be most suitable for the establishment of a maintenance services center within each governorate, a Catchment Area Analysis (CAA) was conducted, applying the following selected metrics:

- Number of households,
- Average maintenance expenditure per household,
- Level of competition intensity (i.e. number of households and business to business (B2B) customers per registered service provider), and,
- Number of registered B2B customers.[4]

The study was limited by the following factors:

- The absence of data on informal businesses in the maintenance sector, which is vital for the understanding of real market dynamics;
- Available data on registered businesses was outdated, dating back to 2011.
- Available data on services' expenditure also was outdated, dating back to 2013. Hence, projection models were applied to ensure consistency with the population data.
-

The findings from the Market Demand Study directed USAID LENS researchers to the potential areas in which to implement a feasibility study for the maintenance service center concept. Analysis of the data collected showed that the most attractive areas from a market perspective were mainly concentrated in the Amman governorate. However, as women in the maintenance sector are primarily located in other governorates, the following geographies were proposed for further study:

Area	Justification
1. Al-Jamiha (Amman)	- Strategical location (e.g. close to Amman (Qasabeh) and Wadi Seer) - Number of households and businesses
2. Al Quaismeh (Amman)	- Strategical location (e.g serves East Amman)

[4] B2B customers include businesses such as construction activities, retail trade, food and beverage, financial services, real estate services and NGOs.

3. Zarqa (Qasabeh)	- High potential and concentration of female plumbers
4. Irbid (Qasabeh)	- High potential and concentration of female plumbers

The analysis showed that Karak led all geographies in terms of expenditures, followed by Irbid; consumers in Amman and Zarqa report similar expenditures on services. Expenditures on services in Balqa, where several female plumbers are located, is the lowest among all governorates. Moreover, in examining the distribution of competitors, the analysis reveals that the largest percentage of businesses is concentrated in Amman, Irbid and Zarqa respectively.

The data collected an applied for analysis is below. The findings directed researchers to conduct a consumer perceptions survey in the selected geographies, followed by the implementation of the feasibility study covering each geography. Results from the Consumer Perceptions Survey are documented in Annex 3.

DEMOGRAPHIC OVERVIEW

POPULATION BY GOVERNORATE

The below table presents an overview of the population by each governorate, including the expected growth for 2018, 2019 and 2020 based on an annual growth rate of 2.6%.

Table 13: Population by Governorate

Gov	Total Population 2017	Total Population 2018*	Total Population 2019*	Total Population 2020*
Amman	4,226,700	4,336,594	4,449,346	4,565,029
Irbid	1,867,000	1,915,542	1,965,346	2,016,445
Zarqa	1,439,500	1,476,927	1,515,327	1,554,726
Mafraq	580,000	595,080	610,552	626,426
Balqa	518,600	532,084	545,918	560,112
Karak	333,900	342,581	351,489	360,627
* Based on an annual growth rate of 2.6%				

Source: (DoS)

HOUSEHOLD BY GOVERNORATE

Table 2 shows the total number of households in each targeted governorate. With regards to household density, the top five districts are Marka, Amman (Qasabeh), Al Jamiah, Irbid (Qasabeh) and Zarqa (Qasabeh) respectively.

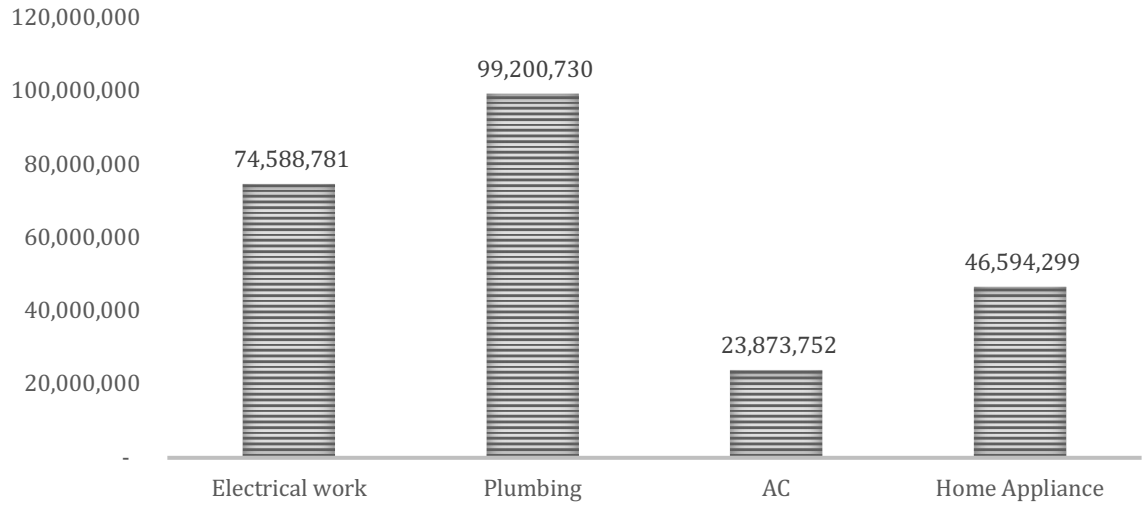
Table 14: NO. of Households by Governorate

Gov	Total No. of HHs 2017	Total No. of HHs 2018*	Total No. of HHs 2019*	Total No. of HHs 2020*	%
Amman	912,666	936,395.32	960,741.59	985,721	49%
Irbid	375,053	384,804.38	394,809.29	405,074	20%
Zarqa	295,294	302,971.64	310,848.91	318,931	16%
Mafraq	112,343	115,263.92	118,260.78	121,336	6%
Balqa	105,603	108,348.68	111,165.74	114,056	6%
Karak	66,958	68,698.91	70,485.08	72,318	4%
Total	1,867,917	1,916,483	1,966,311	2,017,435	

EXPENDITURE ON SELECTED SERVICES

Based on DoS data from 2013 and estimated projections performed by the financial team, and taking into account factors such as population growth, demand and average prices on services, figure 1 shows the total expenditure on each type of service in targeted governorates.

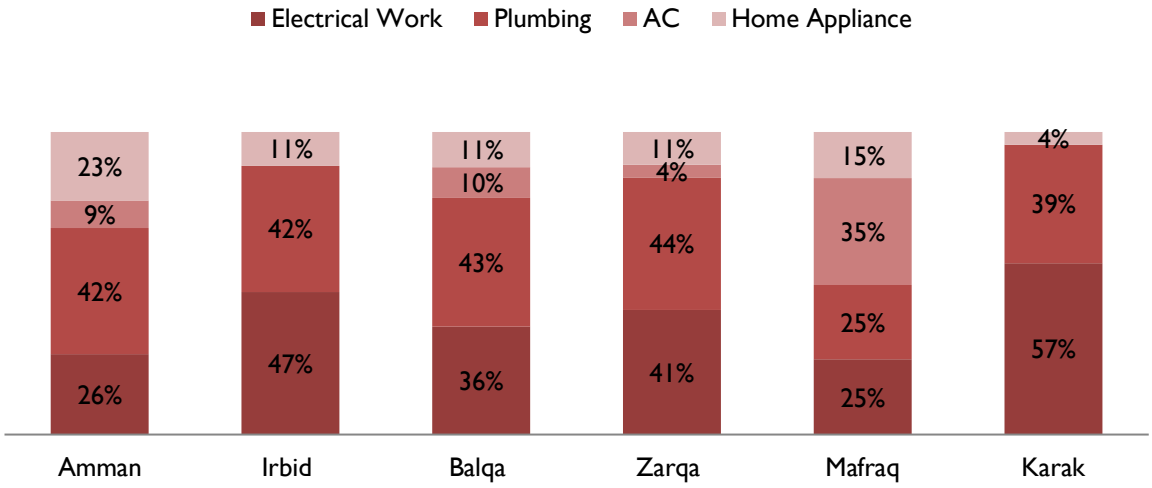
Figure 2: Total Expenditure on Selected Services in the Areas under Study, 2017 (JoD)



In relation to the percentage of expenditure distribution on the selected services, the analysis shows (see figure 2) that the households in the selected governorates pay higher proportions of maintenance expenditure on plumbing, expect in Mafraq, where 35% of households mainly spend on air conditioning (AC) maintenance. Furthermore, expenditure on electrical works varies

considerably among the governorates; for example, areas such as Karak and Irbid spend considerably more on this service compared to other governorates.

Figure 3: Expenditure on Selected Services



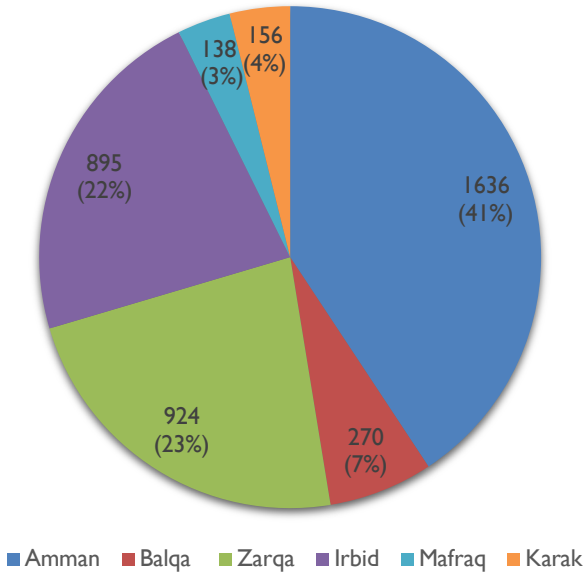
Source: (DoS)

MARKET ANALYSIS

COMPETITOR ANALYSIS

The competition analysis is based on the data obtained from DoS. The analysis (see figure 3) shows that the overall number of registered competitors (service providers) in relevant maintenance repair services in each of the targeted governorates. As indicated, the majority of businesses are found in Amman (41%), Zarqa (23 %) and Irbid (22%).

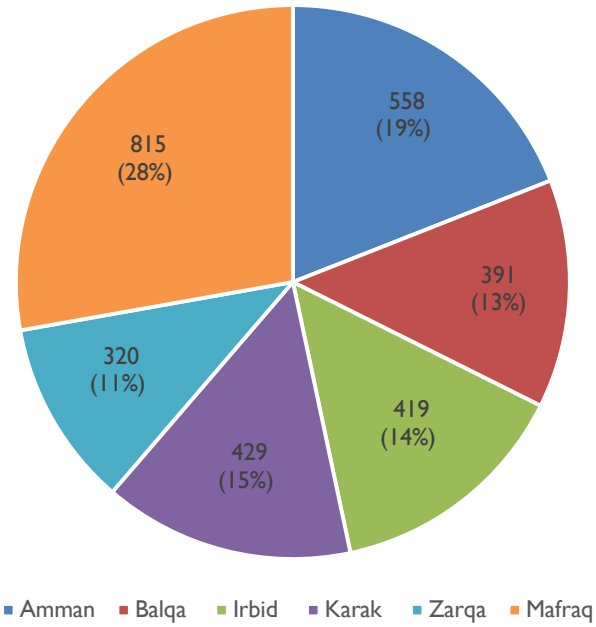
Figure 4: Competitors Distribution



Source: DoS

When examining the number of households served by each registered service provider, figure 4 shows the average for each governorate. However, the analysis was designed based on available data about registered service providers; the informal sector was not considered due to the absence of data.

Figure 5: Number of Households Per Each Registered Service Provider



COMPETITOR ANALYSIS BY GEOGRAPHY

Figure 6: Competitors (Amman Governorate)

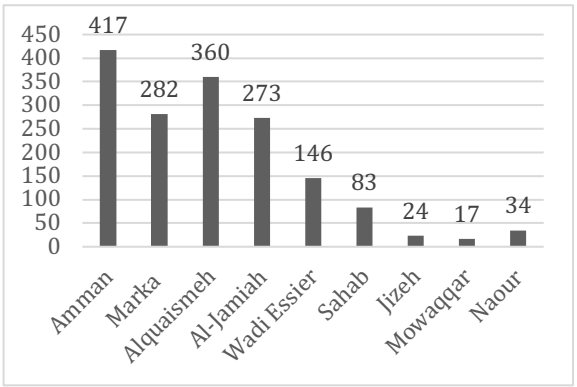


Figure 7: Competitors (Balqa Governorate)

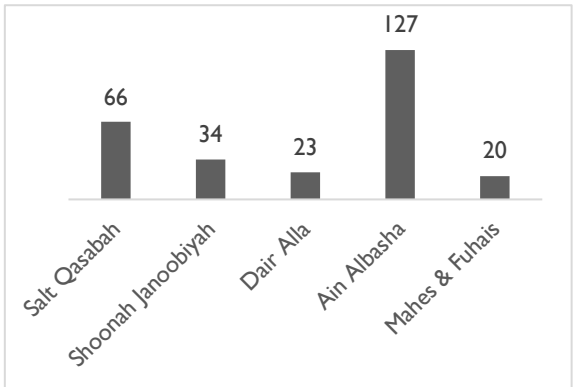


Figure 8: Competitors (Zarqa Governorate)

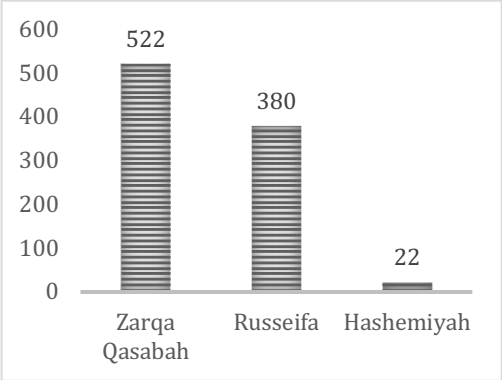


Figure 9: Competitors (Irbid Governorate)

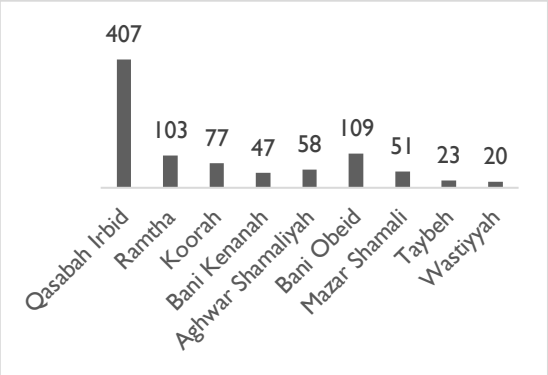


Figure 10: Competitors (Mafraq Governorate)

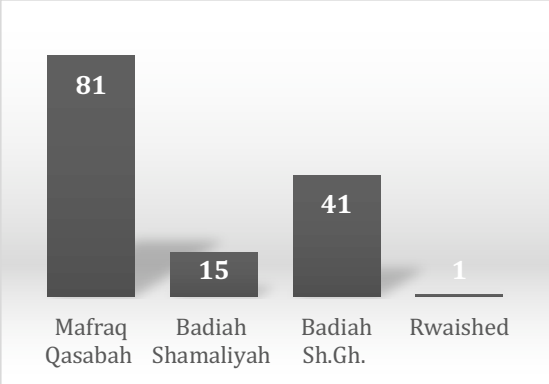
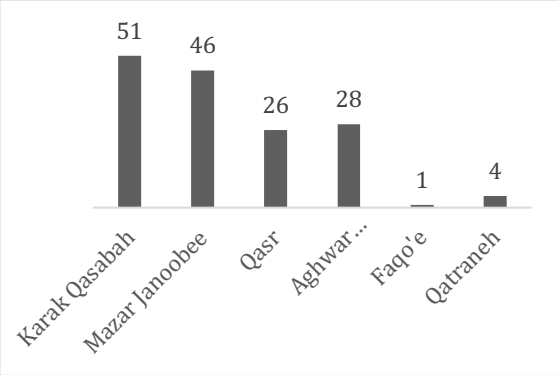


Figure 11: Competitors (Mafraq Governorate)



CATCHMENT AREA ANALYSIS

For each targeted governorate, the catchment area analysis indicates the four districts with the highest potential to conduct the feasibility study. As illustrated in the methodology section, four distinctive indicators were used to determine the areas.

The analysis shows that the top four locations in all the targeted governorates are mainly concentrated in Amman. In terms of the analysis for each governorate, the following table illustrates the top districts, including the overall ranking:

Table 15: Catchment Area Analysis (Top Districts)

Governorate	Top District	Overall Rank
Amman	Al-Jamaah	1
Zarqa	Zaraqa (Qasabeh)	6
Irbid	Irbid (Qasabeh)	11
Mafraq	Mafraq (Qasabeh)	12
Karak	Karak (Qasabeh)	14
Balqa	Salt (Qasabeh)	15

DETAILED CATCHMENT AREA ANALYSIS

Table 16: Catchment Area Analysis (Amman Gov)

Gov. Rank	District	# of Households (HH)	Households Weighted Rank (40%)	Expenditure/ HH	Expenditure Weighted Rank (25%)	(HH + Businesses)/ Competitor	HH per Registered Service	# of Businesses	Businesses Weighted Rank (20%)	Overall Score	Overall Rank
1	Al-Jamiah	184,322	1	251	1.50	704.83	1.05	8097.00	0.40	4	1
3	Amman -Qasabeh	198,487	1	167	3.75	517.05	2.10	17121.00	0.20	7	2
2	Marka	213,489	0	135	5.75	784.61	0.90	7772.00	1.00	8	3
4	Alquaismeh	124,029	2	247	1.75	356.04	4.20	4145.00	1.60	10	4

Table 17: Catchment Area Analysis (Zarqa Gov)

Gov. Rank	District	# of Households (HH)	Households Weighted Rank (40%)	Expenditure/ HH	Expenditure Weighted Rank (25%)	(HH + Businesses)/ Competitor	HH per Registered Service	# of Businesses	Businesses Weighted Rank (20%)	Overall Score	Overall Rank
1	Qasabah - Zarqa	145,806	2	104	7.50	294.45	4.95	7898.00	0.80	15	6
2	Russeifa	99,851	3	87	8.25	277.00	5.10	5409.00	1.20	17	8
3	Hashemiyah	17,436	9	161	4.00	835.50	0.45	945.00	4.00	18	9
4	Qasabah - Azraq	11,769	11	49	11.25	0.00	5.55	638.00	5.00	33	35

Table 18: Catchment Area Analysis (Irbid Gov)

Gov. Rank	District	# of Households (HH)	Households Weighted Rank (40%)	Expenditure/ HH	Expenditure Weighted Rank (25%)	(HH + Businesses)/ Competitor	HH per Registered Service	# of Businesses	Businesses Weighted Rank (20%)	Overall Score	Overall Rank
1	Irbid- Qasabah	159,389	2	43	12.25	411.26	3.60	7992.00	0.60	18	11
2	Bani Kenanah	29,107	6	74	9.25	650.34	1.50	1459.00	2.60	19	13
3	Ramtha	47,685	4	35	13.25	486.17	2.40	2391.00	1.80	21	16
4	Bani Obeid	43,106	4	37	12.75	415.29	3.45	2161.00	2.00	22	17

Table 19: Catchment Area Analysis (Balqa Gov)

Gov. Rank	District	# of Households (HH)	Households Weighted Rank (40%)	Expenditure/ HH	Expenditure Weighted Rank (25%)	(HH + Businesses)/ Competitor	HH per Registered Service	# of Businesses	Businesses Weighted Rank (20%)	Overall Score	Overall Rank
1	Salt Qasabah - Salt	23,939	7	140	5.25	382.82	4.05	1327.00	3.20	20	15
2	Ain Albasha	37,647	4	35	13.50	312.87	4.80	2087.00	2.20	25	22
3	Mahes & Fuhais	8,947	13	131	6.25	472.15	2.70	496.00	5.60	27	24
4	Dair Alla	14,599	10	28	14.00	669.91	1.20	809.00	4.60	30	31

Table 20: Catchment Area Analysis (Karak Gov)

Gov. Rank	District	# of Households (HH)	Households Weighted Rank (40%)	Expenditure/ HH	Expenditure Weighted Rank (25%)	(HH + Businesses)/ Competitor	HH per Registered Service	# of Businesses	Businesses Weighted Rank (20%)	Overall Score	Overall Rank
1	Karak Qasabah	22,227	8	132	6.00	461.86	3.00	1328.00	3.00	20	14
2	Mazar Janoobee - Mazar Janoobee	17,840	9	85	8.50	411.00	3.75	1066.00	3.60	25	21
3	Aghwar Janoobiyah - Safi	6,073	15	70	9.50	229.86	5.25	363.00	6.40	36	41
4	Faqo'e	3,564	19	65	9.75	3777.00	0.15	213.00	7.80	37	42

Table 21: Catchment Area Analysis (Mafraq Gov)

#	District	# of Households (HH)	Households Weighted Rank (40%)	Expenditure/ HH	Expenditure Weighted Rank (25%)	(HH + Businesses)/ Competitor	HH per Registered Service Provider Weighted Rank (15%)	# of Businesses	Businesses Weighted Rank (20%)	Overall Score	Overall Rank
1	Mafraq Qasabah - Mafraq	25,297.00	6.80	180.11	3.25	321.73	4.50	763.00	4.80	19.35	13
2	Badiah Sh.Gh.	32,835.00	5.60	36.20	13.00	825.02	0.60	991.00	3.80	23.00	19
3	Badiah Sh.Gh. - Khaldiyyeh	7,665.00	13.20	234.90	2.25	0.00	5.55	231.00	7.20	28.20	25
4	Badiah Shamaliyah - Salhiyeh	5,760.00	15.60	318.02	1.00	395.60	3.90	174.00	8.60	29.10	29

CUSTOMER BEHAVIOUR ANALYSIS

MOST IN-DEMAND SERVICES

The below table presents the most in-demand services based on the findings from the LMA conducted by USAID LENS. In this regard, households and B2B customers indicated that the most in-demand services are concentrated in plumbing, electrical works, painting, home appliances repair and HVAC.

Table 22: Most In-Demand Services

Service	Segment	Service Frequency Rate
Plumbing	Household	At least 71% of respondents order this service once a year and 45% request the service 3 times a year and above.
	B2B Customer	At least 42% of respondents order this service once a year and 22% request the service 3 times a year and above.
Electrical works	Household	At least 62% of respondents order this service once a year and 37% request the service 3 times a year and above.
	B2B Customer	At least 77% of respondents order this service once a year and 24% request the service 3 times a year and above.
Painting	Household	At least 44% of respondents order this service once a year and 37% request the service 3 times a year and above
	B2B Customer	At least 27% of respondents order this service once a year.
Home appliances repair	Household	At least 23% of respondents order this service once a year and 11% request the service 3 times a year and above.
	B2B Customer	At least 47% of respondents order this service once a year and 29% request the service 3 times a year and above.
HVAC	Household	**N/A**

	B2B Customer	At least 47% of respondents order this service once a year and 16% request the service 3 times a year and above.

GENDER PREFERENCES IN HIRING

The LMA revealed the majority of the surveyed sample in both households and B2B customers are inclined to hire male service providers over females. The reasons for not hiring females for both groups are rooted in a lack of awareness that women provide services in the maintenance sector and a lack of trust in women's capabilities to perform such services.

However, perception is different when it involves hiring qualified females. The LMA showed more inclination to hire qualified females based on the responses from households and B2B customers. In essence, the idea of hiring females resonates with both groups in particular cases such as the absence of husbands (in the case of households) and supporting female-base businesses (in the case of B2B customers). Other reasons include the quality of provided services and punctuality.

CHANNELS TO FIND SERVICE PROVIDERS

Relatives and friends are the predominant channels to find a service provider. The LMA indicates the households and B2B customers largely depend on relatives and friends comparing to other channels such as building material shops and social media (e.g. Facebook). Relaying on relatives and friends, particularly for households, is based on their trust in the judgement of the people they know who may suggest a service provider with a good reputation and proven record.

LEVEL OF SATISFACTION WITH SERVICES

Both households and B2B customers are generally satisfied with the quality of services provided services. However, in the case of households, a small percentage of the surveyed sample expressed their dissatisfaction. The reasons vary but respondents attribute their discontent to factors such as time commitment (punctuality) and the high prices versus the quality of services provided and materials used or installed.

ANNEX 3: CONSUMER PERCEPTIONS STUDY

The feasibility study was preceded by both a market demand study and a consumer perceptions survey, the latter carried out in the governorates of Amman, Zarqa and Irbid in the selected districts to understand the perception of households and businesses towards establishing a new maintenance service center in the selected governorates, as well as their views on hiring preferences with respect to gender. The selection of the governorates was based on an area catchment analysis. Field research was primarily based on survey method targeting a sample size of households and businesses in the selected areas. In total, 242 surveys were conducted across the three areas. The following table shows the distribution of the sample:

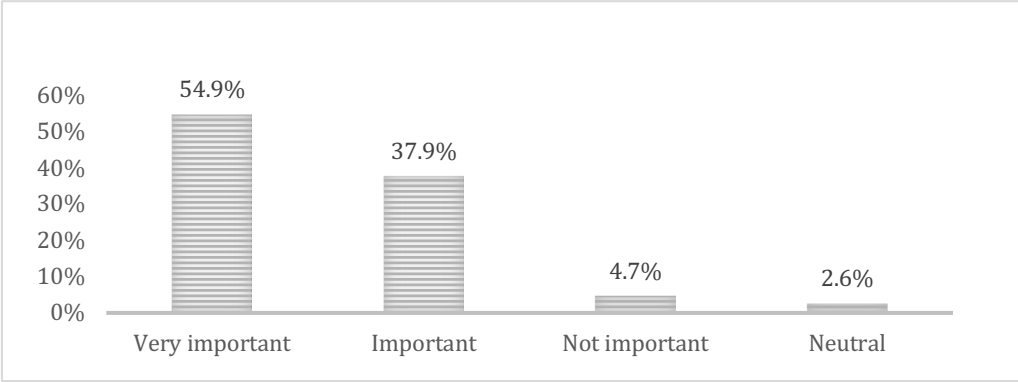
SAMPLE DISTRIBUTION		
GOVERNORATE/DISTRICT	**HOUSEHOLD SAMPLE**	**BUSINESSES SAMPLE**
Amman (Quwaysimah)	**41**	**13**
Amman (Al-Jama'ah)	**44**	**13**

Irbid (Qasabah)	65	12
Zarqa (Qasabah)	43	11
Total	193	49

PERCEPTIONS ON ESTABLISHING A MAINTENANCE SERVICES CENTER

Almost 93% of the surveyed sample considered the idea of establishing a new service of great importance (see figure 1).

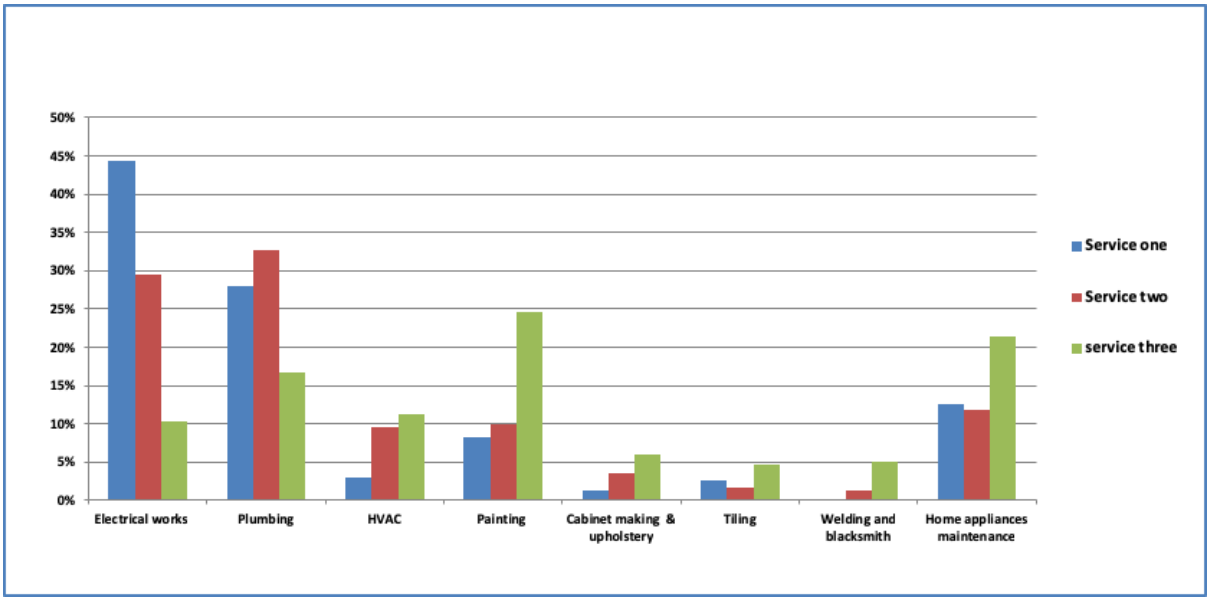
Figure 12: Perceptions on Establishing a New Service Center



TOP SERVICES

As figure 2 shows, the top three services selected are: electrical works, plumbing and painting respectively.

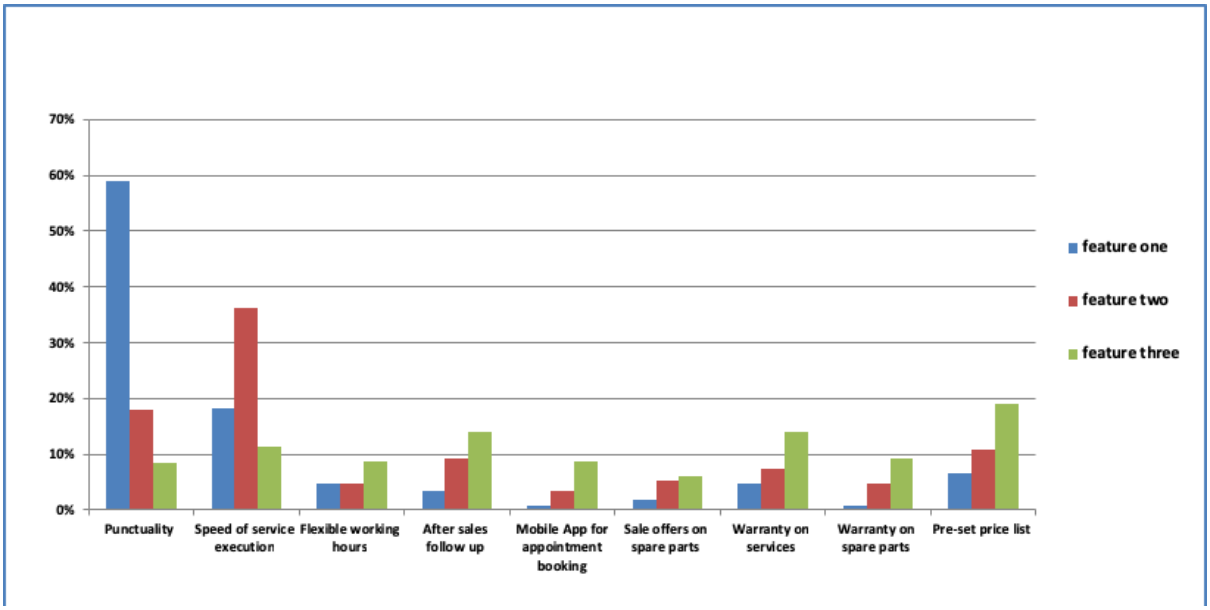
Figure 13: Most In-Demand Services



TOP FEATURES

When asked about the features consumers would desire to see in such a center, almost 60% of the surveyed sample viewed punctuality as their top priority (see figure 3). Speed of service execution and a pre-set price list were also regard important.

Figure 14: Top In-Demand Features



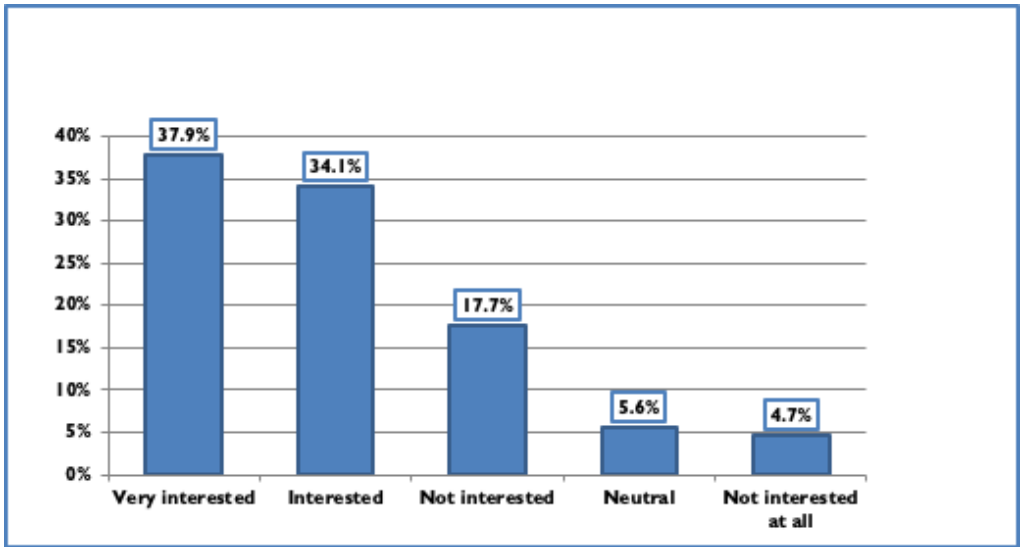
ADDITIONAL FEATURES

To test the appetite for additional features, the survey sample was asked about their interest in three particular features: mobile applications, after sales services and availability of trained and qualified female technicians.

In terms of mobile applications, almost 91% expressed an interest in using digital applications for appointment bookings, and 97% were also interested in the availability of after-sales services.

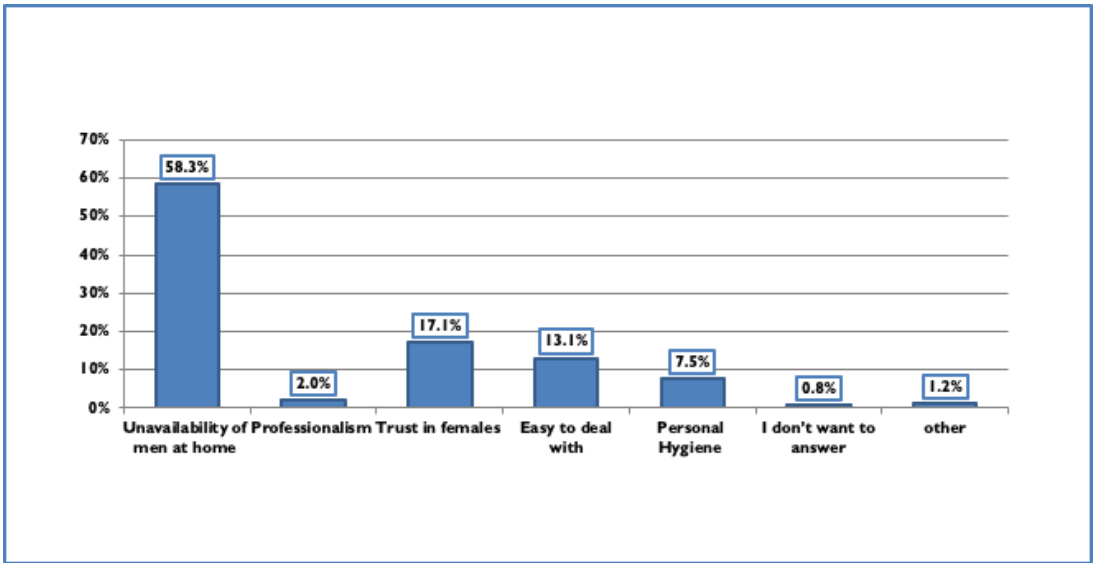
With respect to female technicians, 72% were amenable to the idea of hiring trained and qualified women to provide services, while 17.7% have no interest in doing so (see figure 4).

Figure 15: Interest in Hiring Female Technicians



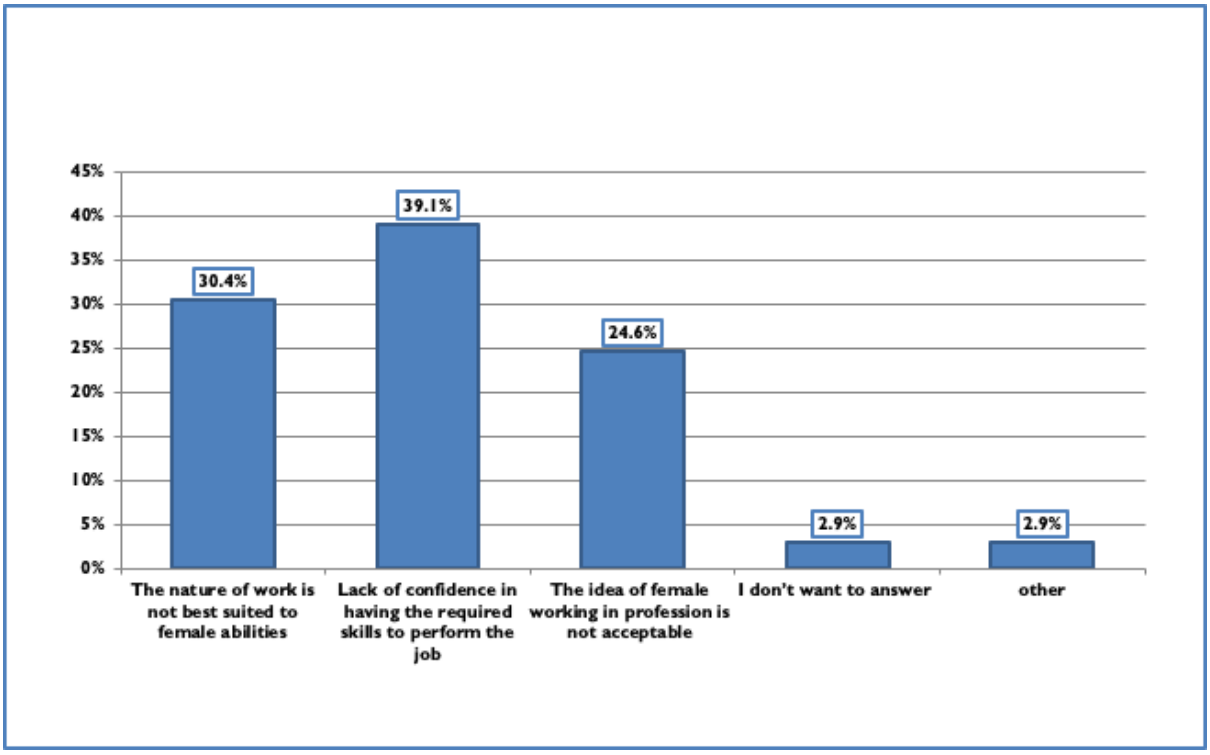
Those willing to hire women are motivated by socio-cultural considerations (58.3%), followed by trust in females (17.1%) and the perception that women are easy to deal with (13.1%) (See figure 5)

Figure 16: Reasons to Hire Female Technicians



As for those with no interest or willingness to hire women, the data suggests (see figure 6) that 39% are not confident that women possess the required skills to perform this type of work. Around 30% consider the nature of work to be incompatible or unsuitable for women's physical abilities.

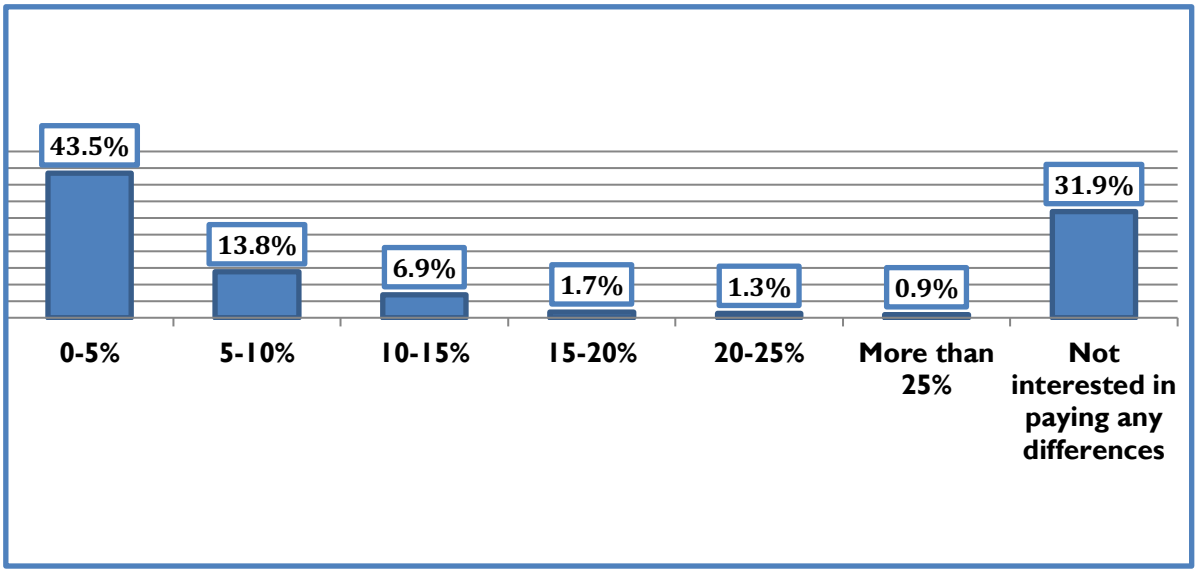
Figure 17: Reasons Not to Hire Female Technicians



WILLINGNESS TO PAY

When asked about their willingness to pay to realize the desired features of a service center, the results show that 43.5% were prepared to pay a price difference from 0-5% increase; almost 32% showed no interest in paying any difference.

Figure 18: Willingness to Pay Price Differences



FINDINGS BY GEOGRAPHY

AMMAN – AL QUWAYSIMAH DISTRICT

Figure 19: Perception on Establishing a New Service Center ((Amman - Al Quwaysimah District)

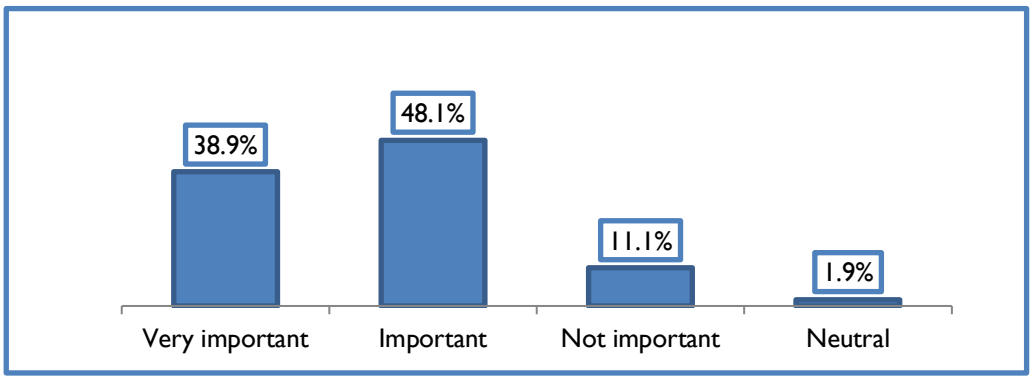


Figure 20: Top In-Demand Services (Amman - Al Quwaysimah District)

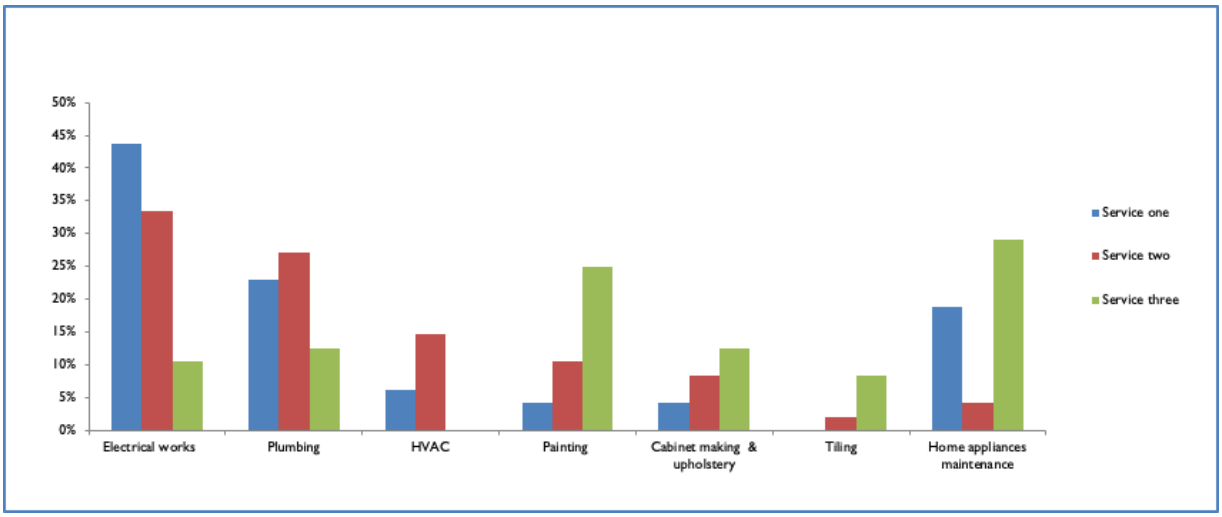


Figure 21: Top Features (Amman - Al Quwaysimah District)

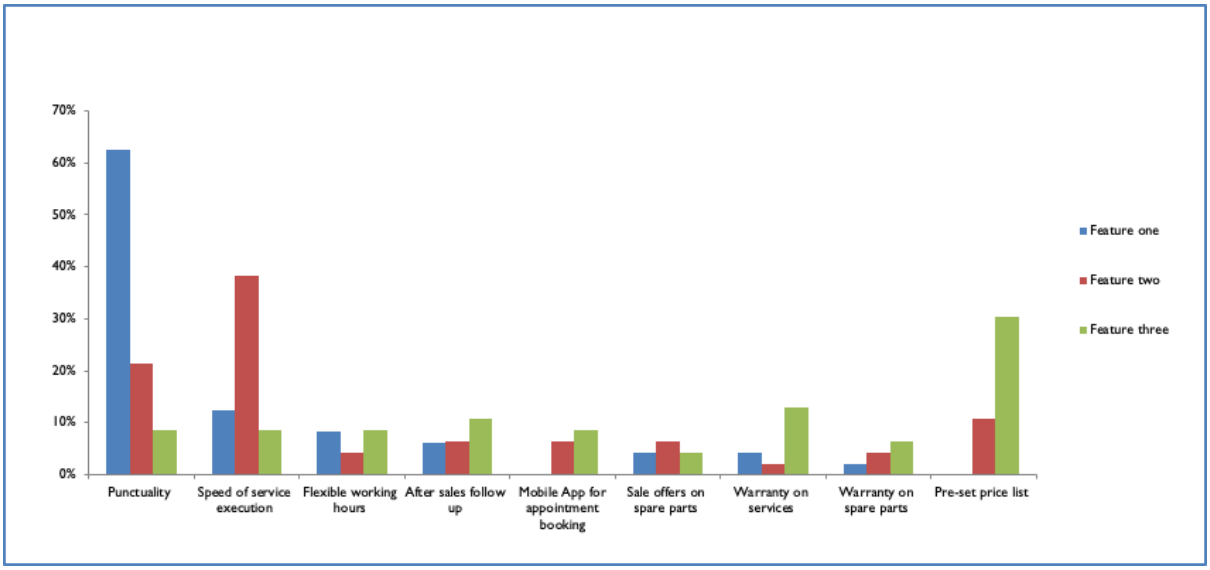


Figure 22: Willingness to Pay Price Differences (Amman - Al Quwaysimah District)

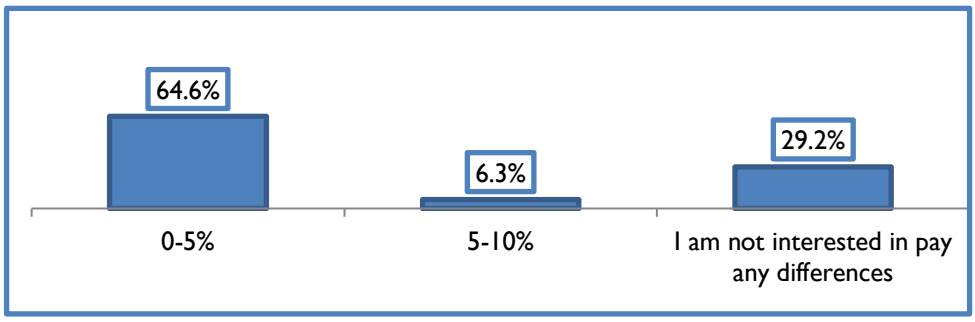


Figure 23: Interest in Mobile Apps (Amman - Al Quwaysimah District)

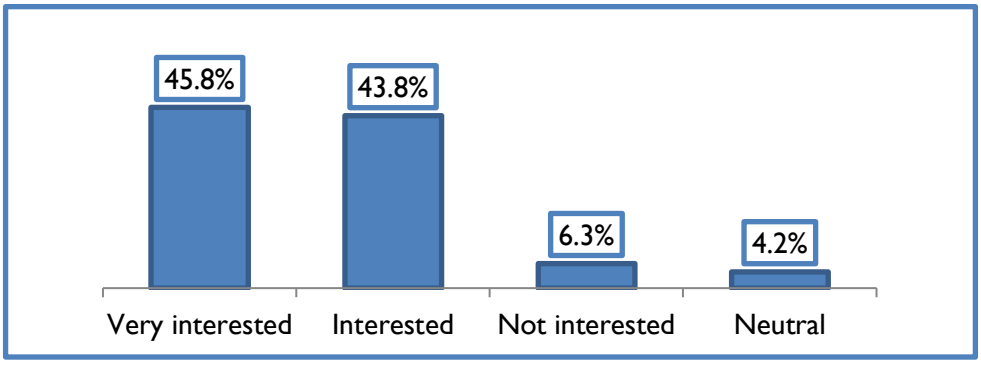


Figure 24: Interest in Aftersales Services (Amman - Al Quwaysimah District)

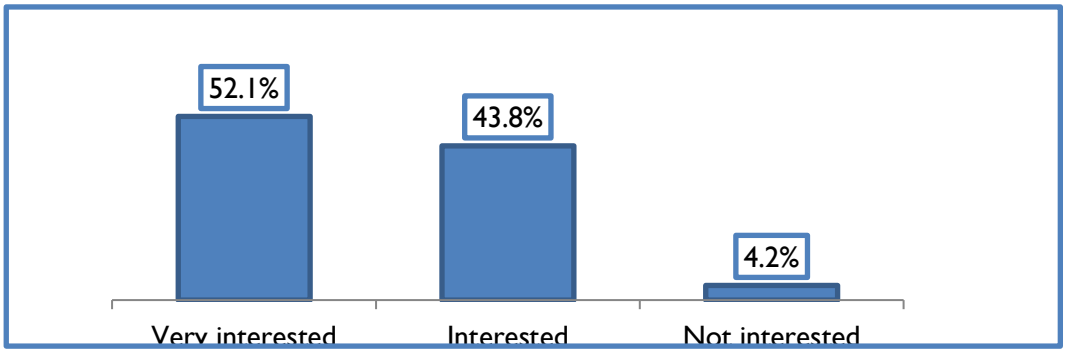


Figure 25: Interest in Hiring Female Technicians (Amman - Al Quwaysimah District)

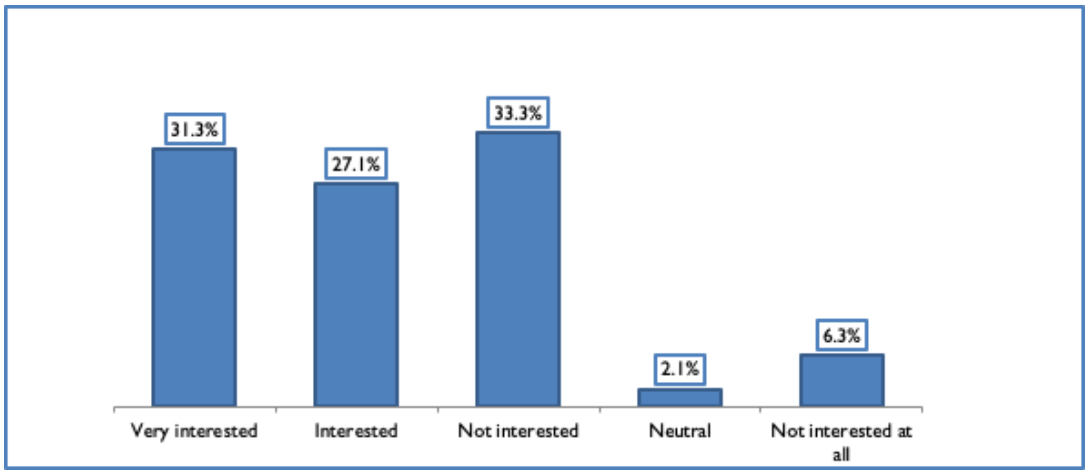


Figure 26: Reasons to Hire Female Technicians (Amman - Al Quwaysimah District)

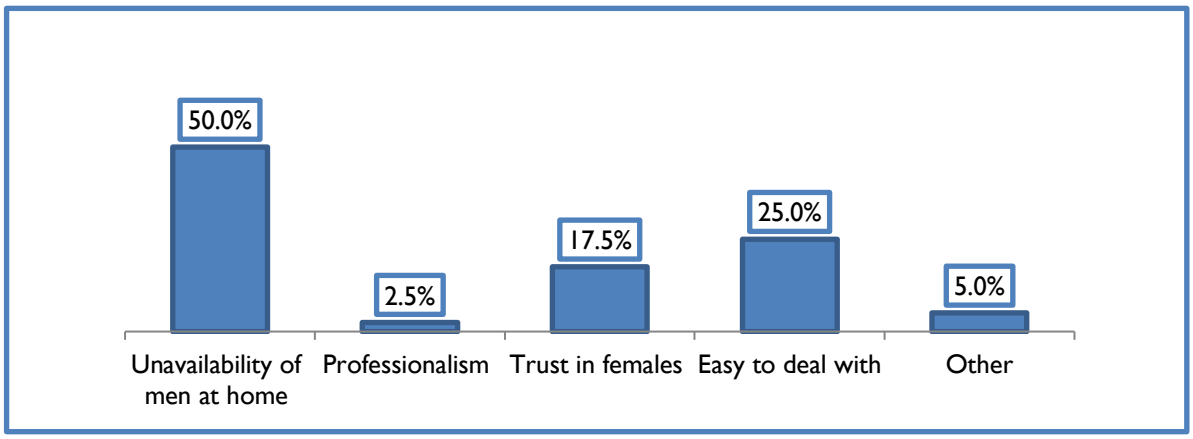


Figure 27: Reasons Not to Hire Female Technicians (Amman - Al Quwaysimah District)

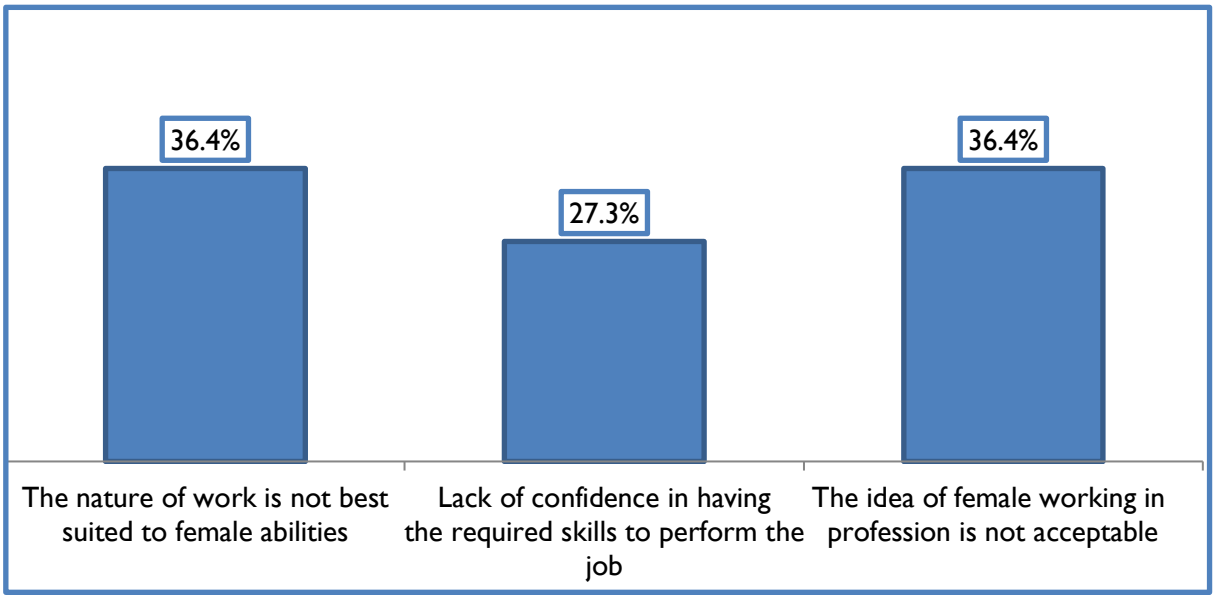


Figure 28: Perception about Establishing a New Service Center (Amman - Al Jama'ah District)

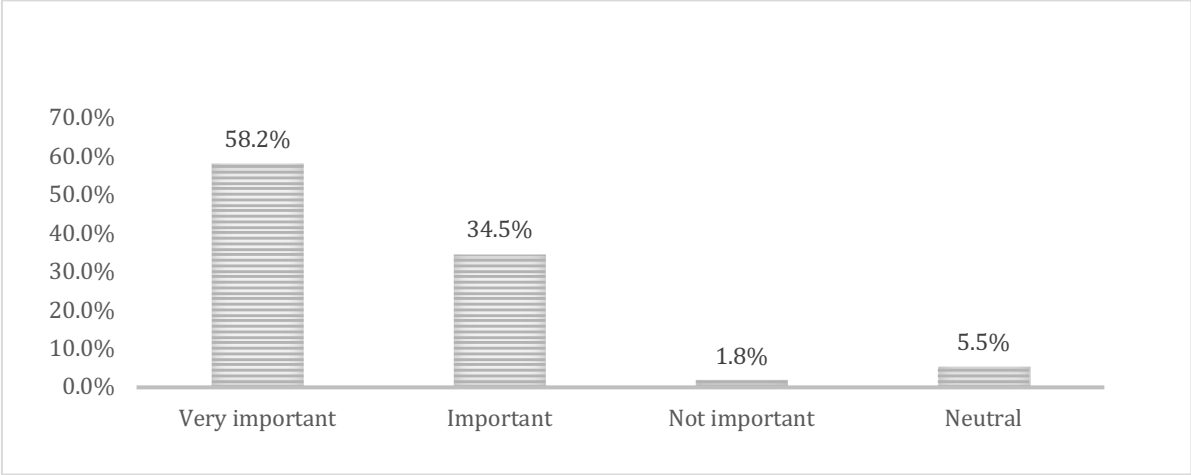


Figure 29: Top In-Demand Services (Amman - Al Jama'ah District)

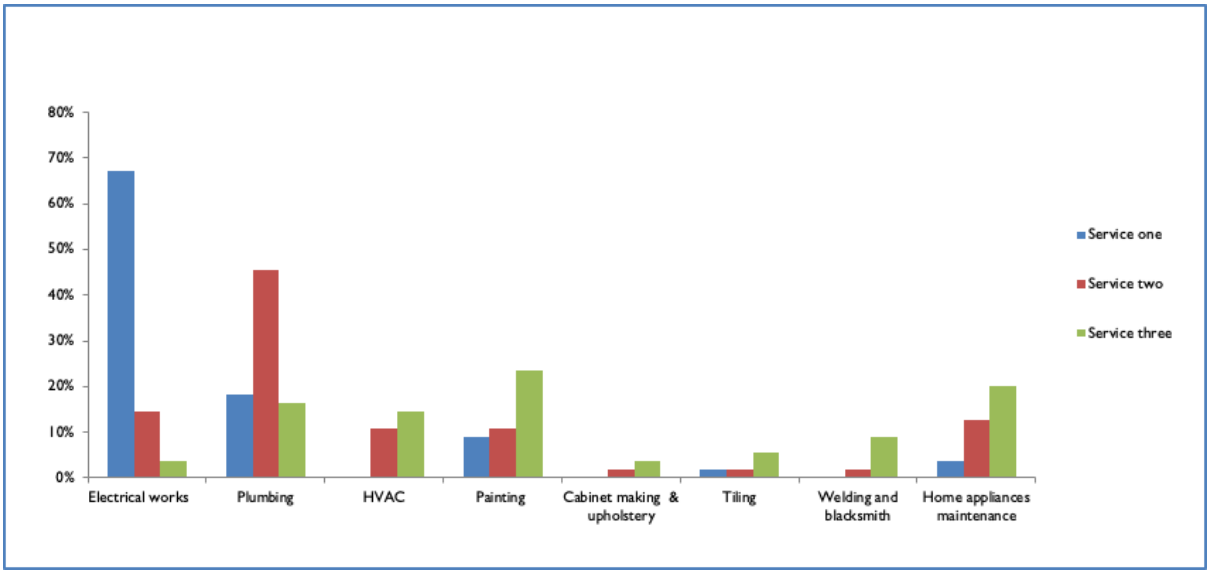


Figure 30: Top In-Demand Features (Amman - Al Jama'ah District)

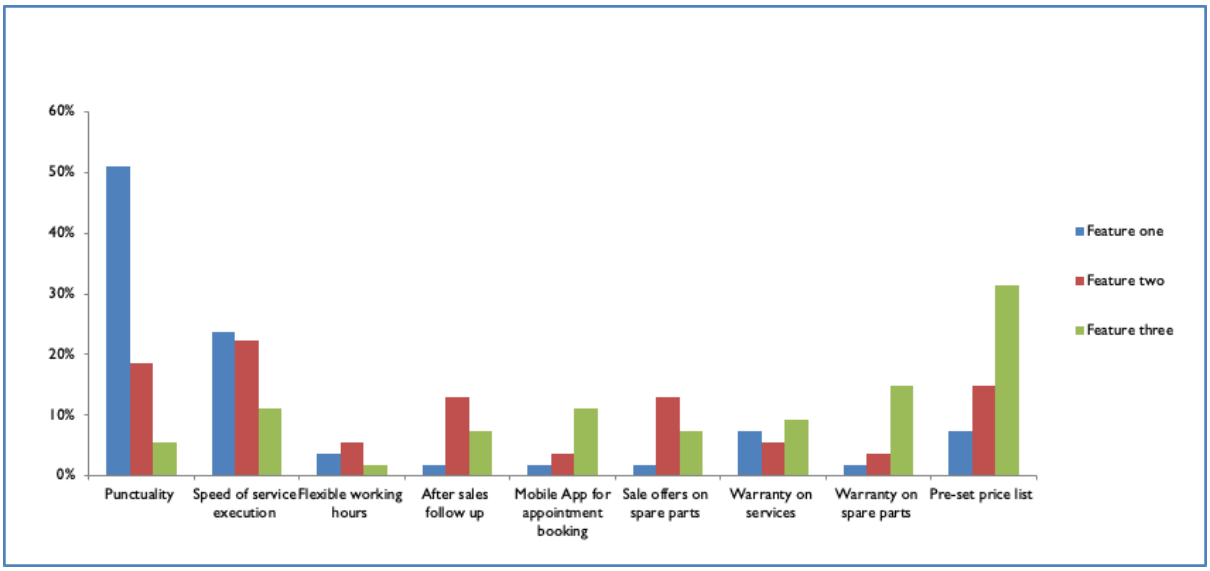


Figure 31: Willingness Pay Price Difference (Amman - Al Jama'ah District)

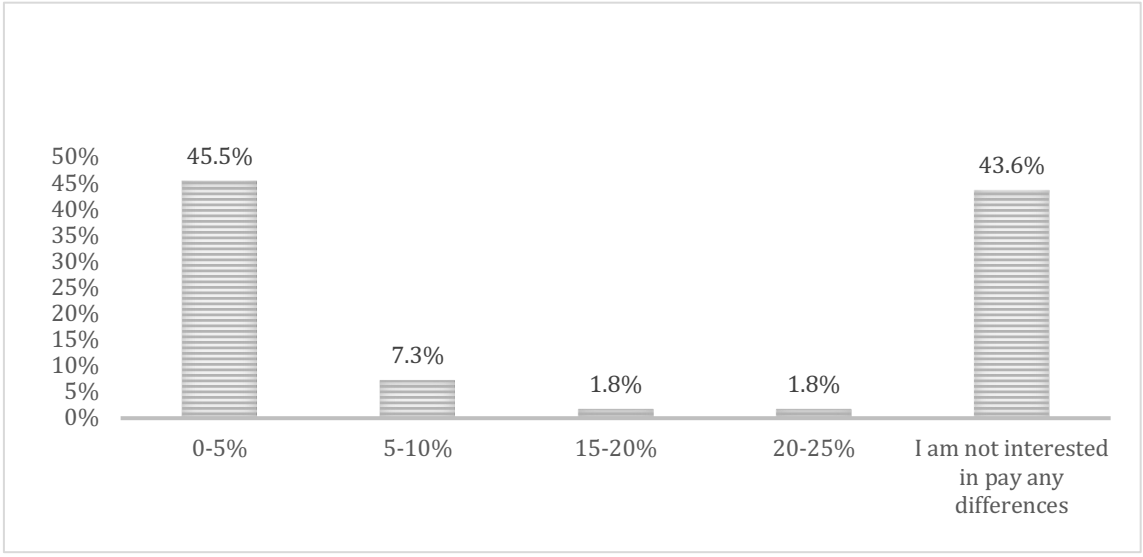


Figure 32: Interesting in Mobile Apps (Amman - Al Jama'ah District)

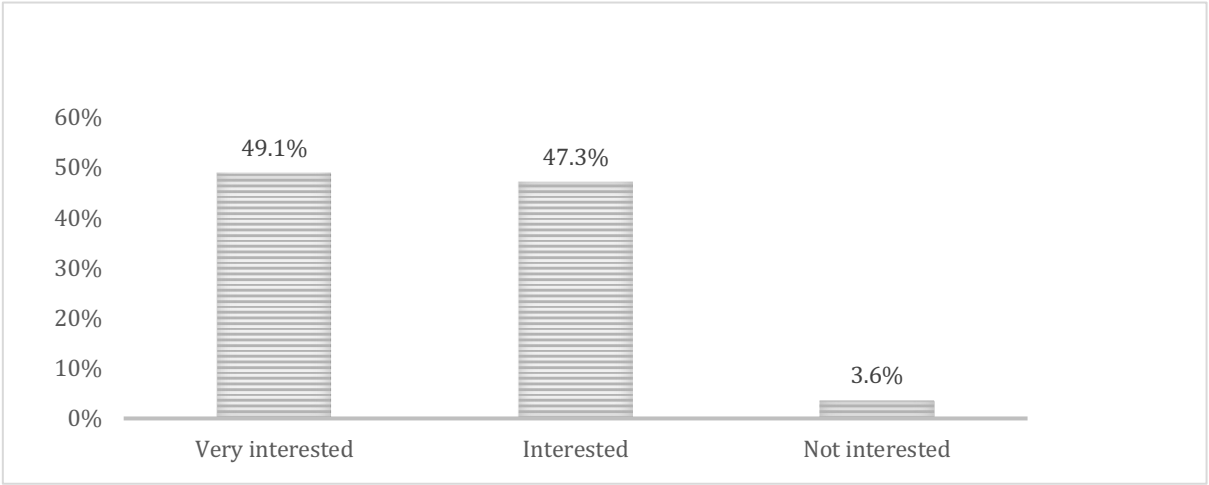


Figure 33: Interest in Aftersales Services (Amman - Al Jama'ah District)

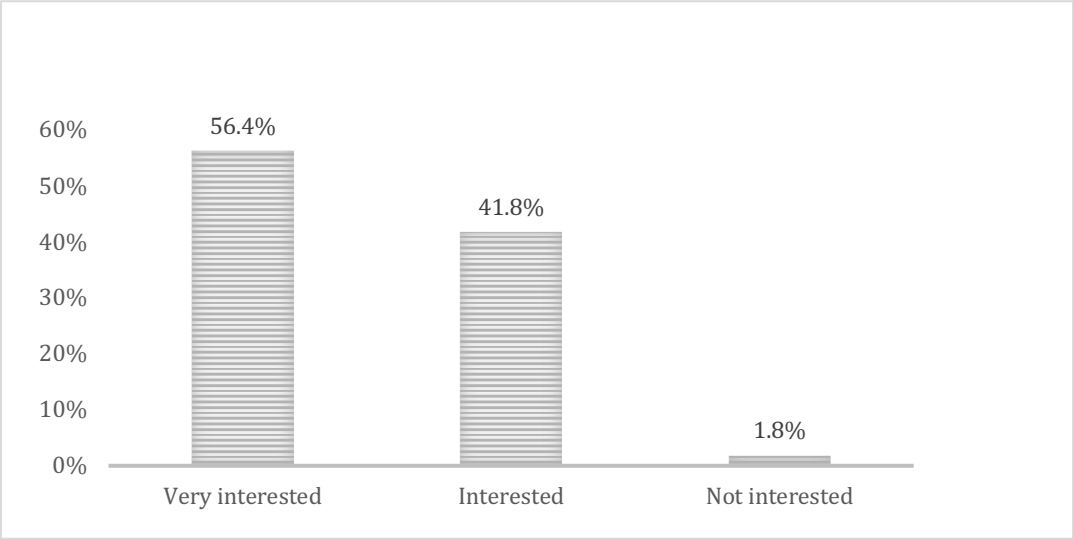


Figure 34: Interest in Hiring Female Technicians (Amman - Al Jama'ah District)

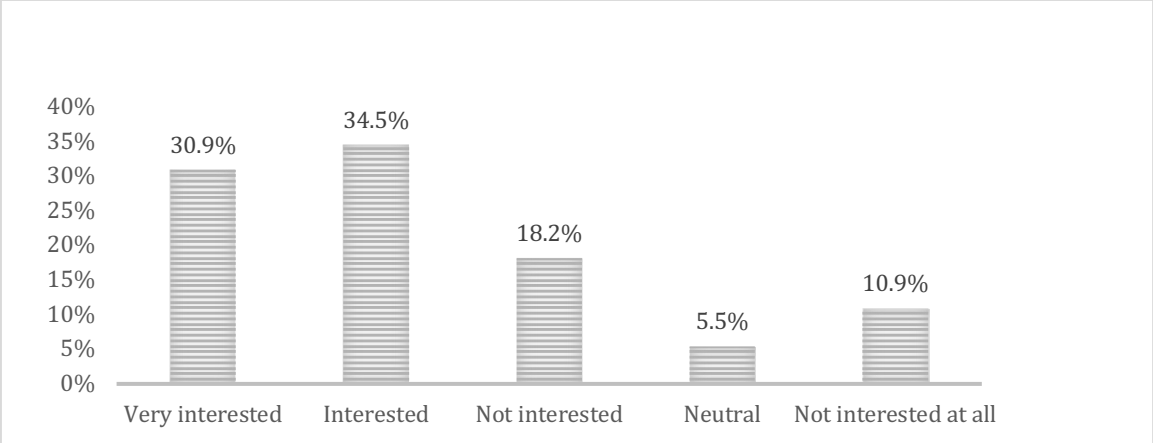


Figure 35: Reasons to Hire Female Technicians (Amman - Al Jama'ah District)

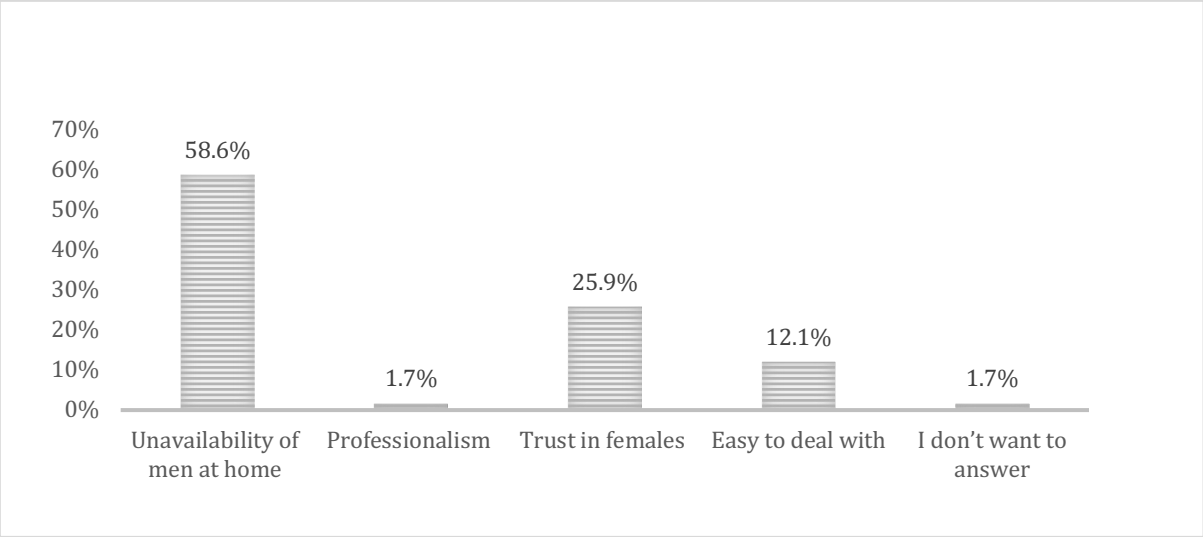
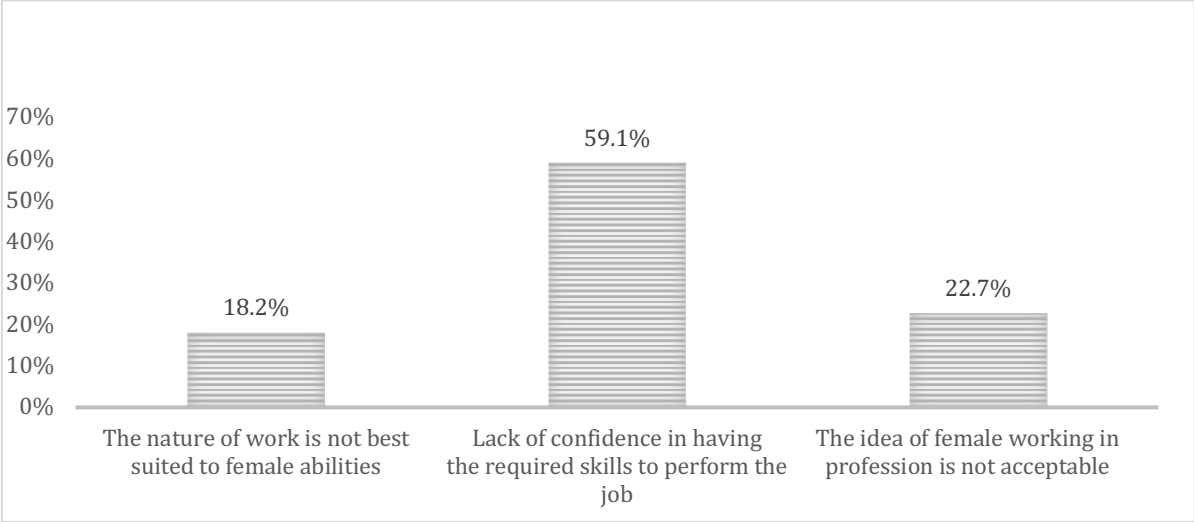


Figure 36: Reasons Not to Hire Female Technicians (Amman - Al Jama'ah District)



IRBID

Figure 37: Perception about Establishing a New Service Center (Irbid)

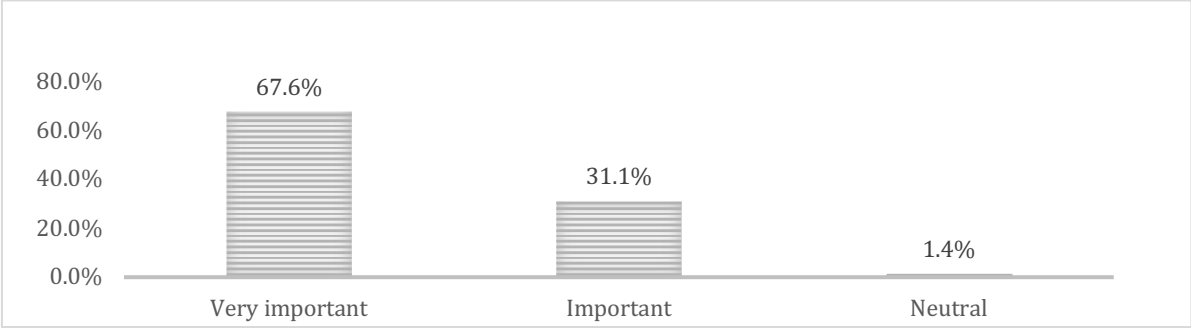


Figure 38: Top In-Demand Services (Irbid)

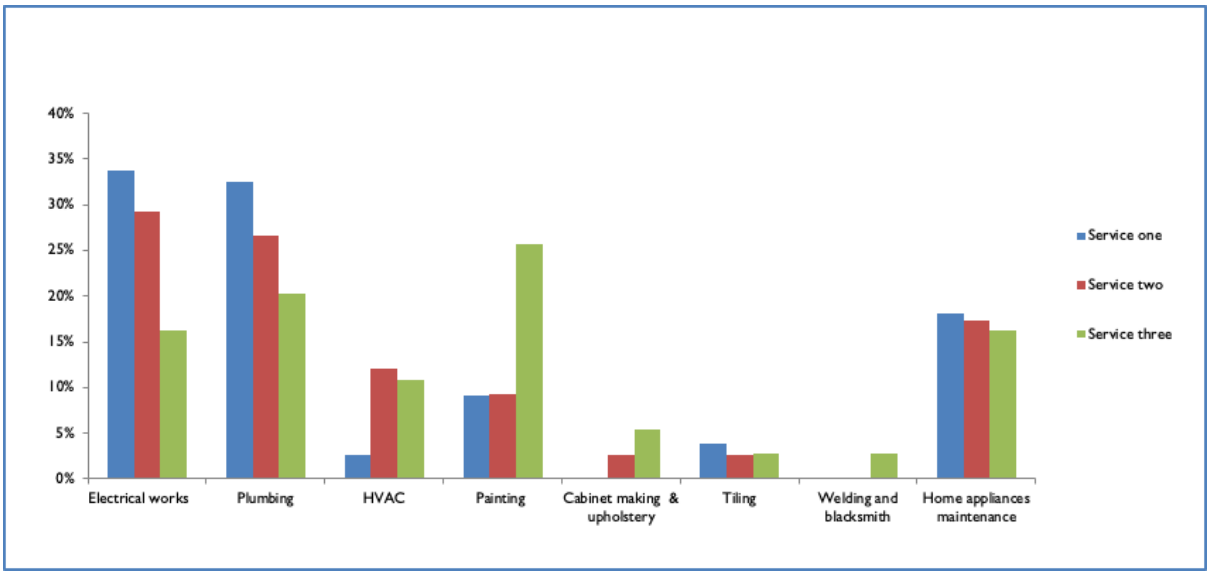


Figure 39: Top In-Demand Features (Irbid)

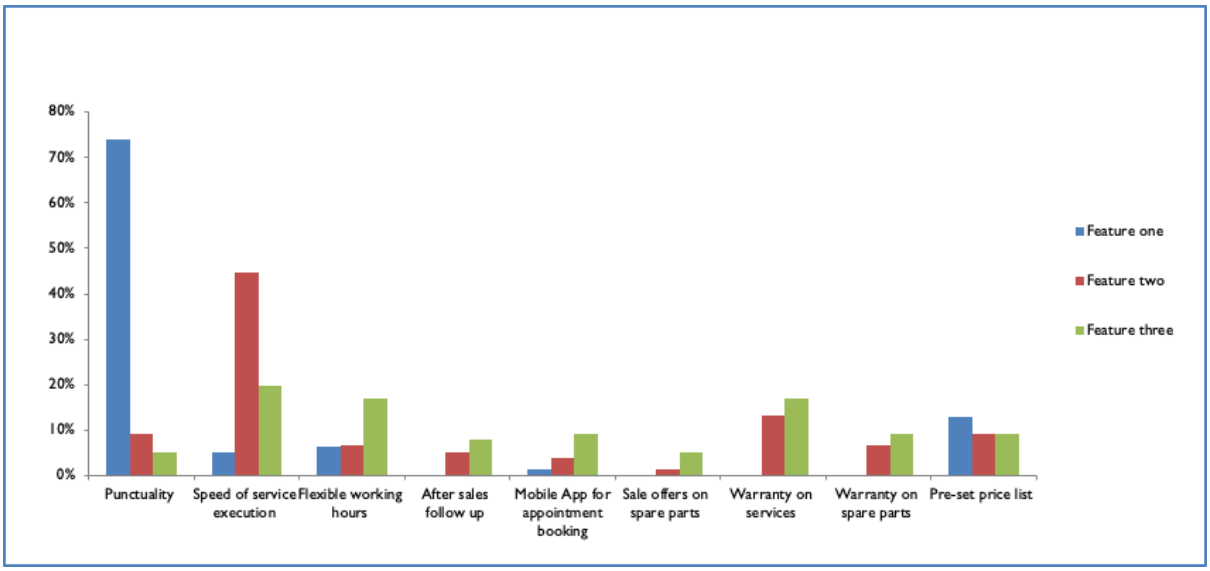


Figure 40: Interest in Paying Price Differences (Irbid)

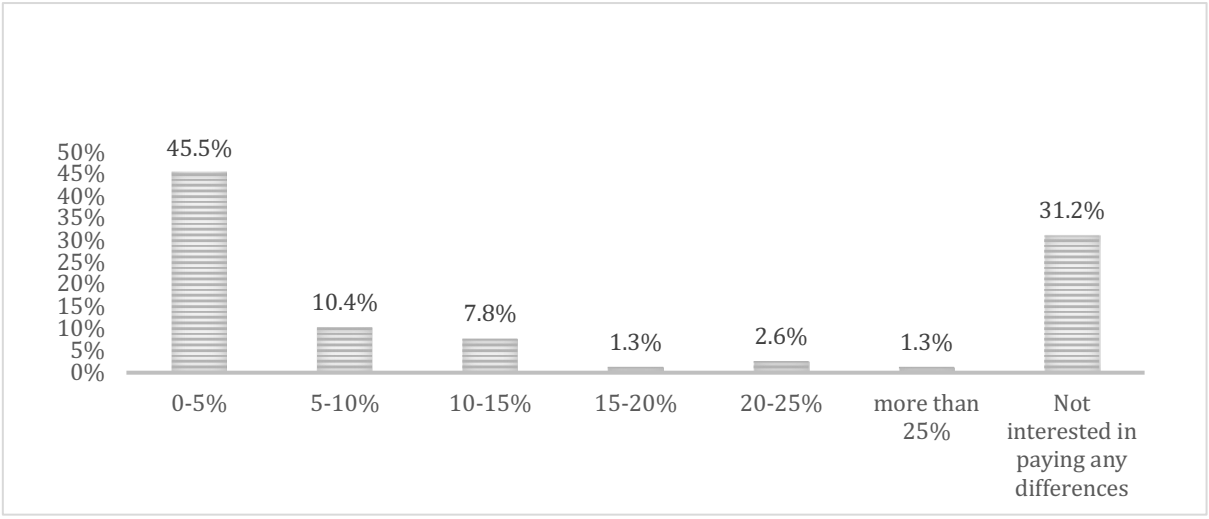


Figure 41: Interest in Using Mobile Apps (Irbid)

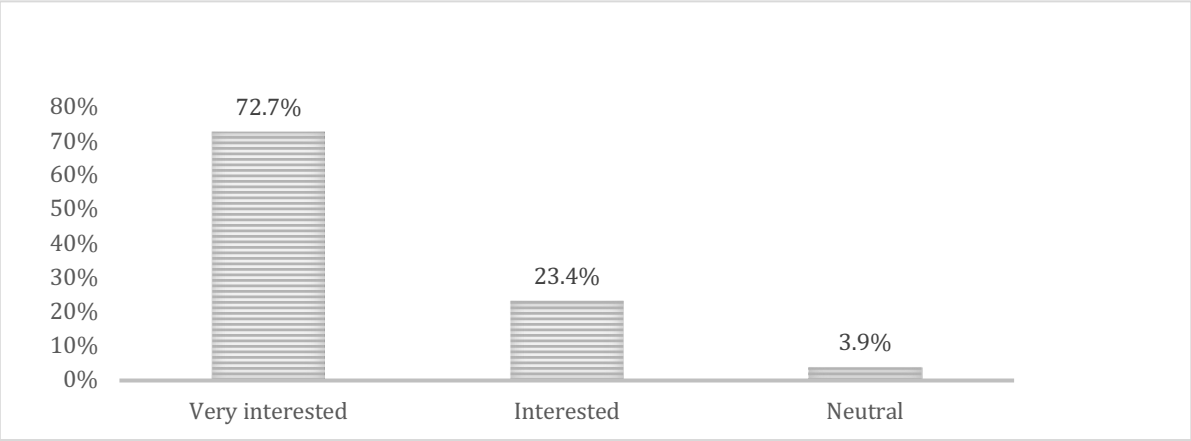


Figure 42: Interest in Aftersales Services

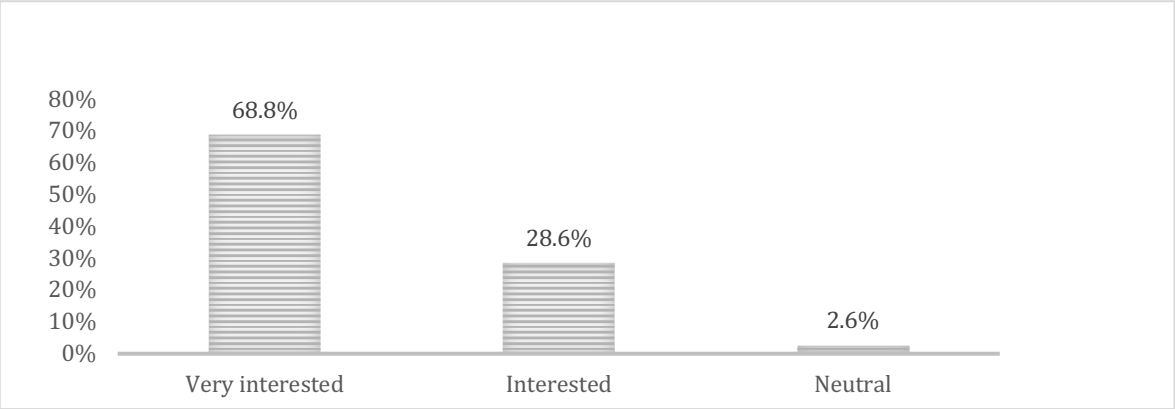


Figure 43: Interest in Hiring Female Technicians (Irbid)

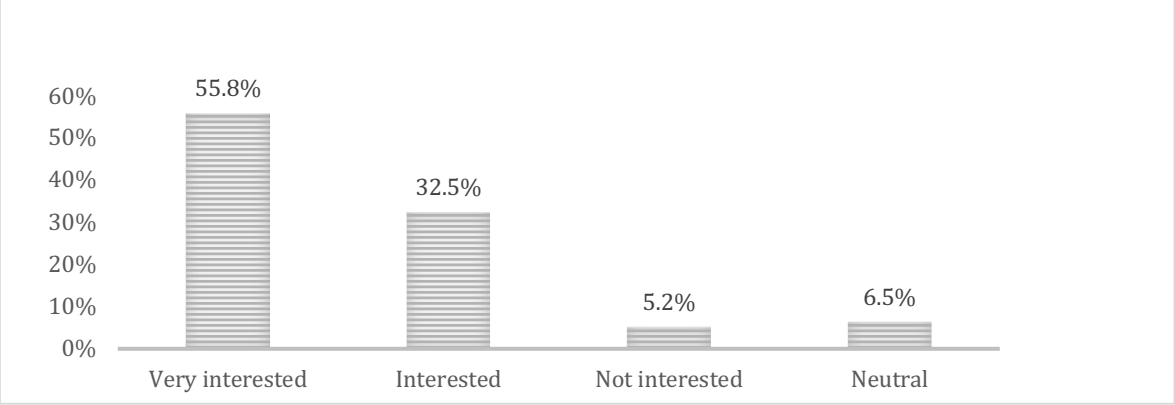
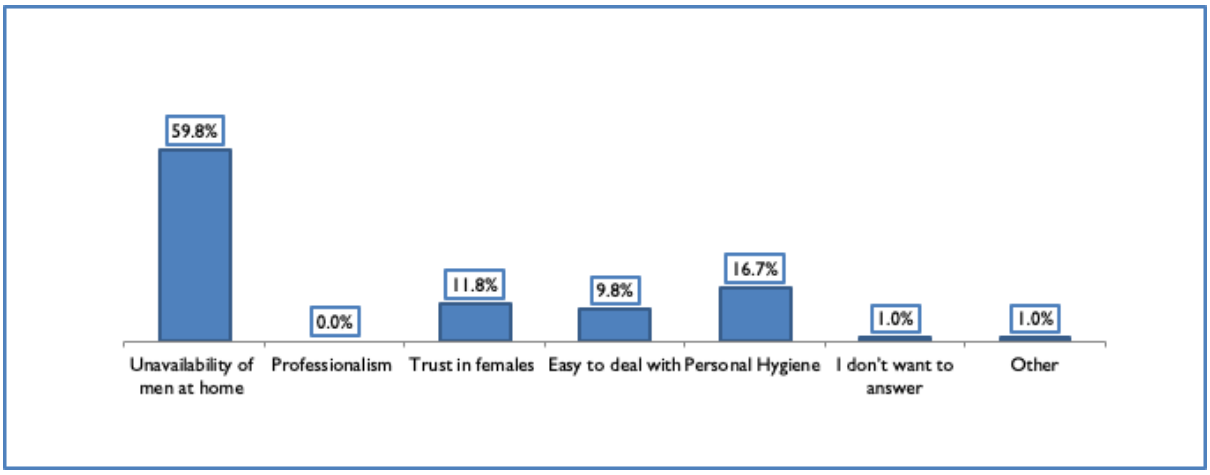


Figure 44: Reasons to Not Hire Female Technicians (Irbid)



ZARQA

Figure 45: Perceptions of Establishing a New Service Center (Zarqa)

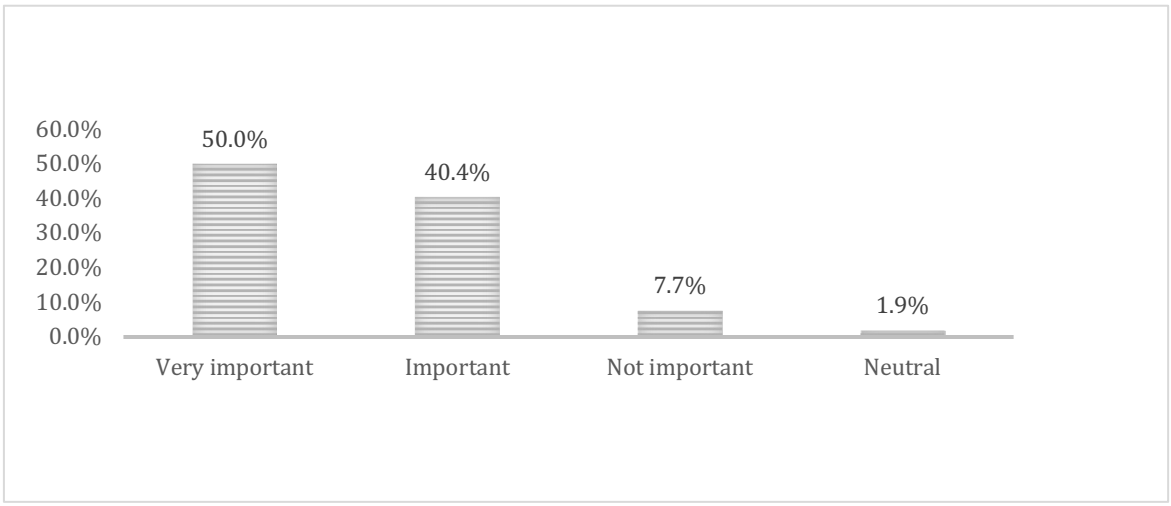


Figure 46: Top In-Demand Services (Zarqa)

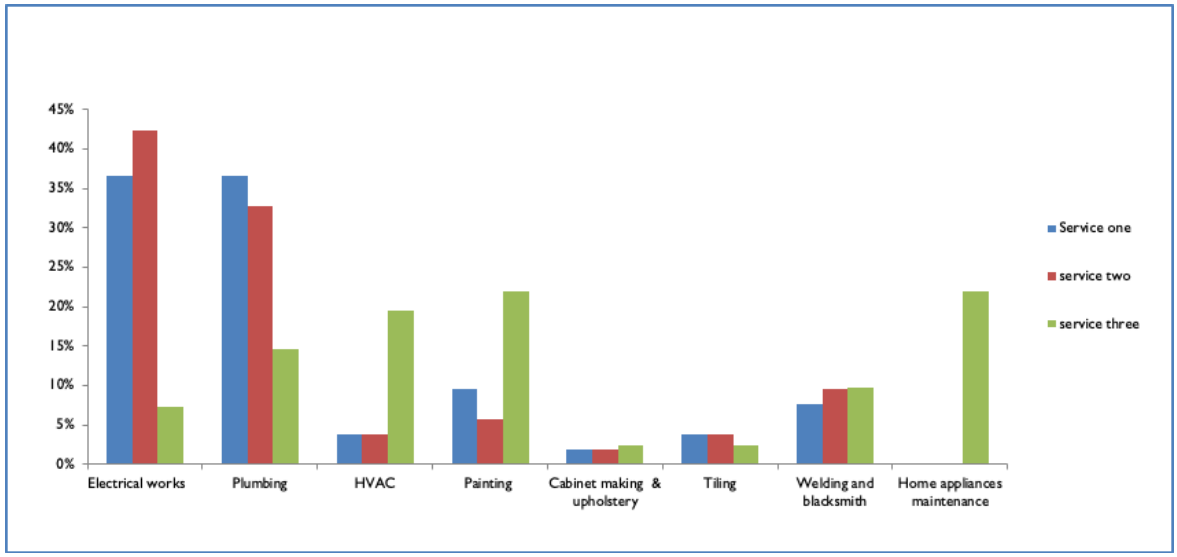


Figure 47: Top In-Demand Features (Zarqa)

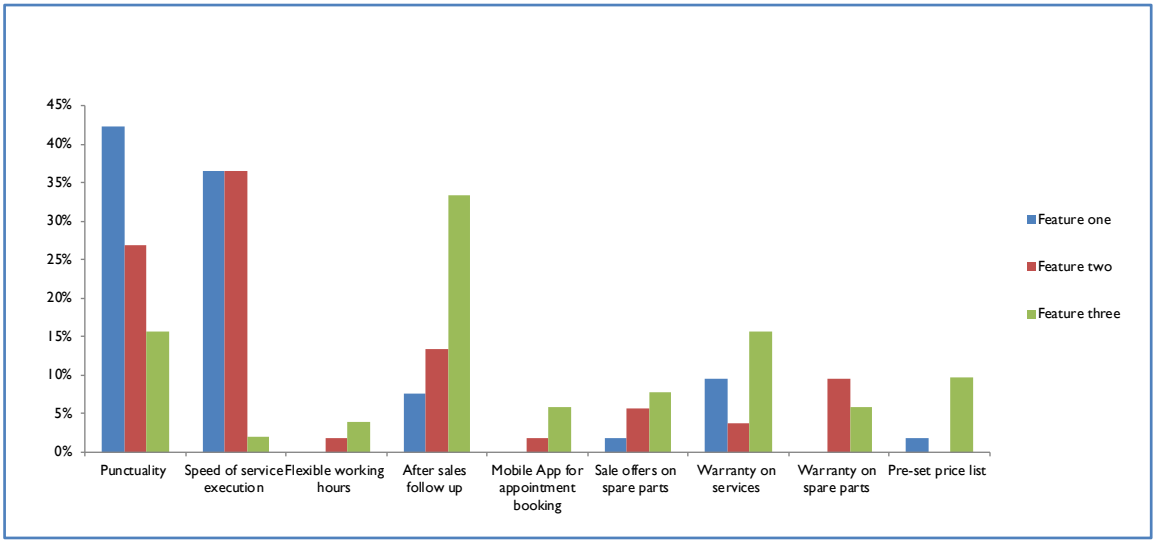


Figure 48: Interest in Paying Price Differences (Zarqa)

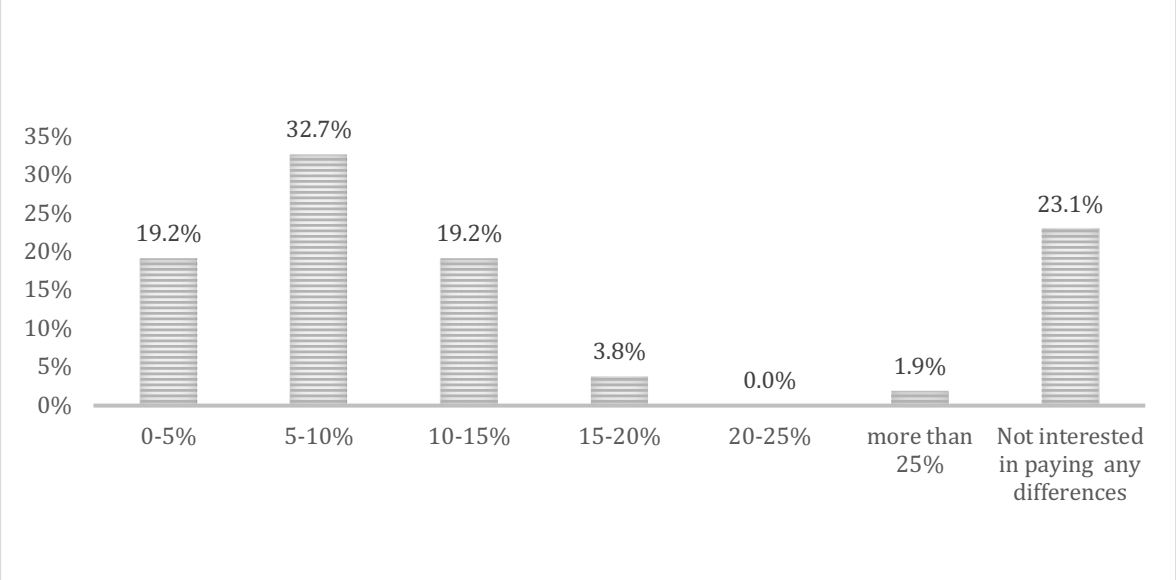


Figure 49: Interest in Using Mobile Apps (Zarqa)

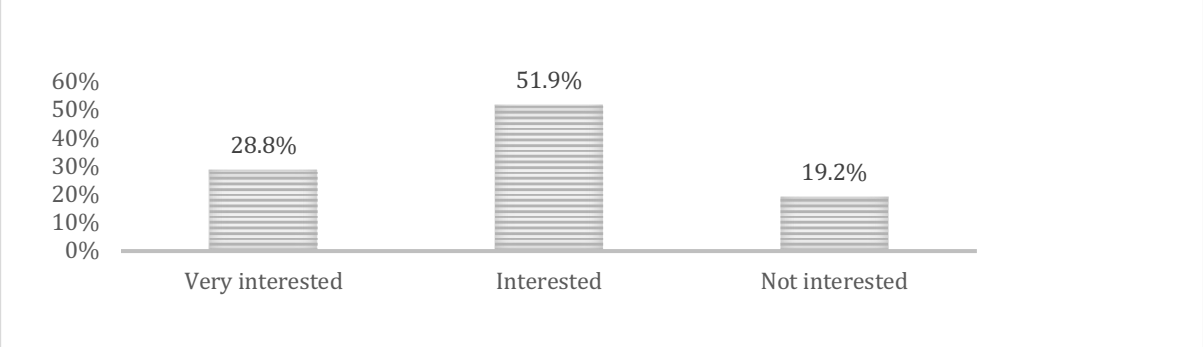


Figure 50: Interest in Aftersales Services (Zarqa)

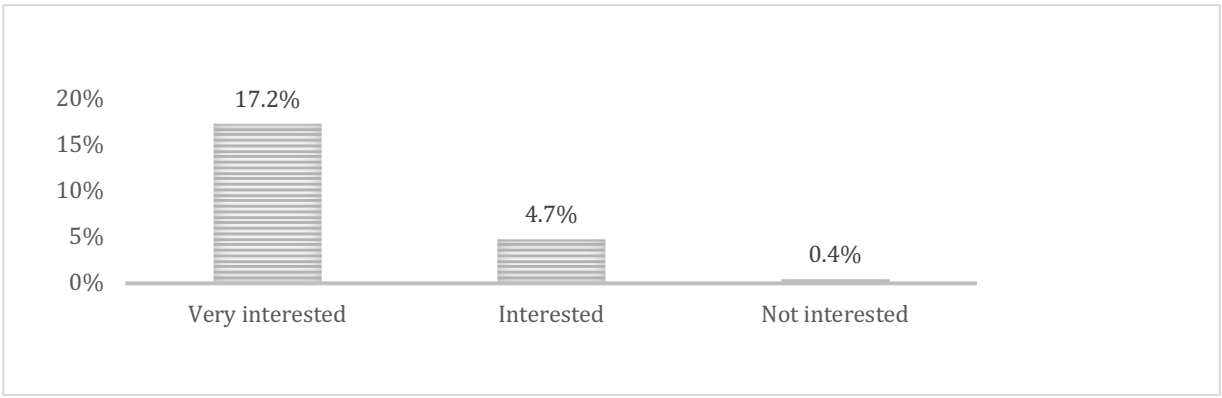


Figure 51: Interest in Hiring Female Technicians (Zarqa)

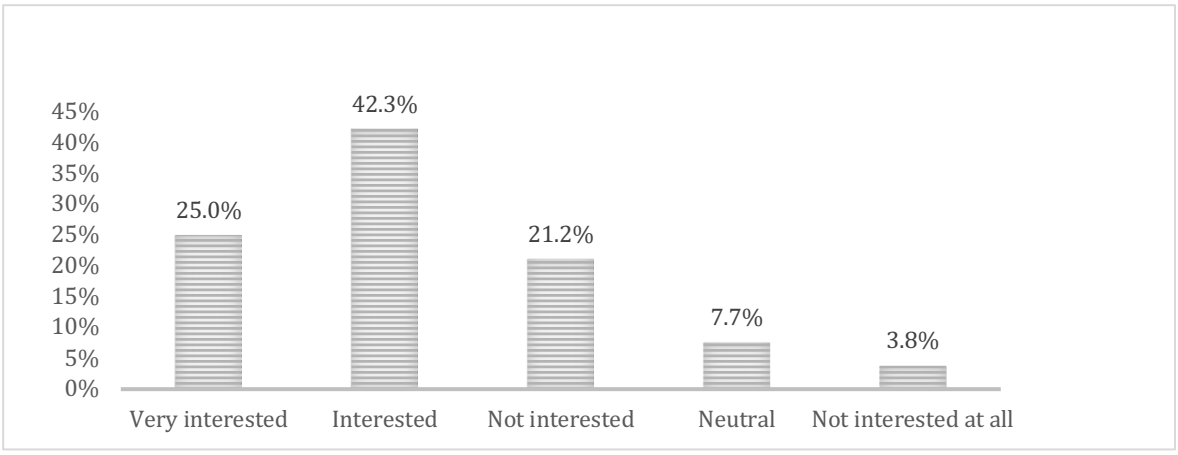


Figure 52: Reasons to Hire Female Technicians (Zarqa)