

# palestyle

## FORECAST SROI REPORT



*The Impact on Embroidery Women Activity*

This report has been submitted to an independent assurance assessment carried out by The SROI Network. The report shows a good understanding of the SROI process and complies with SROI principles. Assurance here does not include verification of stakeholder engagement, data and calculations. It is a principles-based assessment of the final report.

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## Executive Summary

In late 2012 it comes to the attention of Ms Zeina Abu Chaaban, founder and CEO of Palestyle, that there was a way to measure social value generated through social enterprise. During a workshop on social impact measurement at C3 ([www.consultandcoachforacause.org](http://www.consultandcoachforacause.org)) – an association that promotes Social Entrepreneurship in the United Arab Emirates – Ms Abu Chaaban decided to evaluate the Social Return on Investment (SROI) of Palestyle's impact and provide the necessary support to its success.

Palestyle has one core business activity – the embroidery pieces that are part of fashion dresses sold in high-end shops across the UAE, the UK, the USA and Morocco. Besides this main activity Palestyle was also investing in providing clean water to the population of Al Baqa'a Refugee Camp near Amman in Jordan as well as financing olive tree plantation in Palestine. After a first trial to evaluate all three of them it was decided to mainly focus on its core embroidery activity as a start.

After weeks of investigation both on-site and off-site and some trial/error periods we have managed to grasp a great understanding of the level of impact the company is generating together with its closer on-site partners – Al Amal NGO and Ms Widad's enterprise.

In the below survey we will be going through a thorough analysis of Palestyle's key stakeholders, explain what has changed in the working women life since they began to work with Palestyle and what are options for a better future for these women, their children and husbands.

This document will take you through the scope of the analysis, the outcome and the way we evidenced what has changed, the indicators and financial proxies we chose to use and why. Lastly you will read about our sensitivity analysis and recommendations of what can be done to further improve on the situation of these refugee women and why it can enhance the current situation.

This analysis is not a solution to a specific social problem, it is a guide as to where impacts are the highest and the most positive for our targeted population: the embroidery women of Al Amal and Ms Widad.

Enjoy the reading.

## **I. SCOPE & STAKEHOLDERS**

### **1.1 Palestyle Activities, Objectives & Values**

#### **1.1.1 Palestyle Activities**

Although Palestyle's activity – with embroidery women for instance – started in September 2009, Palestyle Trading LLC, was officially established as a General Trading company in June 2011; between 5 partners:

- Zeina Abou Chaaban; Founder & Director (40% share)
- Ahmad Abou Chaaban; Partner & Creative Director (15% share)
- Mariam; Silent Partner (25% share)
- Lina; Silent Partner (20%share)

Both Ms Mariam and Ms Lina being "Silent Partner" this forecast SROI analysis did not involve them.

However on the on official documents which include the memorandum of articles and associations dated June 14th June 2011 – partners are stated as follows:

- Mr Aziz (Local Sponsor)
- Ms Mariam (Shareholder)
- Ms Zeina (Partner & Managing Director)
- Ms Ahmed (Partner & Creative Director)

Palestyle Fashion as a brand started actual operations on September 2009 as part of Magnet Fashions which was established officially on April 2008 by a Hamriyah Free Zone Trading License. Palestyle was established within Magnet Fashions, at the time Magnet was liquidating /shutting down.

Palestyle is engaged in production of Hand Made Embroidery, Genuine Leather Goods, & Gold Plated Arabic Calligraphy on a collection of Wear, Jewellery & Handbag.

#### **Palestyle Vision 2020**

To become the region's leading social luxury fashion brand while promoting the beauty of the Arabic heritage and empowering refugee women through sustainable employment opportunities and social development projects that have a long-term positive benefits.

#### **Palestyle Mission Statement**

Grow Palestyle into a profitable brand by reducing costs, expanding network of retailers, increasing sales volumes per design & diversifying into related product lines like Palestyle Home (consisting of embroidered home accessories) and Palestyle Men.

Grow Palestyle into a global brand by expanding into new markets, increasing local, regional & international network of retailers & increasing celebrity features.

Increase sustainability focused core activities with the objective of increasing number and impact of Social Development Projects that empower Palestinian Refugee Women & improve their community's living conditions through job opportunities or developing infrastructures. To be able to achieve that Palestyle will increase partnerships with key organizations.

## 1.1.2 Palestyle Objectives

The company's core goal is social to: Empower & Support Palestinian women in refugee camps by providing sustainable job opportunities & supporting social development projects which have a long term effect on their living conditions. To achieve this goal the company has been implementing several measures as follows:

- ✚ Providing embroidery projects to refugee women & sourcing embroidery from them
- ✚ Channelling 5% of the company's total gross sales to social development projects
- ✚ CSR partnerships with organizations/corporates in social projects expand the impact of those projects to longer terms & increased effect
- ✚ Shedding light on the refugee issue and empowerment through job & infrastructure

## 1.1.3 Palestyle Values

### **Brand Manifesto:**

High End on Trend with a Social Edge

A fashion must have in the wardrobes of the world's stylish elites & social conscious fashionistas.

Preserves heritage in a mould that is designed to make a difference but worn to make a Statement

Hand crafted from exquisite genuine Italian leathers that will last a life time, gold plates that carry a personalized Arabic messages & fabric that embraces you with love.

Illustrates our vibrant Arabic heritage through personalized gold plated Arabic calligraphy reading messages of love to every women, Cultural Inspirations from the Arab world & Hand Made Embroidery created by Palestinian refugee women.

We provide our refugee women with paid embroidery projects to improve their living & extend a percentage from our total sales to social development projects that improve their communities...

We empower 1 thread at a time

*Get Palestyled*

## 1.2 SROI & Scope of Analysis

### 1.2.1 What is SROI?

Every day our actions and activities create and destroy value; they change the world around us. Although the value we create goes far beyond what can be captured in financial terms, this is, for the most part, the only type of value that is measured and accounted for. As a result, things that can be bought and sold take on a greater significance and many important things get left out. Decisions made like this may not be as good as they could be as they are based on incomplete information about full impacts. Social Return on Investment (SROI) is a framework for measuring and accounting for this much broader concept of value.

SROI is an approach to understanding and managing the impacts of a project, organization or policy. SROI is a framework to structure thinking and understanding. It's a story not a number. The story should show how you understand the value created, manage it and can prove it.

SROI seeks to reduce inequality and environmental degradation and improve wellbeing by incorporating social, environmental and economic costs and benefits.

SROI measures change in ways that are relevant to the people or organizations that experience or contribute to it. It tells the story of how change is being created by measuring social, environmental and economic outcomes and uses monetary values to represent them. This enables a ratio of benefits to costs to be calculated. For example, a ratio of 3:1 indicates that an investment of \$1 delivers \$3 of social value.

SROI is about value, rather than money. Money is simply a common unit and as such is a useful and widely accepted way of conveying value. In the same way that a business plan contains much more information than the financial projections, SROI is much more than just a number. It is a story about change, on which to base decisions, that includes case studies and qualitative, quantitative and financial information.

SROI is a principles based methodology. The principles, a Cabinet Office sponsored Guide to SROI and further information are available at [www.theSROInetwork.org](http://www.theSROInetwork.org). The guide documents the standard approach to SROI. This analysis has been carried to the standard approach.

This report does not contain an explanation of every step of the SROI process. Where appropriate, steps have been summarized to be clear that they have been carried out. For details of what is involved in any steps, why they are important and a worked example, the UK Cabinet Office sponsored Guide to SROI should be referred to.

## 1.2.2 Palestyle Forecast SROI

Being in operations for the past 3 years and going through a learning curve of what is the meaning of long term social impact (social development projects as opposed to donation based projects for example) and best ways to achieve it (through partnerships opposed to smaller individual initiatives); we now feel that it is time to understand where we are at in terms of Social Value and how we can improve it, especially with the launch of the Water Tank Exchange project (or Water Changes Everything Campaign) which impacted to date 4000+ inhabitants for the long term providing them with clean water/increased water supply. In addition of getting an idea of our impact on the Olive Tree Project where Palestyle planted 244 Olive Trees in West Bank. Olive Trees cumulatively increased income of farmers to 1050 UAE dirhams (GBP 186) per month.

For this specific analysis we have decided to start evaluating the impact of Palestyle's core business: the traditional embroidery that conveys Arabic traditions on fashion dresses that are then sold in the major retail brands such as House of Frasers, Bloomingdale and others in the UAE, Morocco, the USA and Europe. One of the main reason being that a social enterprise needs to prove that it generates profits that can then be re-invested into the operations but also it addresses societal (or environmental) challenges such as women unemployment in refugee camps or poverty alleviation through business. To achieve this an impact measurement is necessary as a second monetary value sitting next to the financial revenues. In this survey we have excluded the Water Tank Exchange project and the Olive Tree plantation as they are mainly donation based project versus the embroidery which is core to Palestyle's daily business activity. Needless to say that we are looking at ways to integrate water tanks and olive trees in our future SROI activities, most probably fully integrated and linked to our today stakeholders that we describe later in the document.

2012 was the first year Palestyle broke-even. Prior to breaking-even and generating a net profit of AED9,293 (GBP1,565) Palestyle invested in the Water Tank project as social development project support for AED34,000 (GBP5,726). The AED9,293 profit was reinvested in business operations – mainly production based in Dubai (assembly & final preparation for shops & retailers) – so that it could smoothly increase the sales process and thus benefit further the embroidery activity. The effect coming from this profit will be taken into consideration in the future.

As a social enterprise it is important for us - management - to understand the monetary value of our impact by measuring, evaluating, planning and executing on better informed actions. Actions that would then have an exponential positive effect on the targeted population.

By having an improved dialogue with selected key stakeholders we will increase further our transparency.

As we are also in a stage looking for extra funding it would be important tool to convey to potential impact investors.

As a first SROI analysis of Palestyle we have jointly decided – between Palestyle management and the SROI consultant - to start with a Forecast SROI. Palestyle has a lot of data and indicators that

are readily available but we wanted to make sure these are aligned with an SROI analysis expectations as well as making sure of the data quality and in-depth level.

**A Forecast SROI can help Palestyle improves its services by:**

- *Facilitating strategic discussion* (within the management team, with your stakeholders (refugee women, NGOs, Doctors, retail shops) ;
- *Maximize the social value of embroidery women activity impact in the community* (for how many years would women's acquired knowledge last? How many people benefit from the water tanks and what impact do they have on health?) ;
- *Target appropriate resources at managing unexpected outcomes, both positive or negative* (embroidery women leaving Palestyle as they gained enough knowledge to start their own activity, possible drop in husbands' activities due to women earning a living, etc.) ;
- *Demonstrating the importance of working with other organizations and people that have a contribution to make in creating change* (any local association that work with Palestyle on improving the outcomes? Any social enterprises created in camps thanks to Palestyle's activity: Ms Widad's enterprise creation, Embroidery Woman willingness to start something, etc.) ;
- *Identifying common ground between what Palestyle wants to achieve and what its stakeholders want to achieve, helping to maximize social value* (if Palestyle better understands how the embroidery ladies see their future Palestyle management team might have new orientations to take, creating a dialogue with local authorities such as UNWRA Camp Management (assuming they are identified as a stakeholder) might help include them in our project and benefit all) ;
- *Creating a formal dialogue with stakeholders that makes them more accountable to a service delivered by Palestyle* (Ms Widad's social entrepreneur promoted to a new role, embroidery women generating additional values from the time they are asked to choose material colours or suggesting new designs, etc.).

**SROI can help make Palestyle more sustainable by:**

- *Raising Palestyle's profile* (open floor to alternative mission(s) to faster reach the agreed vision, know where to invest and how, understand where the gaps are and who are the missing key stakeholders) ;
- *Improving Palestyle's case for further funding* (be able to tell a better stories to banks and lenders, prove that return is higher than any other corporate (financial + social), show that Palestyle knows its impact and where the change occurred, etc.);



- *Making Palestyle's projects more persuasive* (explain to retail shops and consumers the real impact on the ground, increase transparency & pricing structure, etc.);

A Forecast SROI has also helped us putting in place the right measurement tools and indicators in order to prepare for future evaluative SROI.

At all times during Palestyle Forecast SROI we applies the Seven SROI Principles which are:

1. Involve Stakeholders
2. Understand What Changes
3. Value the Things that Matter
4. Only Include what is Material
5. Do not Over Claim
6. Be Transparent
7. Verify the Result

This Forecast SROI is what we think will happen based on our understanding of what did happen.

### **1.2.3 Scope of the Analysis**

In order for us to be consistent with the Forecast SROI approach as well as getting the best picture on the current situation of the impact Palestyle is generating in Al Baqa'a Refugee Camp in Jordan it has been decided with Mrs Zeina Abu Chaaban – Founder and CEO of Palestyle – to address all three projects she has been involved in, once at a time: 1/ Embroidery women 2/ Water Tank installation 3/Olive tree plantation. Once we have a clear picture of the impact generated it will be easy for us to understand what are the projects that have most impact versus the ones that may need to be amended, enhanced or dropped.

This current analysis is focusing on the activity generated by the embroidery women.

#### **Strategic Context**

Palestyle is evolving in the highly competitive context of the luxury fashion retail business i.e. making sure clothes and apparels created are delivered on time with the highest level of quality and according to the price range people are ready to pay, notwithstanding the pricing structure from intermediaries such as the retail shops themselves.

For a small size company like Palestyle relying on Jordan based Refugee Camp work activity - with all the instability and insecurity that comes to mind - to provide within the agreed terms the best designs to high-end fashion shops in the UAE, Morocco, UK and the USA is not the easiest challenge to win over.

Palestyle has done so for the past three years of existence and has broken even last year in 2012.

Aside to embroidery Palestyle is also providing clean water to refugee families as well as olive trees to Palestinian farmers in Occupied Palestinian Territories. The rationale behind choosing the

embroidery activity is very simple. Palestyle is a social enterprise with its core business as being a fashion apparel company with a social edge i.e. Palestyle is selling its fashion collection to high end retail brands to socially minded customers. Embroidery pieces are part of trendy clothes. Embroidery is at the core of Palestyle business and therefore its impact needs to be known and understood for higher future impact, better marketing campaigns, and higher sales.

Time has now come for Palestyle to look back at the work done in Jordan and understand if the decisions that were made have the right expected positive impact. Since the beginning of its activity in September 2009 Palestyle has hired women with skills in traditional Palestinian embroidery techniques as core to its activity. The Forecast SROI grasp all the knowledge and data acquired through these years of experience projecting ourselves in the future evaluation of impact.

As for any Forecast SROI analysis we have looked back at what has changed since the start of Palestyle in Al Baqa'a Camp i.e. the analysis scope is from September 2009 until February 2013 – start of the Forecast analysis (that lasted 6 months: February 2013 to August 2013). During each year since 2009 Palestyle has incrementally engaged with Al Amal then Ms Widad's enterprise at the collection rate i.e. once or twice per year and incrementally from 2 months to now 3 months of full work activity each year for now up to 87 women.

## Objectives

The objectives of this survey were, therefore, to:

- 🚩 To use the Forecast analysis as a tool to identify the indicators that will be measured on a continuous basis in the future ;
- 🚩 To generate the Impact Map for Palestyle that will help the company make the right decisions about which are the indicators that have the highest potential on the field ;
- 🚩 To set-up the scene for more precise investments in Jordan as well as a higher integration of the different on-going projects in the core company activities ;
- 🚩 To increase transparency and communicate the level of impact customers in retail shops may generate should they choose to buy Palestyle's apparels and gears ;
- 🚩 To tell a better story for potential investors, partners and Non-Governmental Organizations (NGO) that would help Palestyle to grow over the years.

To get further investment and support needed for Palestyle to grow **Audience**

The audience of this report is mainly for:

- 🚩 Shareholders of Palestyle in order for them to agree on best investments to make in the future ;
- 🚩 Impact investors and financial partners: Palestyle has been in activity for 3 years and is looking at expanding its reach, therefore seeking investment ;
- 🚩 Strategic partners of Palestyle that can improve the impact through their marketing activities ;

## Resources available

To achieve this analysis here are the resources available that were involved since the beginning:

- ✚ Zeina Abou Chaaban, Founder and CEO of Palestyle
- ✚ Amal Abu Hatab, Al Amal NGO manager, in charge of the Embroidery women team
- ✚ Alexandre Lemille, the SROI Practitioner, C3 Head of Social Impact at Consult & Coach for a Cause ([www.consultandcoachforacause.org](http://www.consultandcoachforacause.org)) and founder of Wizeimpact Middle East ([www.wizeimpact.com](http://www.wizeimpact.com))

The main involvement from the report came from Ms Zeina Abou Chaaban, founder & director of Palestyle. Ms Abou Chaaban truly believes in the power of such a SROI survey and is willing to understand today's Social Impact value in order to work towards its improvement in subsequent years. Ms Abou Chaaban communicated all necessary information such as business plan, financial documents, as well as coordinated the distribution and collection of questionnaires and any interaction required in identifying key stakeholders. Lastly Ms Abou Chaaban coordinated the trip to Jordan to evaluate the impact on site and question all targeted stakeholders: refugee camp embroidery women, Widad embroidery social entrepreneur, local doctors, and NGO Al Amal.

### **Primary Beneficiaries**

The primary beneficiaries of Palestyle have been and remain the embroidery women empowerment which is core to Palestyle's interest as being a social business. Palestyle not only keeps its focus on the embroidery women but will – based on the current Forecast analysis – increase its potential impact on these women through qualitative support (linking other projects with the women's families), as well as quantitative support (increasing the number of women at work).

The core activity of Palestyle is to promote the beauty of Arabic heritage while empowering women through long-term sustainable development activities. Embroidery is one of such heritage that Palestyle uses to empower the women based in the Al Baqa'a Refugee camp near Amman, capital city of Jordan.

The number of women involved in Palestyle fashion designs may vary according to fashion seasons (Summer & Winter) i.e. the high activity months are between February to May and September to November of each year to prepare the collections, from 40 to 80 women at a time.

The embroidery activity, consisting of checking skills, training, supervision and coordination with Palestyle, has been handle by Al Amal which is an NGO based in the Camp. Today this activity is split with Widad in charge of quality check and logistic. Widad has created her own company – outside of Al Amal NGO supervision – from the work generated since 2009 by Palestyle. Widad's activity and impact appear on the Embroidery Map.

During the last 2012 winter collection Palestyle has hired 87 women over three months generating an activity of 29,000 hours of work.

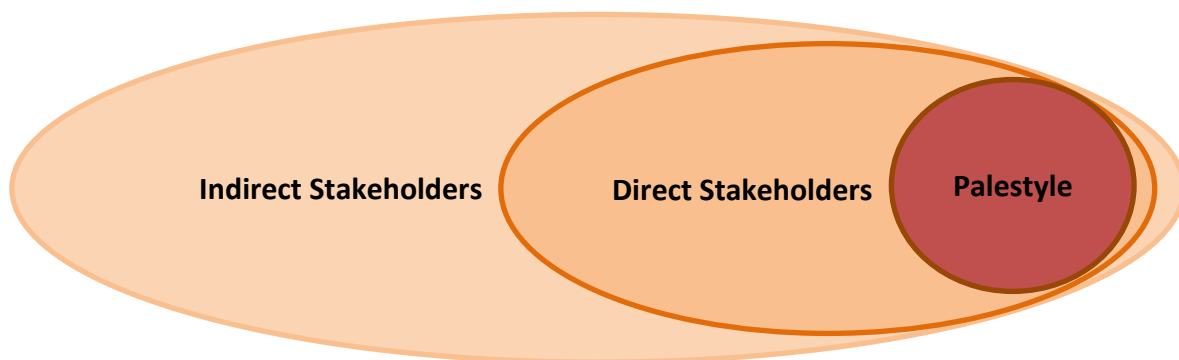
The main objective of a Forecast SROI on the Embroidery Women core activity is to understand the monetary, psychological and learning impact created on the refugee women since September 2009 until February 2013.

## 1.3 Stakeholder Identification & Description

### 1.3.1 Stakeholder Identification

The stakeholder identification phase is often critical to having the right approach on the forecast we have established as well as can strongly influence the final findings. This step of the SROI process has to be done with care and fine-tuned properly.

The first step was to understand who were considered direct stakeholders versus indirect ones, and then focus on the ones that have a direct influence on our activity.



In order to precisely identify the main stakeholders involved in the Embroidery Women core activity we will be using the below table format used from the Global Reporting Initiative (GRI) – version 3.1 using a percentage approach. This table will help us shortlist potential key stakeholders of Palestyle core activity in Jordan which we will then fine tune with additional filtering and explanations.

Stakeholders	Does this group strongly influence your		Is this group strongly influenced by your		Will this group strongly influence or be strongly influenced in the future?	TOTAL
	Economic Performance	Social Performance	Economic Performance	Social Performance		
Palestyle CEO	100%	100%	100%	100%	100%	100%
Head of Al Amal	100%	100%	100%	100%	100%	100%
Al Amal Head Embroidery	100%	100%	100%	100%	100%	100%
Embroidery Women Al Amal	100%	100%	100%	100%	100%	100%
Women Families (Al Amal)	80%	80%	80%	80%	80%	80%
Widad (Quality supervisor)	100%	100%	100%	100%	100%	100%
Embroidery Women Widad	100%	100%	100%	100%	100%	100%
Daughters	80%	100%	100%	100%	100%	96%
Women Families (Widad)	80%	80%	80%	80%	80%	80%
Family Doctors	0%	30%	5%	30%	20%	17%
Other Embroidery Women	0%	0%	0%	5%	3%	1.6%
UNWRA Camp Managem <sup>t</sup>	3%	3%	0%	2%	2%	2%
Local Schools	0%	2%	2%	10%	5%	3.8%
Other NGOs	5%	0%	0%	5%	3%	2.6%

From this analysis we can clearly see that seven stakeholders are very material to the success of the embroidery activity:

1. Ms Abou Chaaban, Palestyle CEO
2. Head of Al Amal
3. Ms Maryam, Al Amal Head of Embroidery
4. All 62 Embroidery Women (Al Amal)
5. Ms Widad
6. All 25 Embroidery Women (Ms Widad)
7. Daughters of Embroidery Women

Besides this shortlist of 7 highly material stakeholders we asked ourselves the following questions:

- 🔴 Are any of the stakeholders that scored low in the above table (any stakeholders outside of the 7 shortlisted) - that have no or low influence on Palestyle's activity – represents a high risk of destroying or creating value still?**

→ Women Families (Al Amal + Ms Widad): families of embroidery working women can definitely represent a high risk of destroying or creating value, at least they have a high influence to do so on embroidery women. Should a family event occur (sickness, death, studies, wedding, etc.) the influence on the women is high and will determine their behaviour at work. Given that we are doing a Forecast analysis we have decided not to meet with families for the time being (although we did so for the other Palestyle project where some families are in common) but to regularly analyse the relationship between the women performances and any family event that may occur from time to time.

→ Family Doctors: doctors in refugee camps have the right understanding of a population's better being – be it sicknesses, poverty level, stress, unemployment or else. They are the pulse of a population. They are therefore highly important when it comes to create or destroy value. Here again we met doctors for the other Palestyle project – the Water tank installation campaign – and found out that doctors are highly material for the water project but not so much for the embroidery activity. Reason being that they do not see a link between women working in embroidery or not, or elsewhere, and the improvement of health of the family (but see a definite improvement link for the water tank campaign!). So we can remove them from the material stakeholder here.

→ Other embroidery women: there are women who work in other NGOs, for companies or for themselves. We did not see any relation or influence on Al Amal's or Ms Widad's projects and work.

→ UNWRA Camp Management: at the beginning of our survey we believed that the UN camp management might have a strong influence on women activities but found out that the main activity done here is purely administrative, thus no influence on the work done.

→ Local Schools: once again we met with local school management teams mainly for the water tank campaign and to confirm if schools have any role to play with the fact that mothers are working as embroidery women. Our findings confirmed that there is no clear link between schools where family kids go and the activity. One of the reason being that schools are mainly free (but not uniforms and stationery – mandatory to attend school). So schools have not been shortlisted.

→ Other NGOs: with the same approach as in “other embroidery women” we wondered if there were any other NGOs that could possibly work with Al Amal/Ms Widad, and/or hire from time to time the same embroidery women, or develop some other kind of partnership. We did not find any strong link or interaction, at least when it comes to the specific embroidery activity.

**🚩 Are any of the stakeholders that scored low in the above table (any stakeholders outside of the 7 shortlisted) - that have no or low influence on Palestyle's activity – could be very material on a short term basis?**

→ Women Families (Al Amal + Ms Widad): as in the above question families can have a strong influence on women activity on a short term basis (funerals to pay, sickness where either the Government or the UNWRA insurance cannot cover, upcoming wedding, etc.). We have made a profiling of 10 families where the woman is working at either Al Amal or Ms Widad. We met with some of these families that are in common with the Water Tank project and have decided to monitor the activity during the year post-Forecast SROI to better understand the relation between short term (planned or unplanned) events that may occur and their influence on women.

→ Family Doctors: there may be strong link between doctors and embroidery activity at times and on a short term basis (deaths, sickness, pregnancy, etc.), but doctors remain at the periphery of the activity studied here.

→Other embroidery women: We did not see any short term relation or influence on Al Amal's or Ms Widad's projects and work.

→UNWRA Camp Management: there is no short term influence here, unless a potential administrative issue, but very uncommon.

→Local Schools: schools being free there is no risk of seeing a child being expelled on financial reasons. Thus there is no short term relation that is linked to the work evaluated.

→Other NGOs: as in the previous question there is no link identified.

The 6 shortlisted highly material stakeholders will therefore be evaluated and involved in the survey for the Embroidery Women core activity, with the monitoring of family short-term events or long-term influence on their work. We believe there are no material outcome missing.

## 1.3.2 Stakeholder Description

Below is the table that summarizes the reason why these stakeholders have been included due to their materiality (as seen above) to the embroidery work activity and their description. The table also explains why other potential stakeholders have been excluded for this Forecast SROI survey:



Selecting Stakeholders		
Key/Direct Stakeholders	Description	Reason for inclusion
1 Ms Abou Chaaban, Palestyle Founder & CEO	Ms Abou Chaaban is the founder and CEO of Palestyle.	Ms Abou Chaaban has a direct relation with Al Amal, Widad and all potential stakeholders around the embroidery activity. She is in charge of developing the designs, providing the specifications to Al Amal and communicating on planning and deadlines.
2 Ms Amal Abu Hatab, Head of Al Amal	Ms Amal Abu Hatab is the head of Al Amal, the NGO that Palestyle works with to access the group of skilled embroidery women in Al Baqa'a Camp.	Ms Amal Abu Hatab receives the information related to Palestyle's next fashion collection, the embroidery piece description and the work expectations from Ms Abou Chaaban (price, deadline, quality, coordination, etc.)
3 Ms Maryam, Al Amal Head of Embroidery	Ms Maryam is the Head of Embroidery at Al Amal and is considered as volunteering with Al Amal.	Ms Maryam is in charge of receiving the design that the group of designated women will do according to quality expectations and deadlines.
4 Embroidery Women from Al Amal NGO	They are a group of 62 women who have been selected by Al Amal to work on diverse embroidery jobs including the jobs coming from Palestyle UAE.	All 62 women are involved in the creation of the embroidery pieces for Palestyle fashion collections.
5 Ms Widad Damra	Ms Widad has her own embroidery project managing up to 25 women.	Palestyle works with Ms Widad on its fashion collections at the same level of involvement as Al Amal. On top of this Ms Widad was appointed by Palestyle as Quality Supervisor/Project Manager on Embroidery Work at Al Amal NGO.
6 Embroidery Women from Ms Widad	They are a group of 25 women who have been selected by Ms Widad to work on diverse embroidery jobs including work assignments coming from Palestyle UAE.	All 25 women are involved in the creation of the embroidery pieces for Palestyle fashion collections. They come from different refugee camps.
7 Daughters of Embroidery Women	They are 15 daughters who have been seen as being actively learning the traditional embroidery techniques from their mothers.	These daughters are not only part of the close environment of embroidery women, but they also learn actively, at no cost, the art of traditional Arabic embroidery. In a Forecast SROI they have to be included so we involve them in future Evaluative survey.
Excluded/Indirect Stakeholders	Description	Reason for exclusion

1	Refugee Women Families	They are families of the employed embroidery women from both Al Amal & Ms Widad. On an average families are of 8 members with the husband working and the kids attending school.	Families are excluded for now as we have selected only the top stakeholders. This doesn't mean that we exclude families from the scope of activity. We have collected data on families thanks to the women and will be targeting their families during an evaluative SROI.
2	Widad's family	The direct family members of Widad composed of 2 adults and 2 children.	Given that Widad is fully independent and also working with other NGO/Companies her families is not part of Palestyle's core stakeholders.
3	Local Schools	The 3 nearby schools attended by women children	The correlation between higher revenues and school attendance hasn't been fully proven after consultation with one of the three school. It seems that kids' attendance remains high even in times of financial difficulties. So schools are excluded.
4	Family Doctors	Family doctors are the "pulse" of the community. Every health issue goes through them and they know when a community is overall healthier.	After consultation it seems that the impact of the additional revenues generated by embroidery women on their "better" health/family health has not clearly been identified, hence the exclusion of doctors.
5	UNWRA Camp Management	UNWRA Camp management is in charge of the security, the logistic and supervision of operations within the Refugee Camp.	Although they are key to the success of Palestyle's activities within the camp UNWRA is an indirect stakeholder that is kept regularly informed of Palestyle's actions, and where necessary authorizations are processed with UNWRA.
6	Other NGOs	There are numerous other NGOs within the camp involved in education, food supply, emergency, etc.	Given Palestyle's limited resources and actions on the field the focus has been to work with Al Amal prior to expand.

## 1.4 The Specific Role of Mrs Widad & her Enterprise

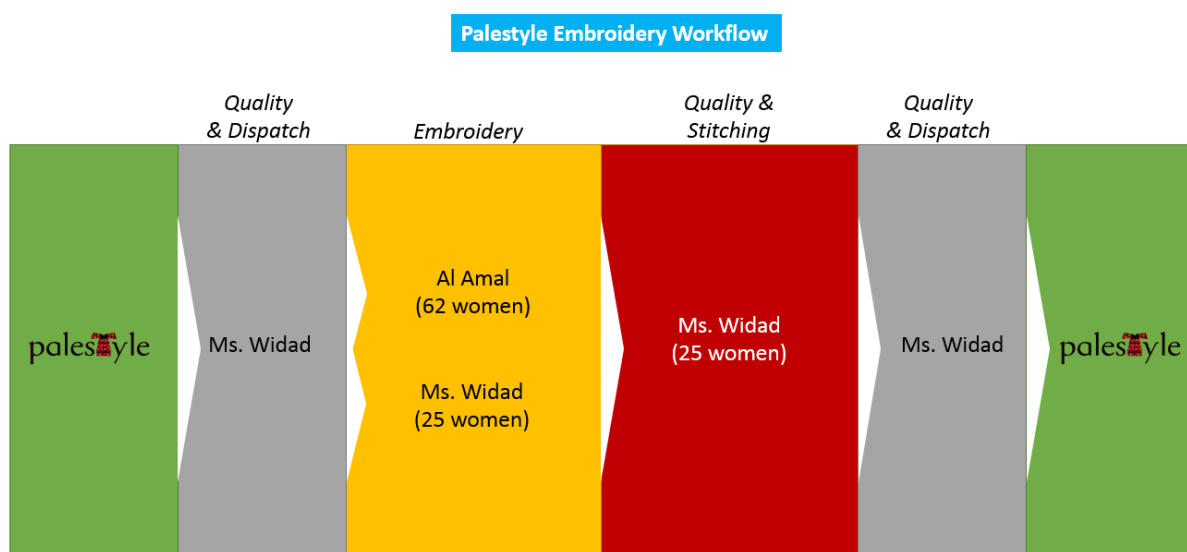
Before moving on to the stakeholder engagement phase we thought it might be useful to describe the specific role of Mrs Widad Damra since the creation of Palestyle back in 2009.

Ms Widad has been working on embroidery since 1998. Years back she studied fashion and design in Amman. After some years of experience and success in embroidering with others, she was able to create a team of 25 women working for her when she received embroidery jobs from different customers including Palestyle.

On top of that Ms Widad has launched her own fashion collection which she exhibits every year in Souq Jarrah of Amman.

In April 2013 Mrs Widad was appointed as quality control supervisor and logistic manager by Zeina from Palestyle. She receives the work specifications from Palestyle as a central point of contact for any collection, she checks the work information and acknowledge receipt. Then she distributes the work between Al Amal women and the women working in her own company. Once the embroidery work is done she collects both work from Al Amal and her own women for quality check, returns the work if it doesn't match the quality level expected from Palestyle. Once the work is up to the quality expected Mrs Widad's women are in charge of doing the stitching work for all pieces. Once the stitching activity is accomplish to expectations she then sends the final work to Palestyle in the UAE where the embroidery pieces will be inserted in dresses and other garments for retail sale.

A small diagram summarizes Palestyle's Embroidery Workflow and Mrs Widad's & her women's role:



## 1.5 Stakeholders Engagement

A summary of stakeholders and the way they were engaged in the SROI process is explained in the below tables related to each project. As this is a Forecast SROI we have collected Stage 2, 3 and 4 information all at once during our engagement phase with stakeholders.

We have used the method of Saturation to determine whether the sample of information collected was sufficient to grasp the right picture and understanding of the situation as experienced on the field. The number of events or people involved in the engagement phase reflects the number to which we consider having reached the Saturation threshold level.

Stakeholders	Size of the Group	Number Involved	How Involved?
Embroidery Women (Al Amal)	62	<p>5 face-to-face interviews/questionnaire with Ms Abou Chaaban &amp; Ms Maryam, Head of Embroidery at Al Amal.</p> <p>1 workshop session which gathered 5 other women together with Ms Abou Chaaban &amp; Ms Maryam.</p> <p>Also consulted at times when we required additional information for the Forecast SROI</p>	All 10 women were happily surprised to be surveyed about their work, life improvement and objectives. They all proactively took part of the questionnaire interview or the workshop session.
Ms Amal Abu Hatab, Head of Al Amal	1	<p>1 face-to-face interview/questionnaire by Ms Abou Chaaban with Ms Amal Abu Hatab, Head of Al Amal.</p> <p>Numerous emails, phone calls and other visits.</p>	Al Amal has been very much involved since the beginning of the Forecast SROI. Ms Amal Abu Hatab provided information through online questionnaire in April 2013 prior to a new face-to-face questionnaire in May 2013. Al Amal also coordinated all interviews with embroidery women.
Ms Widad Damra	1	<p>1 face-to-face interview/questionnaire by Ms Abou Chaaban with Ms Widad Damra</p>	Ms Widad was delighted to be part of the SROI work that Palestyle was involved in and showed a strong interest in it. She has a keen desire to

		Also contacted when required.	succeed with her project which finds its origins in wanting to develop it into a Branded Exhibition of her own designer name (seeking funding).
Embroidery Women (Ms Widad)	25	No involvement at this stage	Given the logistic required and time for interviews with Al Amal group of women we did not have enough time to cover Ms Widad's group of women which is situated away from Al Amal office. Nevertheless it has appeared clear through questionnaire and interviews with Ms Widad that expectations, experiences and aspirations of the 25 women working with her were the same or extremely similar to the ones we have come across during our questionnaire with Al Amal embroidery women. Similar changes were experienced. This is also true given that both entities – Al Amal & Ms Widad – work very closely, often on the same corporate/NGO projects.
Daughters	15	Not involved at this stage	Daughters as stakeholders were not spotted earlier in the survey. This is only when we did discuss further specific point of the activity outcome that the topic was raised as an important factor to take into consideration i.e. they are sitting next to their mothers, showing interest and willingness to learn Embroidery. Daughters will be involved in a later analysis on impact.
Women's Families	261 – 609 i.e. between [(62 + 25) X 3 members] to [(62 + 25) X 7 members] outside the women	Not involved at this stage	Family members could vary from a family of 3 members + the embroidery woman (for example Ms Widad's family) to a family of 7 members + woman. For this forecast SROI we did not engage with families directly but were informed about the profile of 10 families during the interviews and workshop.
Ms Widad's Family	1	Not engaged as this stage	Here too Ms Widad's family was not directly assessed via a questionnaire.

			The process was addressed as part of the interview with Ms Widad.
Local Schools	3	<p>1 was consulted but mainly on another social project of Palestyle: The “Water Changes Everything” Campaign.</p> <p>1 face-to-face meeting with School Dean and one class teacher.</p> <p>Also 1 workshop done with 30 school kids</p> <p>Continuous conversation via emails, phone calls.</p>	Not directly consulted for the Embroidery women project. But the school dean met did confirm that kids’ education is a high priority on families’ agenda, no matter what. Besides a better-off financial situation thanks to an additional revenue like the embroidery activity is not an argument as school is free, but it helps in providing non-free school supplies like Uniforms & Stationery (see costing in Table 1). So attendance is usually high, hence low materiality and exclusion of this stakeholder.
Family Doctors	3	<p>1 was consulted but mainly on another social project of Palestyle: The “Water Changes Everything” Campaign.</p> <p>Continuous conversation via emails, phone calls.</p>	Not directly consulted in relation with embroidery women’s work. The doctor confirmed a direct impact on health due to a new source of income cannot be proven, hence low materiality of this stakeholder.
UNWRA Camp	1	Not directly consulted for Forecast SROI	UNWRA Camp may become a key stakeholder in the future but as of today there is only an administrative relation with the Camp management, hence the low materiality for now.

*The way we will be dealing with Stakeholder Engagement in the future:*

Given the way we have processed with the stakeholders in a first stage and for the purpose of a Forecast SROI it now appears clearly that a deeper and more regular engagement with key stakeholders, new key stakeholders (the ones that were not considered in the first place like the daughters), and potential new material stakeholders will be necessary in the coming months to lay the ground of a future Evaluative SROI.

1/ **Ms Widad**’s role and her performance will definitely be a key aspect of future evaluation. Ms Widad is now at the core of Palestyle strategy in the refugee camp and the business impact on local community will depend on her performance.

2/ **Al Amal**’s role in recruiting, training and enabling women will also be monitored closely. Al Amal has the right understanding of what it takes to develop a woman’s embroidery skills, and beyond

that, her sewing and potentially entrepreneurial skills. As we will see in the sensitivity analysis this latter part might be central to an evaluative analysis.

3/ **Women themselves**, regardless if they work for Ms Widad or Al Amal. They are the beneficiary of Palestyle business set-up. They are the core focus of Palestyle's own existence. If Palestyle does not succeed in improving these women livelihood it would fail on its core business as a social enterprise. In a connected world a company like Palestyle cannot afford to sell products that are ethically conscious if the women's life has not improved. Embroidery women and some of their daughters will be a key component of the Evaluative SROI and concrete outcomes will have to be provent impactful now that we laid the ground with this Forecast analysis.

4/ **Daughters of Embroidery Women** will be part of a complete review of behavioural changes, perspective over the embroidery activity potential (new ways of doing embroidery, new tools and support, modernized techniques, etc.). The input of daughters could become a nest of innovations that we will follow up.

5/ **Women families** – in our Forecast analysis, we were not able to meet and discuss at length with families. Findings and unforeseen inputs that may come from families could have a large influence on an evaluative future analysis. This will be addressed thoroughly.

6/ **And lastly**, the larger picture. Palestyle has developed its core social business with embroidery and social development embedded in it. Palestyle also has other donation based activities such as water tanks and olive trees that could also be embedded in its future core business. This would mean supplying clean water to embroidery women, and ensuring that these families have their own supply of food and food reserves. In this potential landscape local schools, camp doctors, UNWRA camp management and other actors that are not considered today as material could then become highly material. This will be part of a large evaluation of Palestyle strategy on impacting its core stakeholders.

## 1.6 Data Sources

Gathering the data has not been a simple task given that Palestyle is a two person company with a busy agenda. Besides women preparing the clothes and garments are based in Al Baqa'a refugee camp, some 70 kilometres away from Amman, the capital city of Jordan, while Palestyle staff and SROI consultant are based in Dubai, United Arab Emirates.

Traveling to Jordan required a bit of logistics as Palestyle wanted to coordinate the trip with other corporate objectives. Thus the traveling dates had to be postponed and the SROI consultant did not join the trip. Ms Abou Chaaban was thus in charge of coordinating the visits with the NGO Al Amal as well as going through each questionnaire in Arabic with the embroidery women. A representative of Al Amal, Ms Maryam, Head of Embroidery & Volunteer, joined Ms Abou Chaaban, as we felt that it was necessary to have someone the women trust with Ms Abou Chaaban during the questionnaire sessions and workshop. What happened is that the women felt at ease very quickly and were so delighted to be the centre of the attention of an international survey.

The primary data were collected in two main phases:

### 1. Discovery phase:

In order for us to start with the Forecast SROI we required early in the survey process some key data to start with and to understand the set-up of the operation. Consequently a first set of questionnaire was sent by email to Al Amal to get the necessary field view of how the group of women is recruited, trained, and supervised. From these first data we were able to start working on preparing a second set of questionnaires to the targeted population of our survey.

### 2. On site individual interviews and workshop:

The trip to Jordan was organized on 7<sup>th</sup> May 2013 for one week exclusively for the SROI analysis. Prior to the trip Ms Abou Chaaban together with Mr Lemille agreed on the following:

**T Stakeholder engaged with:** **1. Ms Maryam** - Head of Embroidery & Volunteer - in charge of recruiting/training/supervising the group of women, **2. Ms Amal Abu Hatab** - Head of Al Amal, **3. A sample representative group of the embroidery women** who worked on the last Palestyle collection, **4. Ms Widad Damra** – the embroidery entrepreneur taking Palestyle's embroidery to her women, as well as Quality Supervisor for Palestyle work from Al Amal NGO, **5. the family doctor** to see if there was any change in the health situation of the part of the camp where the women are coming from due to improved family revenues (please note that the primary purpose of meeting the family doctors was for the "Water Changes Everything" campaign in which Palestyle participated, **6. Technical Consultant** working on the "Water Changes Everything Campaign", **7. One out of three schools** which got the water system installed through water-tank campaign, **8. A representative sample group of families** who benefited from the water-tank campaign while embroidering with Al Amal/Ms Widad.

**T Time spent:** time spent on SROI analysis was one full week.



- 📌 **Engagement:** a direct face-to-face interview with pre-defined questions was mainly used for Al Amal head, staff, doctor and others. With regards to the women we decided – in conjunction with Al Amal – that the best way to engage would be firstly to have a representative of Al Amal with Ms Abou Chaaban, secondly to have the women participating in two ways: half of the group (the most experienced 5 women) would be interviewed in a direct mode, the other half being questioned in a workshop approach.
- 📌 **The set-up of the questionnaires:** each questionnaire was customized for the targeted population. There was one set of Al Amal, one set for the doctor, one set for Ms Widad, and another set for the 10 women interviewed.
- 📌 **The objectives of the questionnaires:** were discussed with Ms Abou Chaaban preceding the trip so that we fully understand their situation prior to joining Al Amal, preceding the work on Palestyle fashion collection and how to clearly identify the situation today - explained by the women in their own ways, keeping in mind the language and cultural barriers they may face.

Some example of the questionnaires to the women may be found below (scans of questionnaires are available in Appendix 1):

- 📌 Did you know how to do embroidery work prior to join the NGO? If no, have you learnt as you worked or did the NGO provide you with training?
- 📌 How did they select you for the work you do? Did you come by yourself to apply or did the NGO come meet you to start working for them?
- 📌 What has changed since you started working with the NGO? (let her answer the question).
  - If difficult, suggest: “better food”?
  - “better health”?, “do you feel better”?
  - “are your kids going more at school”?
  - “have you bought or sewed new clothes”?
  - “do you feel happier since you work”?
  - Else?

Measuring change and feelings from this type of engagement is not always easy and highly accurate due to the time spent doing the interviews with them - as well as possible environment constraints, such as:

- the presence of Al Amal representative (could this have influenced positively or negatively the way questions were answered?),
- potential cultural barrier such as the way questions were asked or the fact that some women might not be at ease in answering some of the personal questions,
- the barrier of the language and transliteration back into English can also influence the results.

We believe that we had gathered the right level of information for a first Forecast SROI and will go through a “lessons learnt” session at the end of the process to prepare for the Evaluative SROI.

Below we have collected the statistics on the embroidery women profile and family profile. The primary purpose is to start creating a database on the women employed by Al Amal and grasp the financial impact of working on Palestyle collection - as well as understanding their overall financial situation.

In this table (Table 1: Targeted Population – 10 Profile Sample) we have a description of each woman's family members and their monthly expenses in food, school and house rent. We have also added if they are eligible to UN aid as well as to water tanks – in relation with Palestyle's involvement in the "Water Changes Everything" Campaign. Given that some cases were a bit complex to adapt in Table 1 we inserted a comment column to provide more explanation on the situation where appropriate.

From that short database we have decided to follow the situation of these 10 women and their families as our prime sample for future evaluation.

We can already summarise the situation as:

- **Good (green rating):** for Ms Fatima's family number 1. Ms Fatima is our best practice example that we use in this survey to understand what it takes to replicate this success story with other women. Her situation is very stable. She has not only managed to keep her family safe from any future issues, and secured the financing required to send her daughter to university (primary reason for her decision to go self-employed).
- **To Monitor (orange rating):** these families have to be monitored in the coming month. They are making hands-meet when receiving the extra JOD40 salary from Palestyle. But should we change the numbers to JOD 20 per month (more regular salary they earn throughout the year) then some of the families turned into negative number on "remaining income" at the end of the month. These are the families Palestyle will have to work with and provide additional income generation activities (if/where possible) more evenly spread through the year (outside of the fashion collection months).
- **Critical (red rating):** these families are in a highly difficult situation. Usually the husband passed away and the mother has to cover all costs and receive the support from the Jordanian Government or the UNWRA organisation. Children are still very young and cannot help earning an additional income to help the household be better off. Palestyle will work with Al Amal to see the options of helping these families further.

Table 1: Targeted Population – 10 Profile Sample

Targeted Population – 10 Profile Sample																					
(Jordanian Dinar - JOD)																					
Activity	Embroidery Woman	Members		Total Income	Embroidery Income	Husband Income	Husband Job	House Owner	Rent	Food/Bev.	W. & E.	Children Expense				Gov/UN Aid	Remaining Income	Water Tank		Comments	Overall Situation
		Parents	Children									Uniform	Stationery	School fee	Pocket Money			Replaced	Date		
Embroidery	Fatima Abdallah	2	4	2180	2000	230	Factory Labor	Yes	0	225	8	20	20	108	40	-50	1759	No	N/A	Ms Fatima is the self-entrepreneurship success story we use in this report. Her husband is sick with non-covered health expenses of JOD 50/month. Her daughter attends university.	Green: Acceptable
Embroidery	Awatef Ibrahim	1	6	310	40	150	N/A	Yes	0	262.5	8	30	30	0	60	120	-80	Yes	Nov-12	Husband passed away. Children ages: from 10 to 23	Red: Critical
Embroidery	Hind Khalil Abu Rabi	1	5	320	40	280	N/A	Yes	0	225	8	0	0	0	0	0	87	No	N/A	Husband passed away but sons are working. The family doesn't receive aid. Children ages: from 25 to 42 years old.	Yellow: Moderate
Embroidery	Abdallah Abdallah	2	1	200	40	160	Labor	Yes	0	112.5	8	0	0	0	0	0	80	No	N/A	1 new born baby (no school expense).	Yellow: Moderate
Embroidery	Maryam Abu Rabi	2	5	370	40	330	Labor	Yes	0	262.5	8	25	25	0	50	0	0	No	N/A	5 children from 6 to 14 years old.	Red: Critical
Embroidery	Fathiyah Abdallah	2	7	370	40	330	Labor	Yes	0	337.5	8	35	35	0	70	0	-115	No	N/A	7 children from 5 to 15 years old.	Red: Critical

**Forecast SROI**

**Analysis Period: Feb'13 – Aug'13**

**Palestyle**

Embroidery	Khadra Al Fuqara	1	4	220	40	0	N/A	Yes	0	187.5	8	20	20	0	40	180	-55	Yes	Nov -12	4 orphans aged from 13 to 22 years old.
Embroidery	Bahana Abu Harb	2	3	320	40	280	Labor	Yes	0	187.5	8	15	15	0	30	0	65	No	N/A	Children from 1 to 15 years old.
Embroidery	Fathiya Abu Hab	2	4	420	40	380	Labor	Yes	0	225	8	20	20	0	40	0	107	No	N/A	Children from 10 to 15 years old.
Embroidery	Widad Damra	2	2	711	361	350		No	15 0	250	1 0	10	10	133	20		128	No	N/A	Ms Widad is our success story directly related to Palestyle/Al Amal activity. Her two children go to a private school. Ms Widad's salary (JOD 100/month) includes the variable 3 months during which she earns from Palestyle Quality & Logistic Management tasks. Thanks to this extra salary she can make hands-meet while sending her children to a private school.



For future surveying work data sourcing and data management should be done systematically to the entire community of working women – no longer as a sample approach. We realised during the questionnaire and first data gathering there was lots of new information that could be gathered from women families and women themselves that could dramatically change the way Palestyle operates today.

For instance women family where the husband passed away or where the children have disabilities new ways of involving the entire family into the activity could be implementing, ensuring the family keep itself out of the poverty line at all times.

Therefore data should be gathered at all levels, the woman level, the daughters' level, the close family level, Al Amal & Ms Widad's level as well as Ms Fatima's business development and learnings that could be replicated elsewhere.

As pointed earlier and later in this document other Palestyle originating projects could be leverage in bringing additional data around the targeted families. Water Tanks give us a better understanding of what changes occurred around the family health status (from previously with unclean water supplies) as well as a more comprehensive approach where a combined job providing embroidery activity to mothers/daughters + clean water supply + food supply (moving from Olive Tree only project to a complete urban concept of roof based vegetable gardens) could generate new kinds of data and a definite bigger picture. The virtuous effect created could give Palestyle some solution to how to address long-term poverty alleviation, addressing it house by house, street by street, using the spiral geographic effect (once one street or block of houses are considered sustainable Palestyle would move to the neighbouring block or street).

The need for a software solution and the mapping of the Camp geographies and streets might be required for a better understanding on progress.

## II. OUTCOME & EVIDENCE

### 2.1 Valuing Inputs & Quantifying Outputs

#### 2.1.1 Valuing Inputs

The valuation of inputs is based on all the stakeholders' input value i.e. the ones who are investing in the activity of embroidery for one fashion collection preparatory work that lasts a period of 3 consecutive months for 87 women working full time, which is also the maximum amount of workload and time that Palestyle has been able to provide per year. So all calculations below and in the Impact Map are proportionate to those three months of activity.

Stakeholders	Inputs	Investment/Input Costs
Palestyle CEO	Time spent on coordinating & design activities with Al Amal and Ms Widad.	JOD 5,850
Head of Al Amal	Time spent with Palestyle on work planning, work coordination and expectations	JOD 243
Head of Embroidery at Al Amal	Time spent on recruiting, training (if necessary) & supervising Embroidery Women	JOD 240
Embroidery Women (Al Amal)	Provided their time & skills (Not valued under current SROI rules)	JOD -
Ms Widad	Skills provided as fashion designer in Jordan, time spent on embroidery collection work, on checking quality of work done by women	JOD 300
Embroidery Women (Ms Widad)	Provided their time & skills (Not valued under current SROI rules)	JOD -
Daughters of Embroidery Women	Provided their time	JOD -
	<b>TOTAL</b>	<b>JOD 6,633</b>

**Palestyle CEO Input:**

Palestyle CEO Involvement in the Embroidery work activity is detailed as follows: Embroidery work with Al Amal NGO on work planning, work coordination, and expectations (20% of her time) + Embroidery designing/sampling (10% of her time): Salary in Jordanian Dinar (JOD) 6,500 X 3 months X (20% + 10%) = JOD 5,850

Ms Abou Chaaban is not earning a salary but we have estimated that her potential salary as CEO of the company is equivalent to the UAE market rate of AED 33,000 or JOD 6,500 a month.

**Head of Al Amal:**

The Head of Al Amal involvement in the project is as follows: coordination with Palestyle on work planning, work coordination and expectations (15% of her time): Salary JOD 540 X 3 months X 15% = JOD 243

**Head of Embroidery (Al Amal):**

Ms Maryam is volunteer at Al Amal. According to Ms Amal Abu Hatab – head of Al Amal – the salary and valuation of one volunteer in Jordan is between JOD 50 to 60 per month. Given that Ms Maryam brings embroidery and training skills with her we used a JOD 80 per month as a reference salary for valuation.

Ms Maryam recruits women (15% of her time), trains women (not necessarily on traditional embroidery skills but also mainly on design expected, time management, etc.) (35% of her time) and supervising work (50% of her time): Salary JOD 80 X 3 months X (15% + 35% + 50%) = JOD 240

**Embroidery Women (Al Amal):**

Embroidery women from Al Amal have invested their time and have brought their knowledge of traditional Arabic embroidery skills. According to current SROI rules the time and skills of beneficiaries cannot be evaluated as input for the time being.

**Ms Widad - Social Entrepreneur & Quality Supervisor to Al Amal:**

Widad provides her own skills as having studied fashion design in Amman. She is in charge of coordinating a team of 25 women as well as doing quality check on behalf of Palestyle (worked for Palestyle during 3 months): Salary JOD 100 X 3 months = JOD 300

**Embroidery Women (Ms Widad):**

Embroidery women from Ms Widad have invested their time and have brought their knowledge of traditional Arabic embroidery skills. According to current SROI rules the time and skills of beneficiaries cannot be evaluated as input for the time being.

**Daughters of Embroidery Women (Al Amal and Ms Widad):**

Daughters of Embroidery Women from Al Amal have shown interest in embroidery techniques and therefore have invested their time in the process of learning it. According to current SROI rules the time invested by beneficiaries cannot be evaluated as input for the time being.

## 2.1.2 Quantifying Outputs

Stakeholders	Inputs	Investment/Input Costs	Outputs
Palestyle CEO	Time spent on coordinating activity with Al Amal	JOD 5,850	250 embroidery pieces from Al Amal & 160 from Ms Widad were collected on time according to requirements: design matching model provided and quality expectation met. Stitching work done by Ms Widad on total 410 pieces as well as quality check & logistical work achieved.
Head of Al Amal	Time spent with Palestyle on work planning, work coordination and expectations	JOD 243	Coordination of work with Palestyle.
Head of Embroidery (Al Amal)	Time spent coordinating with Palestyle, on recruiting, training (if necessary) & supervising Embroidery Women	JOD 240	Supervision of work with embroidery women.
Embroidery Women (from Al Amal)	Provided their time & skills (Not valued with current SROI rules)	JOD -	250 embroidery pieces were created and delivered on time to Ms Widad for quality check.
Ms Widad	Skills provided as fashion designer in Jordan, time spent on embroidery collection work, on checking quality of work done by women	JOD 300	250 stitching work from Al Amal work ; 160 stitching work from Ms Widad's women ; Supervision of 25 women ; Overall logistics (receiving Palestyle designs, distributing work between Al Amal & Ms Widad, Collecting pieces from Al Amal, dispatching final pieces to Palestyle)
Embroidery Women (from Ms Widad's Enterprise)	Provided their time & skills (Not valued with current SROI rules)	JOD -	160 embroidery pieces were created and delivered on time according to request received by Palestyle.
Daughters of Embroidery Women	Provided their time	JOD -	Spent a minimum of 60 hours per month learning Embroidery from their mothers
	<b>TOTAL</b>	<b>JOD 6,633</b>	



## 2.2 Description of the Theory of Change

### 2.2.1 Overall Theory of Change

#### WHAT HAS CHANGED?

Palestyle Operational Model is to empower refugee women with job opportunities utilizing their embroidery skills. Together with the income earned there is a sense of achievement. The impact is both at the economical and psychological level. The empowered women then share their income with their families, in turn impacting people around them and to a lesser extent the community.

Social Development Projects which have long term impact on the infrastructure in refugee camp and therefore the well-being & dignity of community.

#### **A Sense of Achievement**

The first thing that comes to mind when asked is the sense of achievement: doing something that is going to be worn, sharing their skills and getting paid for what they know best: Handmade Embroidery. Embroidery women confirmed that the fact that they are regarded by public or private entities with interest (ability to provide a quality work from their traditional techniques) is a new experience to them. This was the first time they were exposed to such a feeling and sense of achieving something that others – overseas – would wear with pride. On top of this they could generate earnings that they could bring home. Such additional income could be spent in kids' education, kids' clothing or extra pocket money for them to buy additional food or sweets when needed, which gives a sense of independency and further respect. Prior to working for Al Amal, Ms Widad and Palestyle women did embroidery for their own needs, or upon request of their close friends or family, at no cost. They could also achieve something like bringing happiness to the family or pride of wearing some nice and warm. But the fact that they work and earn their own income brings an additional sense of doing something good, doing something right and improving the life of their families, which is much more fulfilling. This effect has boosted their confidence too.

#### **Strengthening Women's role inside the Community**

On top of using their embroidery abilities the ladies found a place in their community often led by men. By working these women are not only showing that they too can generate an income for the household expenses while caring for their kids and husband. The fact that embroidery activity can be done at home is a major factor to make sure women can work easily while maintaining their house. The 62 women working with Al Amal and the 25 for Ms Widad represent not only a success for themselves and their place in the family, but they are also a model for other women within the camps as well as for the extended community composed of men who slowly change their behaviour towards women and work. Through the questionnaire they claimed that "people in the community changed the way they looked at them. We were considered as housewives caring for our home and family. By doing both – embroidery and caring for our homes – working for Palestyle

has helped us gaining additional respect and recognition in the camp.” By bringing the paid embroidery activity home the women are able to do the embroidery work as per expectations without compromising on the tidiness of their homes or the usual care they provide to their husband and kids. It is a win-win situation and a pride of being able to earn a living as a housewife too.

### **Conveying the Traditional Arab Culture & Heritage**

This is carved in Palestyle’s corporate vision: “promoting the beauty of handmade Arabic heritage and culture”. Palestyle helps the women keep the handmade skills and artisanship alive through mercantilism. Such skills are now being slowly taken over by machine embroidery as demand for handmade is decreasing. By leveraging their skills the women of Al Baqa’a Camp have learnt to work according to quality specifications & new global trends in order to promote this heritage to the outside world. By doing so Palestyle in partnership with Al Amal & Mrs Widad are creating demand for handmade embroidery which is encouraging the younger generations – mainly the women’s daughters - to learn it too, thus keeping traditions alive. Not only the business approach of doing embroidery against earning a living has positive effect on the women themselves, but it helps keep handmade embroidery techniques alive as well as the pride of conveying these – previously considered – old fashioned traditions to now the interest of their own children. A win-win-win virtuous situation has been created for the years.

### **An Additional Income**

With the salary earned women enter into a Jamaiya’a which is a form of saving program. Every month a woman will take her turn of gathering the money collected in a common pot and use this for specific expense she has to make: buying a new piece of furniture, fixing a broken item at home, buying new clothes for her kids, and so on. The following month the woman next in turn will collect all the money earned from all women during the past month to spend it on her own expenses. In a jamaiya’a women are in groups of 6 and thus can use the common pot 2 times a year.

### **An Opened Door to Self-Entrepreneurship**

By using their skills into a corporate environment both Al Amal and Ms Widad estimate that out of a total of 87 employees 30 women (20 from Al Amal, 10 from Ms Widad) have reached the potential of opening their own enterprise in embroidery. They have acquired the right levels of skills (embroidery + sewing + crochet + bead) to work according to companies’ expectations (quality, time, deadlines, costs, etc.) and enough confidence to do this on their own. This does not mean that they are making such a move, though. According to Al Amal it is difficult for the ladies to find enough activity outside of the NGO framework unless they do tailoring work i.e. do specific clothes according to specific sizes requested by customers, or do alterations (repairing, fixing a torn cloth). This is one of the reason why Al Amal provided the women with a sewing machine at home. By doing so Al Amal believes that women might be able to become more easily independent as they can do extra work when there is not enough work provided by Al Amal. They can generate an average of JOD 12 a month on customization/alteration work with their machine.

## 2.2.2 Chain of Events

As we just saw we have come across several “soft” outcomes that describe the different impacts that the activity is creating. In order to better grasp these outcomes we have examined the chain of events that led to a shortlist of five main changes that we have seen through the years of activity of Palestyle with the group of women:

1. An increase in confidence & a family role model
2. A reduction in financial stress situation
3. An increase in acceptance of one's status as a community role model
4. The pride of conveying their tradition to the outside world
5. An increase in their skill ability
6. Keeping traditions alive cross-generations (through women children, but mainly daughters)
7. The possibility of becoming independent (case of Ms Widad)

### From increased confidence to a family role model

The increase in self-esteem and confidence has come as an obvious change in women's comportment according to Al Amal point of view as well as from the women themselves. The sense of achievement mentioned above comes from the “doing something useful” effect. On top of this they can do their work from home. This means that the balance of the familial environment has not really changed as they have been able to accomplish their household tasks of caring for their kids and husband, while devoting 4 to 5 hours of embroidery work for Al Amal, Ms Widad and Palestyle. It is a great comprise without which things would have been more difficult to occur, if not impossible.

Thanks to the possibility of using their skills to earn a living the embroidery women have slowly showed their husband and kids that – they too – can bring an income home. Embroidery women have experienced the fact that their husbands – who never expressed sentiments against the fact that their wives were working – have fully accepted the idea of seeing their wives working.

Lastly it has created a well-balanced family situation where women have strengthen their position as wife – providing income to family and care to husband – and as mother – providing care to her children. The wife/mother strengthened situation has created role model for her children and husband.

The series of changes that impacted the women have been gradually evolving from the pride and good feeling of doing something useful to the ability to dream about a brighter future. Through questionnaires and workshop interactive session it has been clearly identified by Zeina Abu Chaaban and Al Amal/Ms Widad that women were more hopeful about their own future. They explained that their husbands have a lot of respect on what they are able to achieve and that their children express recognition and pride towards seeing their mother working for a fashion company selling dresses and garments in fancy cities around the world. In a community where often the husband is the bread winner and therefore receives more credit as family head or model, we have

experience a shift of this sentiment and role perception to a more balanced situation between husband and wife. Both now contribute their way to the betterment of the family.

Therefore the chain of events experienced appears to be like this:

Activity	Output	Outcome 1	Outcome 2	Outcome 3	Outcome 4*
Embroidery work (Women)	Embroidery pieces created for fashion collections	As a result feeling of doing something useful	As a result ability to dream about a brighter future	As a result changing the way they are perceived by their husband and children	As a result become a role model to her children and husband

\* Indicates that this outcome has been monetized. See Impact Map – indicators 1a & 7a.

### Reduction in financial stress

Although not enough to cater for the whole family expenses women recognizes that the support provided when the jamaiya'a money can be used twice a year is a relief when it comes to pay for certain pre-planned expenses like School stationery, house furniture or else. The Jamaiya'a Money is a saving scheme that women are used to follow. It does not grant them with a bank-like saving plan but rather help them to put money aside for bigger investment.

The chain of events have followed these steps: from the ability to be part of a group of embroidery workers, the opportunity to join a Jamaiya'a has created a trusted environment where each women were asked to jointly participate into a community money pot, increasing dependency and togetherness. Ties have been strengthened thanks to this process and solidarity increased. During the questionnaire sessions most women expressed their happiness of being part of a wider family and increased confidence in better days ahead. They also know that in difficult times they can rely on Al Amal or Ms. Widad to come up with solutions to their periodical problems. Thus over stress linked to financial sources has been reduced from the situation before Palestyle entered the Camp.

Activity	Output	Outcome 1	Outcome 2	Outcome 3*
Embroidery work (Women)	Embroidery pieces created for fashion collections	As a result ability to save through the Jamaiya'a money pot & to access it twice a year	As a result ability to pay for certain expenses or wishes	As a result reduction in stress due to possibility of spending the money earned

\* Indicates that this outcome has been monetized. See Impact Map – indicators 2a & 8a.

### From a Family Role Model to a Community Female Role Model

The feeling of being independent also came quite often during the questionnaires. This has put women in a situation where they are regarded as role models by other women in the community. This is noticeable by Al Amal and Ms Widad who confirmed that more female are keen to also work and where other men were less reluctant to see their wives working too. Another aspect that comes to confirm this change is that when recruiting new hires for her embroidery projects Ms Widad had no difficulty to find women looking to work for her. This was not the case four years ago. There has been a clear change of mind on the perception of women working and earning a living too.

Activity	Output	Outcome 1	Outcome 2	Outcome 3*
Embroidery work (Women)	Embroidery pieces created for fashion collections	As a result feeling independent	As a result changing the role of women in the community (higher acceptance of working women)	As a result becoming a role model to other female and to the extended community

\* Indicates that this outcome has been monetized. See Impact Map – indicators 3a & 9a.

### Pride of conveying their traditions to the outside world

The women have always found love in embroidering partly for the pride it brings them of sharing and keeping their heritage alive even if from Refugee Camps; whether they earned income on embroidery or not; income did not change this fact. With Palestyle they feel the excitement of taking this embroidery from the refugee camp outside to the whole world on fashion catwalks. They know they are part of keeping the heritage alive, utilizing their skills on that, and learning new skills and trends needed to suit the international fashion market. As Amal Abu Hatab puts it *“The trendy designs Palestyle sends helps us be more creative, I keep telling the women life progresses and I encourage them to embroider designs that appeal to the market as this will keep the tradition alive”*. This is important as embroidery is not only a Cultural Art but a Cultural Language which speaks of the political, social, economic and historical landscape of Palestine through the different colours, patterns and shapes used. Women know these pieces of cultural art cross borders and are worn by Arab and non-Arab women customers. They know their work is part of fashion dresses and garment in high-end shops of Dubai, Casablanca or London. They never imagined that their knowledge of traditions would cross the world and be worn proudly by customers talking about them. It brings an immense pride to embroidery women and this is expressed across all questionnaires and interviews.



Activity	Output	Outcome 1	Outcome 2	Outcome 3
Embroidery work (Women)	Embroidery pieces created for fashion collections	As a result being able to use their unique skills at creating traditional embroidery designs	As a result sharing with others that may not know about it the beauty of traditional Arabic embroidery work	As a result it generated the pride of conveying the Arabic culture and heritage to the outside world

\* Indicates that this outcome has been monetized. See Impact Map – indicators 4a & 10a.

### Keeping traditions alive through generations

During the survey we noticed – thanks to inputs from Al Amal & Mrs Widad – that some of the children were sitting next to their mothers at home trying to replicate the techniques they saw. They were mainly daughters of these women, these women were among the ones considered the most skilled from both Al Amal/Mrs Widad entities, and these daughters showed a keen eye on what was considered before as another age tradition. Keeping embroidery alive will help create demand which will encourage the younger generations of daughters to learn it, thus protecting hand embroidery from threat of machine embroidery which already started taking over. Traditional embroidery has been fading away. The new generation does not see it as trendy fashion as it is still made on traditional dresses. Besides the activity is labour & skill intensive.

Ever since Palestyle started working with Al Amal and then Ms Widad both experienced the fact that women daughters are now looking at embroidery from a different angle. That it is trendy since it does not have to be on traditional dresses only but can be modern wear and handbags too. Increase in its trend and demand, makes the daughters have the interest to learn the embroidery which they once looked at as boring to do and old fashioned.

Activity	Output	Outcome 1	Outcome 2	Outcome 3*
Embroidery work (Daughters)	Embroidery pieces created for fashion collections	As a result a new interest from younger generations started to raise	As a result traditional embroidery is seen as fashionable	As a result some women have started to transmit their skills to their daughters who recently showed interest in it

\* Indicates that this outcome has been monetized. See Impact Map – indicators 12a, 12b and 12c.

### Increase in skills ability

Prior to start with Al Amal and Ms Widad the women of the camp used to embroider for their own needs or on request of a family member or friend. Never for money and never according to corporate expectations when it comes to costs, work efficiency, design specifications and deadlines. Women had to adapt to this new environment with specific rules. Training and supervision are necessary to make sure they work according to expectations from Palestyle and other companies. Most women are now in a stage where they are able to work flexibly and according to demands that come from NGO or companies alike.

Working on Palestyle projects help the women work in a team when they meet once every 2 weeks in the NGO to submit and improve their work. It also helps them work under professional guidelines, guidance, quality and deadlines which develop their skills and productivity. Not only the team work improved their skills by learning from others but also added positively to the women where they feel they are part of a bigger group than the vicious cycle of their households. Women are now at a better stage to work flexibly and according to demand that come from Palestyle, NGO, Ms Widad or entities alike.

Activity	Output	Outcome 1	Outcome 2	Outcome 3	Outcome 4*
Embroidery work	Embroidery pieces created for fashion collections	As a result ability to share their skills outside their homes	As a result they received training to adapt their skill habits to corporate requirements (design, quality, deadlines)	As a result improved skill flexibility, discipline and ability to work within schedules	As a result readiness to do more work, higher quality generates increase in demand

\* Indicates that this outcome has been monetized. See Impact Map – indicators 5a & 11a.

### The access to independence (the Success Stories of Ms Widad & Ms Fatima)

Prior to starting their new enterprise, Ms Fatima was employed by Al Amal doing the same embroidery work as do the 62 women today. Ms Widad started on her own as it has always been the work she wanted to do since school.

#### **Ms Widad**

Ms Widad has been working on embroidery since 1998. Years back she studied fashion and design in Amman. After some years of experience and success in embroidering with others, she was able to create a team of 25 women working for her when she received embroidery jobs from different customers including Palestyle.



On top of that Ms Widad has launched her own fashion collection which she exhibits every year in Souq Jarrah of Amman.

In April 2013 Widad was appointed as Palestyle representative during the embroidery months (3 months every year so far). Her task is to facilitate, coordinate & supervise – on a weekly basis - the embroidery work given to embroidery women from Al Amal organisation. She receives a specific salary for this task excluding the cost of her transportation. In addition she dispatches Palestyle's embroidery tasks to her own group of women. Therefore wearing a double hat and benefiting from both sides. In both cases ensuring that work is done according to specifications, collecting the embroidery pieces from Al Amal NGO & her women force, checking quality, doing final stitching work and dispatching final pieces to Palestyle in the UAE. She has been appointed as the single person of contact for embroidery work in Amman for both Al Amal NGO and her own team. Assisting Ms Widad at Al Amal is Ms Mariam, who is head of embroidery at Al Amal.

Activity	Output	Outcome 1*	Outcome 2	Outcome 3*
Embroidery work	Embroidery pieces created for fashion collections	Created her team force of 25 women from 5 different camps thus becoming independent	Launched her own fashion collections besides embroidery work she receives from different customers	Appointed to a new role as Quality Supervisor and logistic manager for Palestyle; being the point of contact for Palestyle's embroidery projects in Amman. Thus increasing her salary by 10 folds during 3 months

\* Indicates that this outcome has been monetized. See Impact Map – indicators 6a, 6b, 6c & 6d.

### Ms Fatima

Ms Fatima has left Al Amal three years ago to start working on her own. Thanks to Al Amal support for generating additional revenues with a sewing machine provided at home Ms Fatima has started to generate additional revenues from clothes alterations and customisation. She has developed a network of customers looking at repairing their clothes. Together with the embroidery activity on dresses she has managed to make hands-meet with the sewing machine work. The main reason that has helped Ms Fatima to become independent is the fact that she wanted to send her daughter to university in Amman, Jordan – which is the case today.

Ms Fatima is not a material stakeholder as she is now independent although she gets work from Al Amal from time to time. The relation with Palestyle is therefore weak. We only use Ms Fatima here as a way to evaluate what it takes to become independent. Everyone considers Ms Fatima as a role model who was able to learn new skills and turn it into a successful business due to her passion for sewing and persistence in getting her daughter to the university (which means high fees to cover by herself).

Activity	Output	Outcome 1	Outcome 2	Outcome 3*
Embroidery work	Embroidery pieces created for fashion collections	Willingness to send her daughter to university	Al Amal provided sewing machine to her home for extra revenues	Launched her own enterprise thanks to sewing machine and embroidery work from Al Amal

\* This outcome has already been counted for in Indicators 5a & 11a where we included the revenues generated by the sewing machine activity. We also did not take into account the salary Mrs Fatima is earning today as a reference for a potential revenue that could be earned by embroidery women if independent. This is an aspect that will be looked at in the coming month through the Evaluative process as we believe there is a potential for self-entrepreneurship, yet not happening outside Ms Fatima & Ms Widad. On another hand we already have accounted for Ms Widad's extra direct revenues she has been generated from Palestyle's new assignments & work given. Therefore and in order not to over claim we decided not to include Ms Fatima's salary as the financial proxy to "Access to Independence".

As we will see in the below paragraph independency of women can be a barrier and is seen to date as a negative outcome of the training and skills developed, given the low number of work opportunities outside Al Amal/Ms Widad's entities.

### NEGATIVE UNINTENDED OUTCOME

At first we focused our attention to husbands as we believed that there might be some kind of barrier to having their women working. But most of the women said that their husband do accept that they work "as long as the family is being taken care of". So there was no resistance from husbands here and this has been clearly stated by women during the public workshop session as well as in 1:1 interviews with women or Al Amal/Ms Widad. Husbands are cooperative and supportive of their wives working.

Then we look at the possibility that husbands leave their work since their wives were working. Here again the situation remain unchanged, mainly due to the fact that women's salary out of embroidery is not enough to cover for the household expenses but used as an additional income.

One negative outcome though that will be analysed in the future is the fact that we are now in a presence of 87 skilled women (among them 20 from Al Amal received sewing machine training and 10 from Ms Widad are highly skilled) able to be independent from Al Amal or Ms Widad and thus, start their own business or social enterprise. Unfortunately there is not enough embroidery work demand for them to leave Al Amal and Ms Widad to be fully independent. Al Amal tried to address this issue in enabling 20 out of 62 women to use a sewing machine for cloth alteration or customisation. By doing so women could earn up to an additional JOD 12 per month. To date only Ms Fatima became independent that way, others stayed with Al Amal. Her determination came from the fact that her daughter was entering university. According to Al Amal she is so far doing extremely well. The fact that now skilled women might not be able to reach independence due to the lack of demand for embroidery will be studied at length during a future Evaluative SROI.

Another barrier to independency is the fact that usually women do embroidery work at home and according to household tasks i.e. a maximum of 4 to 5 hours a day. They are not able to embroider from morning to evening. A second aspect that add to the limitation of working hours is the fatigue factor to take into consideration. Embroidery from rolls of white/coloured thin string is an eye intensive activity than can only be done for a certain number of hours per day.

New areas of investigation will consist of tackling these negative outcomes and turning them into positive ones. It is understood that women could become independent from one or all of the following aspects:

- ✚ Ability to work beyond 4-5 hours a day on embroidery jobs by diversifying tasks - adding sewing, crochet, bead activities ;
- ✚ Ability to use a sewing machine for alteration/customisation work on top of doing embroidery with Al Amal/Ms Widad ;
- ✚ Create linkages between skilled women (knowing sewing machine) and daughters interested in learning embroidery and/or sewing. By sharing tasks paired groups – mother/daughters – could work longer hours and on diversified tasks making a micro-enterprise financially viable ;

In order to help these women to become self-sufficient with their revenues a necessary work demand has to be generated. As indicated above this will be surveyed in the coming months to better understand how to create the demand.

## 2.3 Evidencing Outcomes & Giving them a Value

### 2.3.1 Description of Indicators & Evidence

Given the nature of Palestyle business and its impact on the life of refugee camp women we have faced several barriers to demonstrate the value of outcomes that are often subjective intangible.

Stakeholders	Outcomes	Indicators
Palestyle CEO		
Head of Al Amal		
Head of Embroidery (Al Amal)		
Embroidery Women (Al Amal)	[1] Increase in confidence	[1a] Confidence to keep a salary for 6 months in a Jamaiya'a pot with Al Amal
	[2] Reduction in financial stress	[2a] Access to Jamaiya'a money pot twice a year.
	[3] Increase in acceptance of working women status	[3a] Al Amal embroidery women salary that any woman could get if working.
	[4] Pride of conveying Arabic traditions	[4a] Lifecycle of one fashion dress with the embroidery piece
	[5] Increase in skills ability & readiness to self-entrepreneurship	[5a] Salary women could possibly earn from sewing activity from Al Amal on top of embroidery salary.
Ms Widad	[6] The access to independence	[6a] Yearly difference between Ms Widad past salary at Al Amal versus Ms Widad's salary today as entrepreneur [6b] Stock value of Ms Widad's fashion collection [6c] Extra revenues generated by Ms Widad as Palestyle representative during fashion collection months [6d] Extra revenues generated by Ms Widad's 25 employees for Palestyle
Embroidery Women (Ms Widad)	[7] Increase in confidence	[7a] Confidence to keep a salary for 6 months in a Jamaiya'a pot with Ms Widad
	[8] Reduction in financial stress	[8a] Access to Jamaiya'a money pot twice a year.
	[9] Increase in acceptance of working women status	[9a] Ms Widad embroidery women salary that any woman could get if working.
	[10] Pride of conveying Arabic traditions	[10a] Lifecycle of one fashion dress with the embroidery piece.
	[11] Increase in skills ability	[11a] Salary women could possibly earn from sewing

		activity from Ms Widad on top of embroidery salary.
Daughters of Embroidery Women	[12] Keeping traditions alive through generations	[12a] Average Potential Salary daughters learning embroidery techniques could earn. [12b] Cost of training women at Basic Embroidery Techniques.

*Explanation on the evidencing outcome exercise:*

As seen and explained in the 2.2.1. Overall Chain of Events and 2.2.2. Chain of Events paragraphs we have clearly experienced several changes since the creation of Palestyle in September 2009 and the progress of these changes.

The latest outcomes that have been perceived in the different chain of events have been chosen for the evidencing exercise:

[1] ; [7] - Increase in Confidence has been translated into the fact that women are part of a community of embroidery women. They feel secure in this community where they meet other women with the same aspirations and dreams. The togetherness spirit has been strengthened by the Jamaiya'a – which is traditionally used in such communities to increase solidarity between members and trust. By working and agreeing of putting her earnings in a common pot for 6 months it represents the value of the 'increase of confidence' we need to measure and report on.

[2] ; [8] - Reduction in Financial Stress: here the reduction related to financial stress means that the solidarity feeling created around this community of embroidery women has decreased throughout the year thanks to a high level of trust that was gained. This reduction is translated by the fact that women know they can access the money pot every 6 months, and they plan accordingly, hence the value of the Jamaiya'a pot is the right indicator to measure this drop in money related stress.

[3] ; [9] – Increase in Acceptance of Working Women Status: embroidery women are now seen as role model for other women in the Camp. This is translated by the fact that other women are looking to work at Al Amal/Ms Widad's, or Al Amal/Ms Widad experience less difficulty to find the right candidates when recruiting or embroidery women report that women in the camp express the need to do a similar activity – which was not the case previously. In such circumstances the potential salary 'other women' could possibly earn should they be actively working is the proxy used to evaluate the positive impact created over women status recognition.

[4] ; [10] – Pride of Conveying Arabic Traditions: women express pride as they know their work is sold in high-end fashion shops and dresses/garments are worn by city women who like fashion as well as helping making a positive impact on society. These customers are also keen on promoting and conveying the beauty of the Arab traditions or Palestinian traditional embroidery. They are aware of it and express lots of pride in the work they do. This is best valued in the revenues generated by the average price of a dress sold in the retail shops. Palestyle knows that as an average a dress is worn 10 times over a period of 3 years. This gives us the precise understanding of how many times and for how long the fine embroidery work is exposed to societies that are not

always knowledgeable of Arabic embroidery. The value of such a dress is therefore used as a proxy to evaluate the pride of conveying the Arabic traditions through embroidery.

[5] ; [11] – Increase in Skills Ability: Training and new abilities that women gained through experience and training provided by Al Awal and Ms Widad is definitely the more adequate financial means to understand the value created on skills and readiness to self-entrepreneurship. We know that to ease self-entrepreneurship a women should be able to diversify her skills and tasks, since it will generate extra revenues that would make her micro-enterprise self-sustainable. Thus the potential extra revenue women could generate from other-than embroidery work is evaluated here, as well as the income that could be possibly earned if independent.

[6] – The Access to Independence: the case of Ms Widad represents the best proxy to understand what would be the impact created on women's revenues should they decide to access independence. Typically this represents the difference between the revenue earn by an embroidery woman today (average between Al Amal salaries and Ms Widad's women salaries) and the salary earn by Ms Widad. On top of this one can add the value of her stock, the extra revenues generated for Ms Widad's role as quality controller of Palestyle collection as well as the revenues generated on the stitching activity. All of these added represent the value of access to independence as for the known case of Ms Widad.

[12] – Keeping Traditions Alive through Generations: this is valued through the potential salary a daughter interested in embroidery could possibly earn as well as costs of training on basic embroidery techniques and ensuring traditions are fully kept alive through her generation. It also represents the value of gaining enough skills and knowledge to be able to convey the right techniques into the future generations too, stopping embroidery machines from spreading and preserving the social traditions genuine and alive.

## 2.3.2 Duration of Outcomes

Understanding the duration of each outcomes is key to define the future projections of impact.

Stakeholders	Outcomes	Indicators	Duration	Explanations
Palestyle CEO				
Head of Al Amal				
Head of Embroidery (Al Amal)				
Embroidery Women (Al Amal)	[1] Increase in confidence	[1a] Confidence to keep a salary for 6 months in a Jamaiya'a pot with Al Amal.	3	We believe that the embroidery activity developed by Al Amal & Ms Widad has increased the confidence level of the women in such a way that they will participate in a money pot activity for as long as 3 years if not more.

				Since that with confidence one has to always be careful we chose a duration of 3 years which will renew itself as confidence and trust level is renewed.
	[2] Reduction in financial stress	[2a] Access to Jamaiya'a money pot twice a year.	2	Reduction in financial stress is translated in the ability to access the money pot every 6 months of earned salary. This change will affect women for a duration of 2 years renewable, as it is highly correlated with the skills they have. Still we reduce the impact duration to 2 years given the job conditions in the camp.
	[3] Increase in acceptance of working women status	[3a] Al Amal embroidery women salary that any woman could get if working.	3	The duration to which people from the community and the direct family accept the role of the embroidery women as actively working and earning a salary.
	[4] Pride of conveying Arabic traditions	[4a] Lifecycle of one fashion dress with the embroidery piece.	3	According to Palestyle a designer dress with the embroidery piece on it lasts an average of 3 years of life and is worn as an average 10 times per piece.
	[5] Increase in skills ability & readiness to self-entrepreneurship	[5a] Salary women could possibly earn from sewing activity from Al Amal on top of embroidery salary.	3	We estimate that women who have been trained or are skilled on sewing techniques have the potential to earn an extra revenue generated by the sewing activity. A skilled person is able to maintain her level of sewing for 3 years minimum.
Ms Widad	[6] The access to independence	[6a] Yearly difference between the average women salary (JOD35) versus Ms Widad's salary today as entrepreneur	2	Ms Widad is a great example of self-entrepreneurship which helps to understand what a skilled woman could be generating. The duration of such an outcome has been reduced to 2 years given the difficulty to make a living as self-employed.
		[6b] Stock value of Ms Widad's fashion collection	1	The duration of Ms Widad's stock is estimated to last for 1 year renewable.
		[6c] Extra revenues generated by Ms Widad as Palestyle representative during fashion collection months	5	We input here the maximum duration as this is a clear impact lasting for as long as Palestyle and Ms Widad are in a good business relationship.
		[6d] Extra revenues generated by Ms Widad's 25 employees for Palestyle	5	Same as above.
Embroidery Women (Ms Widad)	[7] Increase in confidence	[7a] Confidence to keep a salary for 6 months in a Jamaiya'a pot with Ms Widad	3	Same as in [1] above.
	[8] Reduction in financial stress	[8a] Access to Jamaiya'a money pot twice a year.	2	Same as in [2] above.
	[9] Increase in acceptance of working women status	[9a] Ms Widad embroidery women salary that any woman could get if working.	3	Same as in [3] above
	[10] Pride of conveying Arabic traditions	[10a] Lifecycle of one fashion dress with the embroidery piece.	3	Same as in [4] above
	[11] Increase in skills ability & readiness to self-entrepreneurship	[11a] Salary women could possibly earn from sewing activity from Ms Widad on top of embroidery salary.	3	Same as in [5a] above
Daughters of	[12] Keeping	[12a] Average Potential	3	A daughter, once skilled, could earn a salary for more

Embroidery Women	traditions alive through generations	Salary daughters learning embroidery techniques could earn.		than 3 years. Just that we limit our impact for 3 year renewable.
		[12b] Cost of training women at Basic Embroidery Techniques	2	Once trained a daughter can use the techniques for a long time. The direct impact of the training is estimated to be of 2 years.

### 2.3.3 Applying a Value to Outcomes thanks to Indicators

Applying value to outcomes has never been an easy task but is of high importance for the SROI process. As the first SROI survey done in Jordan there is obviously no benchmark nor any market data available to compare indicators. Our efforts were focused on finding proxies within the community of the refugee camp itself as it is more realistic that finding equivalent numbers in Amman or anywhere else in Jordan.

Stakeholders	Outcomes	Indicators	Financial Proxy	Value (JOD)
Palestyle CEO				
Head of Al Amal				
Head of Embroidery (Al Amal)				
Embroidery Women (Al Amal)	[1] Increase in confidence	[1a] Confidence to keep a salary for 6 months in a Jamaiya'a pot with Al Amal.	Jordan Central Bank interest rate (5%) X 6 month embroidery salary (JOD 40)	JOD 12
	[2] Reduction in financial stress	[2a] Access to Jamaiya'a money pot twice a year.	Amount perceived by each woman in a Jamaiya'a group of 6 women (thus JOD 240 two times a year X 62 women)/4 (proportionate to 3 months activity))	JOD 120
	[3] Increase in acceptance of working women status	[3a] Al Amal embroidery women salary that any woman could get if working.	Monthly salary of Al Amal women employees X 3 months.	JOD 120
	[4] Pride of conveying Arabic traditions	[4a] Lifecycle of one fashion dress with the embroidery piece.	Average dress price (JOD 221)/(Lifecycle (3 years) X worn 10 times/year)	JOD 7
	[5] Increase in skills ability & readiness to self-entrepreneurship	[5a] Salary women could possibly earn from sewing activity from Al Amal on top of embroidery salary.	According to Al Amal a woman can easily earn an additional JOD 12 a month from current sewing work if working hours permit proportionate	JOD 3



			to 3 months.	
Ms Widad	[6] The access to independence	[6a] Yearly difference between averaged women salary versus Ms Widad's salary today as entrepreneur	Widad's current net salary (JOD 100/month) versus averaged women salary (JOD 35/month) proportionate to a 3 months activity	JOD 195
		[6b] Stock value of Ms Widad's fashion collection	Minimum value of her monthly stock.	JOD 1,000
		[6c] Extra revenues generated by Ms Widad as Palestyle representative during fashion collection months	Widad's current salary from Palestyle (JOD 624 (quality check) + JOD 420 (logistics))	JOD 3,132
		[6d] Extra revenues generated by Ms Widad's 25 employees for Palestyle	410 stitching work (250 pieces from Al Amal + 160 pieces from Ms Widad) X JOD 1.5 per piece per Collection (3 months)	JOD 25
Embroidery Women (Ms Widad)	[7] Increase in confidence	[7a] Confidence to keep a salary for 6 months in a Jamaiya'a pot with Ms Widad	Jordan Central Bank interest rate (5%) X 6 month embroidery salary (JOD 30)	JOD 9
	[8] Reduction in financial stress	[8a] Access to Jamaiya'a money pot twice a year.	Amount perceived by each woman in a Jamaiya'a group of 6 women (thus JOD 180 two times a year) proportionate to 3 months	JOD 90
	[9] Increase in acceptance of working women status	[9a] Ms Widad embroidery women salary that any woman could get if working.	Monthly salary of Ms Widad women employees X 3 months.	JOD 90
	[10] Pride of conveying Arabic traditions	[10a] Lifecycle of one fashion dress with the embroidery piece.	Average dress price (JOD 221)/(Lifecycle (3 years) X worn 10 times/year)	JOD 7
	[11] Increase in skills ability & readiness to self-entrepreneurship	[11a] Salary women could possibly earn from sewing activity from Ms Widad on top of embroidery salary.	According to Al Amal a woman can easily earn an additional JOD 10 a month from current sewing work if working hours permit proportionate to 3 months.	JOD 2.50
Daughters of Embroidery Women	[12] Keeping traditions alive through generations	[12a] Average Potential Salary daughters learning the embroidery techniques could earn.	Monthly salary women employees X 60% (as per ratio used in Input calculation (value of women skills prior to work))	JOD 945
		[12b] Cost training women at Basic Embroidery Techniques.	Cost of external trainer (JOD250) for 1 week + cost of raw material (JOD50)	JOD 40
		[12c] Cost of training women at sewing.	Cost of external trainer (JOD300/month) for 3 months + cost of raw material (JOD1,200) + cost of sewing machines (JOD150)	JOD 780

[1] Increase in confidence: The technique used here to come up with the right proxy was to ask ourselves what could be the value of trust i.e. I am confident therefore I do leave my earnings in a Jamaiya'a pot for 6 months. Such investment can be valued at the interest rate of the Central Bank of Jordan (5%) over a six month period to get the "increase in confidence" proxy.

[2] Reduction in financial stress: women at Al Amal enter what we call a Jamaiya'a pot saving plan i.e. every month they put their salary in a common pot and choose the month (twice a year) they wish to use the jointly saved money. This way they are able to address a bigger investment need at once. Jamaiya'a is organized by forming groups of 6 women who put their savings at the end of each month. It is commonly used in Jordan.

[3] Increase in acceptance of working women status: one of the outcome experienced was the changing role of women in the community, where having a job is now seen as a positive social status. Not so long ago women were meant to stay at home caring for their families. Having been able to do an additional lucrative activity using women skills from home is a great way to smoothly change the way women are perceived in the society. The proxy used is the embroider work salary any women in the camp could potentially be earning if having a job.

[4] Pride of conveying Arabic traditions: conveying traditions is done here through wearing Palestyle dresses outside of Palestine (the outside world) or dresses being worn by non-Arab women. We know that a dress average lifecycle is of three years and it can be worn for an average of ten times. This has been the proxy we use to better understand the value generated through conveying Arabic traditions to the outside world.

[5] Increase in skills ability & readiness to self-entrepreneurship: some 20 skilled women have received training on sewing machines. These 20 women were selected based on their ability to embroider according to companies' quality and timing expectations. They are considered being in a position to become self-employed. We used the potential salary a woman can earn if they do sewing activity on top of embroidery if home time permits.

[6] The access to independence: in the case of Ms Widad the access to independence has been a successful with the start her own company from scratch. By doing so Ms Widad managed to keep strong ties with Palestyle and is now Palestyle's quality and logistic manager on site. Proxies used here are the difference between today's salary and the salary she used to earn at Al Amal, the value of her business i.e. the stock value, the extra revenues she is earning directly from Palestyle during fashion collection months as well as the extra revenues her employees are generating from the stitching work.

[7] Increase in confidence: same as above in the case of Al Amal.

[8] Reduction in financial stress: same as above in the case of Al Amal. Salaries in pot are adjusted to what Ms Widad's Company gives as monthly salaries i.e. JOD 30 / month.

[9] Increase in acceptance of working women status: same as above in the case of Al Amal. Salaries in pot are adjusted to Ms Widad's Company monthly salaries i.e. JOD 30 / month.





[10] Pride of conveying Arabic traditions: same as above in the case of Al Amal.

[11] Increase in skills ability & readiness to self-entrepreneurship: same as in [5] above from the case of Al Amal.

[12] Keeping traditions alive through generations: in keeping traditions alive daughters (mainly daughters but not limited to) of embroidery women are showing an interest to learn the activity from their mothers' experience. Not only they create a value that will last for years – if not generations – but they convey the techniques of embroidery and sewing – thus avoiding the cost of training. The value created here is not only life changing and cost nothing to the future employers.

### III. IMPACT

The main objective of SROI is to measure the impact created as a result of Palestyle's embroidery activity in Jordan based Al Baqa'a refugee camp. To measure the impact and to avoid over-claiming the maximum social value created we used the following ratios:

-  Deadweight: how much outcome would have happened even if the program did not exist
-  Displacement: how much of the outcome displaced other outcomes
-  Attribution: how much of the impact was created by other NGO, companies, or people
-  Drop off: how much of the outcome declines over time

#### 3.1 Deadweight

Deadweight is a measure of the amount of outcome that would have happened even if the activity had not taken place.

In Palestyle case there are obviously other organisations and entities providing work to local NGOs but not to the extent of replacing Palestyle activity i.e. if Palestyle wouldn't have provided work assignments to the embroidery women there would have been little chance that something else would have happened instead. The best way to illustrate this is that both Al Amal's and Ms Widad's women explain their difficulty to make hands-meet outside of Palestyle collection months. Thanks to this finding Palestyle is working on ways to spread work more evenly throughout the year.

Table 2: Deadweight Calculations

Stakeholders	Outcomes	Deadweight	Rationale
Embroidery Women (Al Amal)	[1] Increase in confidence	60%	If there was no Palestyle assignment women could get other work projects from Al Amal with potentially less high impact on improved confidence.

	[2] Reduction in financial stress	60%	Financial stress is high at all times and less during Palestyle working periods. There are numerous evidence that shows that there are not many work assignments, yet there are other entities providing work through Al Amal. The salaries generated during the 3 months collection period are the highest throughout the year.
	[3] Increase in acceptance of working women status	60%	Not all is attributable to Palestyle here as shown in the Attribution exercise. The same approach is applicable to deadweight where continuous effort are done to improve women status with diverse associations.
	[4] Pride of conveying Arabic traditions	40%	Palestyle embroidery is all about monetising the skills of embroidery women who realised people outside of their camps could be interested in buying their artwork, hence low deadweight here. Yet there are other associations doing so, not at the scale & visibility Palestyle provides this pride & communicate on Arabic traditions.
	[5] Increase in skills ability & readiness to self-entrepreneurship	60%	There are other organisations identified as possibly influencing women in self-entrepreneurship such as Al Amal. Palestyle intends to have a stronger influence in the future.
Ms Widad	[6] The access to independence	60%	Here again a lot of influence on Ms Widad's decision to go self-employed has been accounted for in Attribution. In terms of Deadweight one could say that Palestyle played a trigger role, yet there are other reasons & skills that were provided by Ms Widad. Palestyle increased Ms Widad's role and activity expansion.
Embroidery Women (Ms Widad)	[7] Increase in confidence	60%	If there was no Palestyle assignment women could get other work projects from Ms Widad with potentially less high impact on improved confidence.
	[8] Reduction in financial stress	60%	Financial stress is high at all times and less during Palestyle working periods. There are numerous evidence that shows that there are not many work assignments, yet there are other entities providing work to or demand generated by Ms Widad. The salaries generated during the 3 months collection period are the highest throughout the year.
	[9] Increase in acceptance of working women status	60%	Not all is attributable to Palestyle here as shown in the Attribution exercise. The same approach is applicable to deadweight where continuous effort are done to improve women status with diverse associations.
	[10] Pride of conveying Arabic	40%	Palestyle embroidery is all about

	traditions		monetising the skills of embroidery women who realised people outside of their camps could be interested in buying their artwork, hence low deadweight here. Yet there are other associations doing so, not at the scale & visibility Palestyle provides this pride & communicate on Arabic traditions.
	[11] Increase in skills ability & readiness to self-entrepreneurship	60%	There are other organisations identified as possibly influencing women in self-entrepreneurship such as Ms Widad, yet more dependent on Palestyle than Al Amal. Palestyle intends to have a stronger influence in the future.
Daughters of Embroidery Women	[12] Keeping traditions alive through generations	30%	Palestyle embroidery is all about monetising the skills of embroidery women. We realised that also daughters are changing their view on embroidery, perpetuating traditions over generations, hence low deadweight here.

## 3.2 Displacement

Displacement is an assessment of how much of the outcome displaced other outcomes. In the case of Palestyle Displacement is quite low as there is not many work that were replaced or taken from someone else with equivalent skills here, as most work are created from scratch. There could potentially be situation where NGOs could offer a job or a work assignment to the same woman but here again we are very doubtful given the low level of work opportunities and the abundance in women skills in traditional embroidery.

Table 3: Potential Displacement from the Activity Generated

Stakeholders	Outcomes	Displacement	Rationale
Embroidery Women (Al Amal)	[1] Increase in confidence	20%	Through our interactions with women we have concluded to a strong correlation between working with Al Amal/Palestyle and high confidence, hence low displacement here.
	[2] Reduction in financial stress	20%	Here again, there is a low displacement as there is no or little other source of income that was displaced.
	[3] Increase in acceptance of working women status	20%	Besides home tasks there was no or little other means of displacing other women activities that could have improved the acceptance of women working.
	[4] Pride of conveying Arabic traditions	20%	Embroidery, sewing traditional dresses, crochet and bead are the main activities women do to convey Arabic traditions through the sales channels of Palestyle.

	[5] Increase in skills ability & readiness to self-entrepreneurship	20%	The situation in Al Baqa'a Camp is so difficult that no or a small number of women decide to be self-employed, hence low displacement of other existing businesses from the creation of new ones.
Ms Widad	[6] The access to independence	25%	Same as above. When Ms Widad decided to create her own entity she probably did displace some of Al Amal's activity as well as other NGOs activities, but with low influence.
Embroidery Women (Ms Widad)	[7] Increase in confidence	20%	Through our interactions with women we have concluded to a strong correlation between working with Ms Widad/Palestyle and high confidence, hence low displacement here.
	[8] Reduction in financial stress	20%	Here again, there is no or low displacement as there is no other source of income that was displaced.
	[9] Increase in acceptance of working women status	20%	Besides home tasks there are little other means of displacing other women activities that could have improved the acceptance of women working.
	[10] Pride of conveying Arabic traditions	20%	Embroidery, sewing traditional dresses, crochet and bead are the main activities women do to convey Arabic traditions through the sales channels of Palestyle.
	[11] Increase in skills ability & readiness to self-entrepreneurship	20%	The situation in Al Baqa'a Camp is so difficult that no or a small number of women decide to be self-employed, hence no displacement of other existing businesses from the creation of new ones.
Daughters of Embroidery Women	[12] Keeping traditions alive through generations	20%	Embroidery, sewing traditional dresses, crochet and bead are the main activities women do to convey Arabic traditions through the sales channels of Palestyle.

### 3.3 Attribution from Other Areas/Groups

Attribution is an assessment of how much of the outcome was caused by the contribution of other organisations or people. To avoid over-claiming it is key to identify the activity of such organisations/people who have also contributed in the joint effort of the value creation around improving the life of embroidery women.

When such third-party activity is identified it is important to translate it in a percentage of the total impact seen and remove it from Palestyle final social impact result.

Table 4: Measuring Attribution from Other Areas/Groups

Stakeholders	Outcomes	Attribution	Rationale
Embroidery Women (Al Amal)	[1] Increase in confidence	60%	Palestyle provides an equivalent of 3 months of work for Al Amal embroidery women. During these 3 months the confidence is at the highest as there is enough work for the full months. Daily Al Amal support helps this confidence to be strong, hence we equilibrated attribution to 50%.
	[2] Reduction in financial stress	80%	Reduction in financial stress is highly correlated to the above increase in confidence and to other entities providing work projects to Al Amal.
	[3] Increase in acceptance of working women status	80%	Palestyle is providing work assignment and means helping to change the way women in communities are perceived. It is a very slow moving process but happening through the daily activities of Al Amal and other on-site NGOs, hence the moderated influence of Palestyle here.
	[4] Pride of conveying Arabic traditions	40%	Palestyle embroidery is all about pride of conveying Arabic traditions.
	[5] Increase in skills ability & readiness to self-entrepreneurship	60%	Palestyle – as a corporate – has a strong influence here as they expect the work to be at the highest quality possible in the timeframe agreed. Yet there are other entities working towards this goal too.
Ms Widad	[6] The access to independence	60%	Palestyle played an early role in the move of Ms Widad from employee to employer, but influence of Al Amal is much stronger. Also there are other partners of Ms Widad today providing her with work assignments. On the other hands Palestyle has a huge influence in making sure Ms Widad venture stays successful by assigning her as quality controller of all Palestyle embroidery work as well as logistic manager, hence a more balanced ratio here.
Embroidery	[7] Increase in confidence	60%	During the 3 months of work assignment

Women (Ms Widad)			the confidence is at the highest as there is enough work for the full months. Daily Ms Widad support helps this confidence to be strong, hence we equilibrated attribution to 50%.
	[8] Reduction in financial stress	80%	Reduction in financial stress is highly correlated to the above increase in confidence and to other entities providing work assignment to Ms Widad.
	[9] Increase in acceptance of working women status	80%	Palestyle is providing work assignment and means helping to change the way women in communities are perceived. It is a very slow moving process happening through the daily activities of Ms Widad and other on-site NGOs, hence the moderated influence of Palestyle here.
	[10] Pride of conveying Arabic traditions	40%	Palestyle embroidery is all about pride of conveying Arabic traditions. Yet there are other entities working towards this goal too.
	[11] Increase in skills ability & readiness to self-entrepreneurship	60%	Palestyle – as a corporate – has a strong influence here as they expect the work to be at the highest quality possible in the timeframe agreed.
Daughters of Embroidery Women	[12] Keeping traditions alive through generations	50%	There is influence from Al Amal here in making sure the traditions are kept alive through generations.

### 3.4 Drop Off

Drop Off takes into consideration the fact that – even if for instance embroidery women have been exposed to Palestyle's corporate approach of zero defect in terms of quality or respect to deadlines – this strong influence will drop over the years. Hence we have to take this into account over the coming years.

Drop Off is usually calculated by deducting a fixed percentage from the remaining level of outcome at the end of each year.

Table 5: Measuring Drop-Off

Stakeholders	Outcomes	Duration in Years	Rationale	Drop Off	Rationale
Embroidery Women (Al Amal)	[1] Increase in confidence	3	Women have realised they can now earn a living from their own skills and from home. This has a strong influence on their confidence and will last, unless employment	60%	Palestyle's influence on confidence will remain strong but will obviously be driven by other aspects in the future, such as potential family events, other opportunities, etc. Hence, quite a high drop-off given other external



			opportunities are scarce. In the current context & visibility of activity development of Palestyle we estimated this influence to be of at least 3 years - renewable.		aspects that may influence it.
	[2] Reduction in financial stress	2	Women have realised they can now earn a living from their own skills and from home. This will last unless externalities negatively impact effort made.	60%	Reduction in financial stress is highly correlated to providing work, Given the difficulty to predict we chose a high drop-off, yet Palestyle is aiming at developing its activities in new countries and over the internet. The aim would be to provide continuous minimal work throughout the year to impact this indicator dramatically.
	[3] Increase in acceptance of working women status	3	Women have seen the way people value their work and their position in society/community. It is a long-lasting change unless unforeseen changes occur within the community.	60%	Influence of women in community can be highly influence by external aspects (cultural, community-related, etc).
	[4] Pride of conveying Arabic traditions	3	Women have always been proud of their traditions. Now they are proud of conveying them through new sales channels. It is a long-lasting change.	20%	Palestyle has a strong influence on conveying traditions outside of Al Baqa'a camp with little drop-off foreseen.
	[5] Increase in skills ability & readiness to self-entrepreneurship	3	Learning how to work according to the private sector expectations as well as be ready to be self-entrepreneur is an asset that is here to last.	20%	There will be a continuous drop-off of Palestyle's influence over the years, but at the same time Palestyle is now working with Al Amal to understand what could trigger a higher rate of enterprise launches.
Ms Widad	[6] The access to independence	2 – 1 – 5 - 5	Diverse durations are provided as we use several indicators to measure Ms Widad's entrepreneur valuation and long-lasting impact.	20%	Influence on access to independence will be less year over year as Ms Widad will probably diversify her sources of incomes, even in a difficult environment. Yet, Palestyle is increasing the role of Ms Widad and thus help in her success to stay independent.
Embroidery Women (Ms Widad)	[7] Increase in confidence	3	Women have realised they can now earn a living from their own	60%	Palestyle's influence on confidence will remain strong but will obviously be driven by

			skills and from home. This has a strong influence on their confidence and will last, unless employment opportunities are scarce.		other aspects in the future, such as potential family events, other opportunities, etc. Hence, quite a high drop-off given other external aspects that may influence it.
	[8] Reduction in financial stress	2	Women have realised they can now earn a living from their own skills and from home. This will last unless externalities negatively impact effort made.	60%	Reduction in financial stress is highly correlated to providing work. Given the difficulty to predict we chose a high drop-off, yet Palestyle is aiming at developing its activities in new countries and over the internet. The aim would be to provide continuous minimal work throughout the year to impact this indicator dramatically.
	[9] Increase in acceptance of working women status	3	Women have seen the way people value they work and their position in society/community. It is a long-lasting change unless unforeseen changes occur within the community.	60%	Influence of women in community can be highly influence by external aspects (cultural, community-related, etc.).
	[10] Pride of conveying Arabic traditions	3	Women have always been proud of their traditions. Now they are proud of conveying them through new sales channels. It is a long-lasting change.	20%	Palestyle has a strong influence on conveying traditions outside of Al Baqa'a camp with little drop-off foreseen.
	[11] Increase in skills ability & readiness to self-entrepreneurship	3	Learning how to work according to the private sector expectations as well as be ready to be self-entrepreneur is an asset that is here to last.	20%	There will be a continuous drop-off of Palestyle's influence over the years, but at the same time Palestyle is now working with Ms Widad to understand what could trigger a higher rate of enterprise launches.
Daughters of Embroidery Women	[12] Keeping traditions alive through generations	3 - 2	Conveying traditions through women's daughters is a new phenomenon that has been occurring recently. It is meant to last for a long time, at least during the next generation, hence the maximum of 5 years is applied here.	20%	Drop-Off is seen here as being influenced by other entities providing activities in relation to traditions, but again, opportunities to see that happening are quite low.

## 3.5 The Total Impact

### 3.5.1 Calculating Total Impact

We will now be calculating our impact for each outcome to find our total impact: (financial proxy X quantity of outcome) → each result is added less deadweight, displacement & attribution.

#### [1] Increase in confidence

Total Outcome:  $62 \times 12 = \text{JOD } 744$

Less Deadweight:  $744 - 60\% = \text{JOD } 298$

Less Displacement:  $298 - 20\% = \text{JOD } 238$

Less Attribution:  $238 - 60\% = \text{JOD } 95$

Palestyle's total impact at increasing confidence of 62 women over a period of 3 months is JOD 95

#### [2] Reduction in financial stress

Total Outcome:  $62 \times 120 = \text{JOD } 7440$

Less Deadweight:  $7440 - 60\% = \text{JOD } 2976$

Less Displacement:  $2976 - 20\% = \text{JOD } 2380$

Less Attribution:  $2380 - 80\% = \text{JOD } 476$

Palestyle's total impact on reducing financial stress of 62 women over a period of 3 months is JOD 476

#### [3] Increase in acceptance of working women status

Total Outcome:  $1 \times 120 = \text{JOD } 120$

Less Deadweight:  $120 - 60\% = \text{JOD } 48$

Less Displacement:  $48 - 20\% = \text{JOD } 38$

Less Attribution:  $38 - 80\% = \text{JOD } 7.68$

Palestyle's total impact on increasing acceptance of working women status over a period of 3 months is JOD 7.68

#### [4] Pride of conveying Arabic traditions

Total Outcome:  $250 \times 7 = \text{JOD } 1,750$

Less Deadweight:  $1,750 - 40\% = \text{JOD } 1,050$

Less Displacement:  $1,050 - 20\% = \text{JOD } 840$

Less Attribution:  $840 - 40\% = \text{JOD } 504$

Palestyle's total impact at conveying Arabic traditions over a period of 3 months is JOD 504

#### [5] Increase in Skills Ability & Readiness to self-entrepreneurship

*[5a] Cost of training provided to skilled women*

Total Outcome:  $20 \times 4.17 = \text{JOD } 83.4$

Less Deadweight:  $83.4 - 60\% = \text{JOD } 33.36$   
 Less Displacement:  $33.36 - 20\% = \text{JOD } 26.69$   
 Less Attribution:  $26.69 - 60\% = \text{JOD } 10.67$

Palestyle's total impact at increasing skills ability & readiness to self-entrepreneurship over a period of 3 months is JOD 10.67

#### **[6] The Access to Independence**

*[6a] Yearly difference between Ms Widad past salary at Al Amal versus Ms Widad's salary today as entrepreneur*

Total Outcome:  $1 \times 180 = \text{JOD } 180$   
 Less Deadweight:  $180 - 60\% = \text{JOD } 72$   
 Less Displacement:  $72 - 25\% = \text{JOD } 54$   
 Less Attribution:  $54 - 60\% = \text{JOD } 21.6$

*[6b] Stock Value of Ms Widad's fashion collection*

Total Outcome:  $1 \times 1000 = \text{JOD } 1000$   
 Less Deadweight:  $1000 - 60\% = \text{JOD } 400$   
 Less Displacement:  $400 - 25\% = \text{JOD } 300$   
 Less Attribution:  $300 - 60\% = \text{JOD } 120$

*[6c] Extra revenues generated by Ms Widad as Palestyle representative during fashion collection months*

Total Outcome:  $1 \times 3132 = \text{JOD } 3132$   
 Less Deadweight:  $3132 - 60\% = \text{JOD } 1252.8$   
 Less Displacement:  $1252.8 - 25\% = \text{JOD } 939.6$   
 Less Attribution:  $939.6 - 60\% = \text{JOD } 375.84$

*[6d] Extra revenues generated by Ms Widad's 25 employees for Palestyle*

Total Outcome:  $25 \times 25 = \text{JOD } 625$   
 Less Deadweight:  $625 - 60\% = \text{JOD } 250$   
 Less Displacement:  $250 - 25\% = \text{JOD } 187.5$   
 Less Attribution:  $187.5 - 60\% = \text{JOD } 75$

Palestyle's total impact at accessing independence over a period of 3 months is JOD 592.44 ( $21.6+120+375.84+75$ ).

#### **[7] Increase in confidence**

Total Outcome:  $25 \times 9 = \text{JOD } 225$   
 Less Deadweight:  $225 - 60\% = \text{JOD } 90$   
 Less Displacement:  $90 - 20\% = \text{JOD } 72$   
 Less Attribution:  $72 - 60\% = \text{JOD } 43.2$

Palestyle's total impact at increasing confidence of 25 women over a period of 3 months is JOD 43.2

#### **[8] Reduction in financial stress**

Total Outcome:  $25 \times 90 = \text{JOD } 2250$

Less Deadweight:  $2250 - 60\% = \text{JOD } 900$

Less Displacement:  $900 - 20\% = \text{JOD } 720$

Less Attribution:  $720 - 80\% = \text{JOD } 144$

Palestyle's total impact at reducing financial stress of 25 women over a period of 3 months is JOD 144

#### **[9] Increase in acceptance of working women status**

Total Outcome:  $1 \times 90 = \text{JOD } 90$

Less Deadweight:  $90 - 60\% = \text{JOD } 36$

Less Displacement:  $36 - 20\% = \text{JOD } 28.8$

Less Attribution:  $28.8 - 80\% = \text{JOD } 5.76$

Palestyle's total impact at increasing acceptance of working women status over a period of 3 months is JOD 5.76

#### **[10] Pride of conveying Arabic traditions**

Total Outcome:  $160 \times 7 = \text{JOD } 1,120$

Less Deadweight:  $1,120 - 40\% = \text{JOD } 672$

Less Displacement:  $672 - 20\% = \text{JOD } 537.6$

Less Attribution:  $537.6 - 40\% = \text{JOD } 322.56$

Palestyle's total impact at conveying Arabic traditions over a period of 3 months is JOD 322.56

#### **[11] Increase in Skills Ability & Readiness to self-entrepreneurship**

*[11a] Cost of training provided to skilled women*

Total Outcome:  $5 \times 3.33 = \text{JOD } 16.65$

Less Deadweight:  $16.65 - 60\% = \text{JOD } 6.66$

Less Displacement:  $6.66 - 20\% = \text{JOD } 5.33$

Less Attribution:  $5.33 - 60\% = \text{JOD } 2.13$

Palestyle's total impact at increasing skills ability & readiness to self-entrepreneurship over a period of 3 months is JOD 2.13.

#### **[12] Keeping traditions alive through generations**

*[12a] Average potential salary daughters learning embroidery techniques could earn.*

Total Outcome:  $5 \times 270 = \text{JOD } 1350$

Less Deadweight:  $1350 - 30\% = \text{JOD } 945$

Less Displacement:  $945 - 20\% = \text{JOD } 756$

Less Attribution:  $756 - 50\% = \text{JOD } 378$

*[12b] Cost of training women at Basic Embroidery Techniques*

Total Outcome:  $5 \times 3.33 = \text{JOD } 16.65$

Less Deadweight:  $16.65 - 30\% = \text{JOD } 11.65$

Less Displacement:  $11.65 - 20\% = \text{JOD } 9.33$

Less Attribution:  $9.33 - 50\% = \text{JOD } 4.66$

Palestyle's total impact at keeping traditions alive through generations over a period of 3 months is JOD 516 (378+4.66).

Thus the total impact on outcomes of Palestyle over a 3 month period (i.e. summer fashion collection done in Feb/Mar/Apr 2012) is valued at JOD 2,779.

$$\frac{\text{Total Impact}}{\text{Total Investment}} = \frac{6,368}{6,633} = \text{JOD } 0.96$$

The impact made on embroidery women by Palestyle within the short timeframe of a fashion collection is of JOD 0.96 for every JOD 1 invested.

### 3.5.2 Projecting into the Future

As we can see in the Impact Map in annex of this survey most outcomes last at least 3 years if not more.

When this occurs, the value of the change in future years has been projected and the value over all projected years has been summed. To take into account that future value will be less than it is now we used the commonly known technique of the discounting rate. We have applied the current Jordan Central Bank interest rate of 5% (as of February 5<sup>th</sup>, 2012). The Central Bank has recently fluctuated between 4% and 6% in relation with the Arab Spring events but kept its rate of 5% thanks to international support. The 5% is reflected in the Impact Map.

The total present value of benefits generated from the program over a three year period is JOD 13,609 (or GBP 11,842).

To derive at the SROI ratio when accounting for future years the following formula is applied:

$$\text{SROI Ratio} = \frac{\text{Present Value of benefits}}{\text{Present Value of investment}} = \frac{\text{JOD } 13,609}{\text{JOD } 6,633} = \text{JOD } 2.05 \text{ (GBP } 1.89)$$

**This gives a social return of JOD 2.05 for every JOD 1 invested in the embroidery project (2.05:1).**

## **IV. SENSITIVITY ANALYSIS**

### **4.1 Sensitivity Test 1: Increasing the number of beneficiaries**

By doubling [1], [2], [7], [8] outcomes related to targeting more embroidery women with Palestyle the SROI ratio only changes a little bit to 2.20:1 (versus 2.05:1 for current).

At first we were under the assumption that providing work to more women would influence strongly Palestyle's social footprint. Given that there are high Attribution ratios (60% & 80%) – as there are other organisations (NGO, associations) and entities (social enterprises, corporates) providing other work assignments – the fact of providing work to new women seems to be diluted in the final result.

There is one caveat to this: the market conditions are not reflected here i.e. the low level of work task opportunities that is faced by Al Amal/Ms Widad. Even if the overall social impact does not change drastically here it is advised to keep looking at solutions to provide work to new women while finding a way to include this market aspect into our calculations for the evaluative SROI.

250 embroidery pieces from Al Amal & 160 from Ms. Widad were collected on time according to requirements: design matching model provided and quality expectation met. Stitching work done by Ms. Widad on total 410 pieces as well as quality check & logistical work achieved.													
Coordination of work with Palestyle.													
Supervision of work with embroidery women.													
250 embroidery pieces were created and delivered on time to Ms. Widad for quality check (main activity that helped change women's life)	[1] Increase in confidence	[1a] Confidence to keep a salary for 6 months in a Jamsiya's pot with Al Amal	Interview with Ms. Abu Chaaban & Ms. Amal Abu Hatab	124	3	Jordan Central Bank interest rate (5%) X 6 month embroidery salary (JOD 40)	JOD 12	We used the official Jordan Central Bank interest rate from their website: <a href="http://www.cbj.gov.jo/">http://www.cbj.gov.jo/</a>	60%	20%			
	[2] Reduction in financial stress	[2a] Access to Jamsiya's money pot twice a year.	Interview with Ms. Amal Abu Hatab	124	2	Amount perceived by each woman in a Jamsiya's group of 6 women (thus JOD 240 two times a year X 62 women)/4 (proportionate to 3 months activity))	JOD 120	Al Amal NGO provided us with the way the Jamsiya's was organized and how the money is distributed.	60%	20%			
	[3] Increase in acceptance of working women status	[3a] Al Amal embroidery women salary that any woman could get if working.	Questionnaire & Focus Group session	1	3	Monthly salary of Al Amal women employees X 3 months.	JOD 120	We used the salary women earn at Al Amal.	60%	20%			
	[4] Pride of conveying Arabic traditions	[4a] Lifecycle of one fashion dress with the embroidery piece	Interview with Ms. Abu Chaaban	250	3	Average dress price (JOD 221)/(Lifecycle (3 years) X worn 10 times/year)	JOD 7	This is the average price of a dress with embroidery pieces on that is sold in the high-end shops in Dubai, UAE. As an average a dress is worn 10 times over a period of 3 years of estimated lifecycle (Source: Palestyle)	40%	20%			
	[5] Increase in skills ability & readiness to self-entrepreneurship	[5a] Salary women could possibly earn from sewing activity from Al Amal on top of embroidery salary.	Interview with Ms. Amal Abu Hatab	20	3	According to Al Amal a woman can easily earn an additional JOD 12 a month from current sewing work if working hours permit proportionate to 3 months.	JOD 3.00	This represents what a woman can earn as extra revenue from sewing machine activity. Information is taken from Al Amal.	60%	20%			
250 stitching work from Al Amal work; 160 stitching work from Ms. Widad's women; Supervision of 25 women; Overall logistics (receiving Palestyle designs, distributing work between Al Amal & Ms. Widad, Collecting pieces from Al Amal, dispatching final pieces to Palestyle)	[6] The access to independence	[6a] Yearly difference between the averaged women salary (JOD35) versus Ms. Widad's salary as entrepreneur	1 to 1 Interview	1	2	Widad's current net salary (JOD 100/month) versus the averaged women salary (JOD 35/month) proportionate to a 3 months activity	JOD 195	Ms. Widad shared with us the salary earned today. We also know the salary earned at Al Amal (JOD40) and at Ms. Widad's company (JOD30).	60%	25%			
		[6b] Stock value of Ms. Widad's fashion collection	1 to 1 Interview	1	1	Minimum value of her monthly stock.	JOD 1,000	Ms. Widad communicated the size of her stock in volume and value terms.	60%	25%			
		[6c] Extra revenues generated by Ms. Widad as Palestyle representative during fashion collection months	1 to 1 Interview	1	5	Widad's current salary from Palestyle (JOD 624 (quality check) + JOD 420 (logistics))	JOD 3,132	This salary information has been provided by Palestyle as it relates to the new role assigned by Palestyle to Ms. Widad.	60%	25%			
		[6d] Extra revenues generated by Ms. Widad's 25 employees for Palestyle	1 to 1 Interview	25	5	410 stitching work (250 pieces from Al Amal + 160 pieces from Ms. Widad) X JOD 15 per piece per Collection (3 months)	JOD 25	As part of the role assigned to Ms. Widad she is in charge of the stitching work of all embroidery pieces coming from Al Amal and her own employees, prior to quality control and shipment. Information is coming from Palestyle.	60%	25%			
160 embroidery pieces were created and delivered on time according to request received by Palestyle (main activity that	[7] Increase in confidence	[7a] Confidence to keep a salary for 6 months in a Jamsiya's pot with Ms. Widad	Interview with Ms. Abu Chaaban	50	3	Jordan Central Bank interest rate (5%) X 6 month embroidery salary (JOD 30)	JOD 9	We used the official Jordan Central Bank interest rate from their website: <a href="http://www.cbj.gov.jo/">http://www.cbj.gov.jo/</a>	60%	20%			
	[8] Reduction in financial stress	[8a] Access to Jamsiya's money pot twice a year.	Interview with Ms. Amal Abu Hatab	50	2	Amount perceived by each woman in a Jamsiya's group of 6 women (thus JOD 180 two times a year) proportionate to 3 months	JOD 90	Ms. Widad provided us with the way the Jamsiya's was organized and how the money is distributed.	60%	20%			
	[9] Increase in acceptance of working women status	[9a] Ms. Widad embroidery women salary that any woman could get if working.	Questionnaire & Focus Group session	1	3	Monthly salary of Ms. Widad women employees (JOD30) X 3 months.	JOD 90	We used the salary women earn at Ms. Widad's.	60%	20%			



## 4.2 Sensitivity Test 2: Increasing the duration of work assignment

By doubling [2a], [3a], [6a], [6c], [6d], [8a], [9a] outcomes related to extending the contract duration from 3 months to 6 months (i.e. 2 fashion collections) with Palestyle the SROI ratio only increases well to 2.39:1 (versus 2.05:1 for current).

We have already studied the option of extending the duration of work spread over the year instead of lots of work submitted in a short period of time with Palestyle. According to this sensitivity analysis it clearly shows that is the option to go with for a much higher impact on women and their livelihood.

Activity	Impact	Assumptions	Value	Weight	Value	Weight	Value	Weight	Value	Weight	Value	Weight
Coordination of work with Palestyle.												
Supervision of work with embroidery women.												
250 embroidery pieces were created and delivered on time to Ms. Widad for quality check (main activity that helped change women's life)	[1] Increase in confidence	[1a] Confidence to keep a salary for 6 months in a Jamaiya's pot with Al Amal	Interview with Ms. Abu Chaban & Ms. Amal Abu Hatab	62	3	Jordan Central Bank interest rate (5%) X 6 month embroidery salary (JOD 40)	JOD 12		We used the official Jordan Central Bank interest rate from their website: <a href="http://www.cbj.gov.jo/">http://www.cbj.gov.jo/</a>	60%	20%	
	[2] Reduction in financial stress	[2a] Access to Jamaiya's money pot twice a year.	Interview with Ms. Amal Abu Hatab	62	2	Amount perceived by each woman in a Jamaiya's group of 6 women (thus JOD 240 two times a year X 62 women)/2 (proportionate to 6 months activity)	JOD 24		Al Amal NGO provided us with the way the Jamaiya's was organized and how the money is distributed.	60%	20%	
	[3] Increase in acceptance of working women status	[3a] Al Amal embroidery women salary that any woman could get if working.	Questionnaire & Focus Group session	1	3	Monthly salary of Al Amal women employees X 6 months.	JOD 24		We used the salary women earn at Al Amal.	60%	20%	
	[4] Pride of conveying Arabic traditions	[4a] Lifecycle of one fashion dress with the embroidery piece	Interview with Ms. Abu Chaban	250	3	Average dress price (JOD 221)/Lifecycle (3 years) X worn 10 times/year	JOD 7		This is the average price of a dress with embroidery pieces on that is sold in the high-end shops in Dubai, UAE. As an average a dress is worn 10 times over a period of 3 years of estimated lifecycle (Source: Palestyle)	40%	20%	
	[5] Increase in skills ability & readiness to self-entrepreneurship	[5a] Salary women could possibly earn from sewing activity from Al Amal on top of embroidery salary.	Interview with Ms. Amal Abu Hatab	20	3	According to Al Amal a woman can easily earn an additional JOD 12 a month from current sewing work if working hours permit proportionate to 3 months.	JOD 3.00		This represents what a woman can earn as extra revenue from sewing machine activity. Information is taken from Al Amal.	60%	20%	
250 stitching work from Al Amal work; 160 stitching work from Ms. Widad's women; Supervision of 25 women; Overall logistics (receiving Palestyle designs, distributing work between Al Amal & Ms. Widad, Collecting pieces from Al Amal, dispatching final pieces to Palestyle)	[6] The access to independence	[6a] Yearly difference between the averaged women salary (JOD35) versus Ms. Widad's salary as entrepreneur	1 to 1 Interview	1	2	Widad's current net salary (JOD 100/month) versus the averaged women salary (JOD 35/month) proportionate to a 6 months activity	JOD 390		Ms. Widad shared with us the salary earned today. We also know the salary earned at Al Amal (JOD40) and at Ms. Widad's company (JOD30).	60%	25%	
		[6b] Stock value of Ms. Widad's fashion collection	1 to 1 Interview	1	1	Minimum value of her monthly stock.	JOD 1,000		Ms. Widad communicated the size of her stock in volume and value terms.	60%	25%	
		[6c] Extra revenues generated by Ms. Widad as Palestyle representative during fashion collection months	1 to 1 Interview	1	5	Widad's current salary from Palestyle (JOD 624 (quality check) + JOD 420 (logistics))	JOD 6,264		This salary information has been provided by Palestyle as it relates to the new role assigned by Palestyle to Ms. Widad.	60%	25%	
		[6d] Extra revenues generated by Ms. Widad's 25 employees for Palestyle	1 to 1 Interview	25	5	410 stitching work (250 pieces from Al Amal + 160 pieces from Ms. Widad) X JOD 15 per piece per Collection (6 months)	JOD 49		As part of the role assigned to Ms. Widad she is in charge of the stitching work of all embroidery pieces coming from Al Amal and her own employees, prior to quality control and shipment. Information is coming from Palestyle.	60%	25%	
160 embroidery pieces were created and delivered on time according to request received by Palestyle (main activity that helped change women's life).	[7] Increase in confidence	[7a] Confidence to keep a salary for 6 months in a Jamaiya's pot with Ms. Widad	Interview with Ms. Abu Chaban	25	3	Jordan Central Bank interest rate (5%) X 6 month embroidery salary (JOD 30)	JOD 9		We used the official Jordan Central Bank interest rate from their website: <a href="http://www.cbj.gov.jo/">http://www.cbj.gov.jo/</a>	60%	20%	
	[8] Reduction in financial stress	[8a] Access to Jamaiya's money pot twice a year.	Interview with Ms. Amal Abu Hatab	25	2	Amount perceived by each woman in a Jamaiya's group of 6 women (thus JOD 180 two times a year) proportionate to 6 months	JOD 180		Ms. Widad provided us with the way the Jamaiya's was organized and how the money is distributed.	60%	20%	
	[9] Increase in acceptance of working women status	[9a] Ms. Widad embroidery women salary that any woman could get if working.	Questionnaire & Focus Group session	1	3	Monthly salary of Ms. Widad women employees (JOD30) X 6 months.	JOD 180		We used the salary women earn at Ms. Widad's.	60%	20%	
	[10] Pride of conveying Arabic traditions	[10a] Lifecycle of one fashion dress with the embroidery piece	Interview with Ms. Abu Chaban	160	3	Average dress price (JOD 221)/Lifecycle (3 years) X worn 10 times/year	JOD 7		This is the average price of a dress with embroidery pieces on that is sold in the high-end shops in Dubai, UAE. As an average a dress is worn 10 times over a period of 3 years of estimated lifecycle (Source: Palestyle)	40%	20%	
	[11] Increase in skills ability & readiness to self-entrepreneurship	[11a] Salary women could possibly earn from sewing activity from Ms. Widad on top of embroidery salary.	Interview with Ms. Widad	10	5	According to Ms. Widad's woman can easily earn an additional JOD 10 a month from current sewing work if working hours permit proportionate to 3 months.	JOD 2.50		This represents what a woman can earn as extra revenue from sewing machine activity. Information is taken from Ms. Widad.	60%	20%	

### 4.3 Sensitivity Test 3: Increase Self-Entrepreneurship ratio coupling with daughters working

By doubling [5a], [6d], [7d], [11a], [12] outcomes related to skills development and transmitting skills to daughters the SROI ratio jumps to 6.09:1 (versus 2.05:1 for current). This indicates clearly that helping women become independent has a high return, much more than targeting more women. Thus help the transition from employee to employer should be a priority for Palestyle in the coming years.

It also tells us that developing a program where the transition of women to self-entrepreneur who have skilled daughters ready to embroider makes a lot of sense and can be an option to look at in the near future.

250 embroidery pieces were created and delivered on time to Ms. Widad for quality check (main activity that helped change women's life)	[1] Increase in confidence	[1a] Confidence to keep a salary for 6 months in a Jamsiya's pot with Al Amal	Interview with Ms. Abu Chaaban & Ms. Amal Abu Hatab	62	3	Jordan Central Bank interest rate (5%) X 6 month embroidery salary (JOD 40)	JOD 12	We used the official Jordan Central Bank interest rate from their website: <a href="http://www.cbj.gov.jo/">http://www.cbj.gov.jo/</a>	60%	20%
	[2] Reduction in financial stress	[2a] Access to Jamsiya's money pot twice a year.	Interview with Ms. Amal Abu Hatab	62	2	Amount perceived by each woman in a Jamsiya's group of 6 women (the JOD 240 two times a year X 62 women)/4 (proportionate to 3 months activity)	JOD 120	Al Amal NGO provided us with the way the Jamsiya's was organized and how the money is distributed.	60%	20%
	[3] Increase in acceptance of working women status	[3a] Al Amal embroidery women salary that any woman could get if working.	Questionnaire & Focus Group session	1	3	Monthly salary of Al Amal women employees X 3 months.	JOD 120	We used the salary women earn at Al Amal.	60%	20%
	[4] Pride of conveying Arabic traditions	[4a] Lifecycle of one fashion dress with the embroidery piece	Interview with Ms. Abu Chaaban	250	3	Average dress price (JOD 221)/(Lifecycle (3 years) X worn 10 times/year)	JOD 7	This is the average price of a dress with embroidery pieces on that is sold in the high-end shops in Dubai, UAE. As an average a dress is worn 10 times over a period of 3 years of estimated lifecycle (Source: Palestyle)	40%	20%
	[5] Increase in skills ability & readiness to self-entrepreneurship	[5a] Salary women could possibly earn from sewing activity from Al Amal on top of embroidery salary.	Interview with Ms. Amal Abu Hatab	40	3	According to Al Amal a woman can easily earn an additional JOD 12 a month from current sewing work if working hours permit proportionate to 3 months.	JOD 3.00	This represents what a woman can earn as extra revenue from sewing machine activity. Information is taken from Al Amal.	60%	20%
250 stitching work from Al Amal work; 160 stitching work from Ms. Widad's women; Supervision of 25 women; Overall logistics (receiving Palestyle designs, distributing work between Al Amal & Ms. Widad, Collecting pieces from Al Amal, dispatching final pieces to Palestyle)	[6] The access to independence	[6a] Yearly difference between the averaged women salary (JOD35) versus Ms. Widad's salary as entrepreneur	1 to 1 Interview	1	2	Widad's current net salary (JOD 100/month) versus the averaged women salary (JOD 35/month) proportionate to 3 months activity	JOD 195	Ms. Widad shared with us the salary earned today. We also know the salary earned at Al Amal (JOD40) and at Ms. Widad's company (JOD30).	60%	25%
		[6b] Stock value of Ms. Widad's fashion collection	1 to 1 Interview	1	1	Minimum value of her monthly stock.	JOD 1,000	Ms. Widad communicated the size of her stock in volume and value terms.	60%	25%
		[6c] Extra revenues generated by Ms. Widad as Palestyle representative during fashion collection months	1 to 1 Interview	1	5	Widad's current salary from Palestyle (JOD 624 (quality check) + JOD 420 (logistics))	JOD 3,132	This salary information has been provided by Palestyle as it relates to the new role assigned by Palestyle to Ms. Widad.	60%	25%
160 embroidery pieces were created and delivered on time according to request received by Palestyle (main activity that helped change women's life).	[7] Increase in confidence	[7a] Confidence to keep a salary for 6 months in a Jamsiya's pot with Ms. Widad	Interview with Ms. Abu Chaaban	25	3	Jordan Central Bank interest rate (5%) X 6 month embroidery salary (JOD 30)	JOD 3	We used the official Jordan Central Bank interest rate from their website: <a href="http://www.cbj.gov.jo/">http://www.cbj.gov.jo/</a>	60%	20%
	[8] Reduction in financial stress	[8a] Access to Jamsiya's money pot twice a year.	Interview with Ms. Amal Abu Hatab	25	2	Amount perceived by each woman in a Jamsiya's group of 6 women (the JOD 180 two times a year) proportionate to 3 months	JOD 90	Ms. Widad provided us with the way the Jamsiya's was organized and how the money is distributed.	60%	20%
	[9] Increase in acceptance of working women status	[9a] Ms. Widad embroidery women salary that any woman could get if working.	Questionnaire & Focus Group session	1	3	Monthly salary of Ms. Widad women employees (JOD30) X 3 months.	JOD 90	We used the salary women earn at Ms. Widad's.	60%	20%
	[10] Pride of conveying Arabic traditions	[10a] Lifecycle of one fashion dress with the embroidery piece	Interview with Ms. Abu Chaaban	160	3	Average dress price (JOD 221)/(Lifecycle (3 years) X worn 10 times/year)	JOD 7	This is the average price of a dress with embroidery pieces on that is sold in the high-end shops in Dubai, UAE. As an average a dress is worn 10 times over a period of 3 years of estimated lifecycle (Source: Palestyle)	40%	20%
Knowledge of Embroidery techniques from their mothers	[11] Increase in skills ability & readiness to self-entrepreneurship	[11a] Salary women could possibly earn from sewing activity from Ms. Widad on top of embroidery salary.	Interview with Ms. Widad	20	5	According to Ms. Widad a woman can easily earn an additional JOD 10 a month from current sewing work if working hours permit proportionate to 3 months.	JOD 250	This represents what a woman can earn as extra revenue from sewing machine activity. Information is taken from Ms. Widad.	60%	20%
	[12] Keeping traditions alive through generations	[12a] Average Potential Salary daughters learning embroidery techniques could earn.	Questionnaire & Focus Group session	30	3	Averaged monthly salary of women employees (JOD35) X 60% (so per ratio used in input calculation (value of women skills prior to work))	JOD 1,690	Information on monthly salary is an average from both entity - Al Amal & Ms. Widad - given that daughters who could potentially earn this salary are coming from both. (Al Amal + Ms. Widad)	30%	20%
		[12b] Cost of training women at Basic Embroidery Techniques.	Interview with Ms. Widad	30	2	Cost of 2 external trainers (JOD250 x 2) for 1 week + cost of raw material (JOD50 x 2)	JOD 20.00	Ms. Widad provided us with the cost of external trainer she has to pay to deliver a training on basic embroidery skills to her own women. Number of trainers is 2 so each entity - Al Amal & Ms. Widad - will use one trainer according to their own needs.	30%	20%

## **V. CONCLUSION & RECOMMENDATIONS**

Preparing a Forecast SROI survey for Palestyle helped us understand what was done to date through the embroidery work, the great impact that has been generated on embroidery women families and life as well as projecting Palestyle into future decisions to be made to increase its impact further.

Looking back to better project the future of Palestyle has been full of great learning. We now understand what the working women enjoy, expect, saw change, and their dreams about their own future, the one of their children and husband. They have a view about many aspects of their working life as much as of their personal life. Translating them into material outcomes while providing business solutions to social improvement is not as precise as calculating a financial return on investment for corporation, yet in both cases they are estimates of what we believe to be true or as close as possible to the on-field reality.

This survey has been fully verified, commented and amended by Ms Zeina Abu Chaaban of Palestyle. Inputs and comments were also provided during phone conversations with Al Amal and Ms Widad where we asked them their view on our findings. Given the language barrier – Ms Amal Abu Hatab & Ms Widad Damra speak and read Arabic not English – they could not read the full report prior to submission to The SROI Network for accreditation. Nevertheless it has been agreed with Ms Zeina Abu Chaaban to go through the report in details with Ms Amal & Ms Widad during her next trip to Al Baqa'a Camp in Jordan.

Understanding the current impact of the company on the women in Al Baqa'a will help Palestyle at several levels:

A. Sensitivity Analysis 1 tells us that Palestyle should first focus on the same 87 embroidery women who have been hired so far for the fashion collection. With a potential SROI ratio of 2.20:1 it does not highly influence the life of the current employed women to hire additional ones for future collections. Instead it is best to provide additional work assignments to the exact same 87 women every year but also a little bit throughout the year where possible. This will have a definite positive impact on their livelihood.

B. Sensitivity Analysis 2 reinforces the comment made in the first sensitivity analysis i.e. increasing working days/weeks for the same women will definitely improve their life with a potential SROI ratio of 2:39 to 1.

C. Sensitivity Analysis 3 indicates clearly that accessing independence for the skilled women is the clear path to follow. If one could link the most skilled women (20 from Al Amal and 10 from Ms Widad) with skilled and/or interested in learning daughters Palestyle would reach an impressive SROI of JOD 6.09 to JOD 1 invested, i.e. there is definitely a correlation to be analysed in the coming

months on the skilled women/skilled daughters situation and explore ways to develop a six-month or so program helping them become self-employed easily with the required safety net.

Our recommendations are therefore:

- ➔ At Palestyle management level, by utilising this survey to seek for new investment to expand the reach of Palestyle fashion collection to new channels (online web platform, marketing expenses, additional shopping mall agreements, new geographical markets, additional staff, new segment such as home furniture, etc.) ;
- ➔ At Palestyle customer level, by better communicating with the end customers via improved colour coded labelling in shops that explain how much positive impact is made from one dress to another or from one dress to an accessory or else ;
- ➔ At Al Amal's & Ms Widad's levels, by discussing options of improving the social impact of Palestyle in setting up a bridging program that would link skilled women together with their skilled daughters, helping them become independent (direct agreement with Palestyle or different set-up between Al Amal/Ms Widad/Women/Palestyle that would help women/daughters to become self-employed faster and in a secured way) ;
- ➔ At Palestyle/Al Amal/Ms Widad's levels, by targeting families that are in severe situation (in red in Table 1: Targeted Population – 10 Profile Samples) where money is scarce at the end of the month, where children are left unemployed, where the husband passed away or where there are some unforeseen potential to improve on the situation (hiring a daughter, hiring a disabled child, and so on) ;
- ➔ At Palestyle level when it comes to spread the working activity outside of the fashion season(s) to increase the confidence level and earning level of the women outside of the current three month period where women feel much happier and confident. This could be translated in providing embroidery tasks outside of fashion collection, adding new support for embroidery, linking new segment (home furniture for instance) where embroidery could be used on cushions or other home garments that could provide continuous work to the same 87 women all year round ;
- ➔ At Palestyle level – and this is on top and aside this current survey – by linking the “Water changes everything” (installing clean water tanks in Al Baqa'a houses) and the Olive Tree (or urban vegetable gardens) campaigns together with the embroidery activity: focusing on the same families by providing them work, clean water access and own food channel helping them move out of the poverty cycle faster ;

Reaching a SROI ratio of JOD 2:05:1 (\$2.88 for each \$1.40) is a great first achievement from the embroidery activity at Palestyle. It tells us how far the company has been to create the highest impact with limited investment. But it also tells us that much more can be done.

Gaining the right exposure can be part of the answer to the question “how to generate more demand on traditional embroidery enabling women or mother/daughters to make a living from

their micro-enterprise?” On October 7<sup>th</sup> 2013 Zeina Abu Chaaban was recognized by the famous “Emirates Women of the Year” award the Emirates Woman of the Year – Humanitarian Award category. This is not only a great recognition to Zeina’s work in the Camp but also the best way forward to promote traditional embroidery, and generate a higher demand on garments with embroidery while supporting a community of women in the refugee camps.

Thanks to our understanding of where impacts are the highest we are able to tell not only a better story to potential investors but most of all prove to our customers that they can make a difference by shopping-better and wiser. In a global economy where poverty is a concern for many countries improving the tools of a social enterprise such as Palestyle is key to lay the ground of a more impactful strategy where business addresses societal issues on top of current non-governmental efforts. It creates a complete ecosystem that is sustainable over the long-term.

To better shop, get Palestyled!

# APPENDIX 1:

## QUESTIONNAIRE SAMPLES

Full info on them

Name, age, no. of children, ages, who works - salaries, how far from NGO, children how far from school, have they received trainings, do you prefer to learn to knit or leave it to supervisor

**Embroidery Women Questionnaire – Employees (5 to 7)**

In embroidery 10, 20, 7, 7, 5, 10, 12

1. For how many years have you been working with the NGO? 2007
2. Did you know how to do embroidery work prior to join the NGO? If no, have you learnt as you worked or did the NGO provide you with training? Yes from their mother since childhood they knew and few trainings were provided by NGO on finishing
3. How did they select you for the work you do? Did you come by yourself to apply or did the NGO come meet you to start working for them? community
4. How many kids do you have? What is their age? Do they go to school? Which one? Yes
5. Do they sometimes miss school? If yes, why? No they don't
6. Do you come and work every day here? Do you sometimes miss work? If yes, why? Depends on demand. Demand has lowered and many of
7. How many hours per day do you work? work we receive from outside - more than 4 hours at home is difficult to work
8. Do you often do the same activity or the same embroidery model or does it often change? most of the design are the same but unless there is creativity
9. What is your salary? Has your salary changed since you started? With this salary we enter a jambiya which allows us to meet a certain expense
10. Have you made any savings? % of your salary? ↘
11. What can you do with your salary? assist in household expense which is:  
Rent: 120 - 140  
Food and child pocket money: 300 water/electricity: 20
12. What has changed since you started working with the NGO (let her answer the question).
  - a. If difficult, suggest "better food?":
  - b. "better health?", "do you feel better?" medicine is for free
  - c. "are your kids going more at school"? all of them go regardless
  - d. "have you bought or sewed new clothes?" pyjamas and alteration
  - e. "do you feel happier since you work?" the achievement sense and enjoyment
  - f. Else?
13. Do you have other skills: Cooking? Traditional activities? Else? Crochet and beaded work
14. What do you dream of having for your house? For your kids?
15. How does your husband feel about you working? Does he work too? What kind of work does he do?
16. How far do you live from your work? How far is the school?

X 100 X 2.2 = 220aed 1.2 } → 2.5  
 120 X 2.6



Fathiya Abu Harb Family

فتحية عبدالمجيد ابو حارب

والحمد لله : ٤ سنة

عدد الافراد : ٦

هل اخوة خزان : لا  
هل اخوة خزان : لا  
لا يوجد مشاكل

عمل الزوج : عامل

حلم البيت : فرش البيت

وسام ١٥ ، عبدالمجيد ١٢ ، آيات - آيات ١٥

الدخل ٤٠٠ دينار

نقى ساعة ، روماني / جاي

- ٢٥٠ دينار ، اكل / شوب

- ايجار : لا

- لا يوجد حالات مرضية



الاسم: عبد الله عبدالله

العمر: ٣٢ سنة

عدد الأفراد: ٣

عمل الزوج: عامه

هل اخذت ضمان نعم {

هل ترغب في تركيب حارس: لا

حلم البيت: ترميم البيت

اسم البيت نور هاشمور

١٨٠ دينار

لا يوجد مساعدات

بيت الأسرة مع فصرة

كرة وسكري تغطي التكاليف

٥٥ دينار bimonthly

Mariam Abu Rabi'

الاسم : مريم عبدالله ابراهيم

العمر : ٢٦ سنة

عدد الافراد : ٧

عمله الزوج : عامه

هل ترغب في تدريب طارق : لا  
هل اخذت خزان : لا  
حلم البيت : تدعيم البيت

يوجد مشكلة

آيات ١٤، أنسج ١، واسي ١٥، خفوات ٩، أفنانه ٦

دخل الأسرة ٣٥٥

البيت ملاك

ضعف نظر

Ishadfa Al Fuqara

الاسم: خضره سالم الفقراء

العمر: ٥٠

عدد الأفراد: ٥

مكان السكن: حران، نغم

الوظيفة: منة الشريعة، ٤ دينار

الزوج: لم تتزوج

المعلم: بناء البيت

هل ترغبين تركيبة الملائكة: لا

أولاد أخوي: صفى 13، صفى 13، دعاء: 20

نشأة: 22

9 أيام تصوم كل يوم

كل: 200 دينار

Bahana Abu Harb

الاسم : بهانه نادر ابو حرب

العمر : ٤٢ سنة

عدد الاولاد : ٥

عمل الزوج عامل

هل ترغب في تركيب الماركه : لا

هل افدت حزان : لا

علم البيت : فرش البيت

- عبد الله و محمد 5.5 ، رعد 4 ، مصطفى 1

- ملك البيت

- 300 دينار

لا يوجد حالات مصيبة

Hind Khalil Abu Rabi  
 الأسماء: هند خليل أبو ربيع

والعمر: ٢٢ سنة

عدد الأفراد: ٦

عمل الزوج: لا يوجد زوج؛ وعدد الأفراد: أخوة الست

عمل الأخوة: ٣ - عمال

هل أخذت حضانة: لا

هل ترغب في تركيبة حضانة

حلم الست: ان تعيش مع جدها بعدة

زياد ٤٢، اتمام ٣٨، أيعن ٣٨، جهاد ٣٦، ياسين ٢٥  
 لا يعمل كامل كامل كامل كامل لا يعمل

تعليم والام كانت ١٥ سنة

٣٥٠ دينار

فاطمة  
الاسم: بسى عبدالكريم عبدالله

عدد الافراد: 7

العمر: 45 سنة

عمل الزوج: عامل في مصنع الالمنيوم

هل اخذت ضمان: لا

هل تدعى في شركة تركيب ماركة لا

حلمك: النجاح في الحياة العملية وتدريب اولادها

روان 20 ، معصم 18 ، قصي 16 ، منذر 4 ، مؤمن 4  
طالبات جامعة توبيبي توبيبي

250 دينار

الزوج: مريض قلب

مصرف العلاج: 50 دينار / الشهر

عكس الماكينة مشروع الخياطة

Awatef

عواطف محمد ابراهيم

العمر : ٤٤

عدد الافراد : ٧

عمل الزوج : الزوج منقوب /

الرضل : من الشعيه + عمل امر الاولاد

هذا اخوان خزان : نعم

هل ترغب في تركيب ماركي : لا

حلم ان تبيع حياه كريمة

معدات : 23 ، سناء 21 ، محمد 18 ، شجرة 17 ، 16 ، بيان 10  
 كامل في مصنع غير متروية طلب توبيي طالب طالب  
 متطوعه

تفصيل : 120

مجاز : 150

270

فتحية عبدالله علي

العمر : ٤٢ سنة

عدد الافراد : ١

نمط الزوج : عامد

هل ترغب في تركيب طارقه : لا

هل اخذت حزان : نعم

حلم الس : ان تكون ناجحه في المجتمع

سأجدة ٣٥ ، لسليمان ٣٥ ، سبتود ٣٥ ، سبتى ١١ ، اسلام ٩  
صور ٧ ، صيا ٥

350 دينار

هناك



## Embroidery Women Questionnaire – Self-Employed Woman (Widad)

10, 20, 7, 7, 5, 10, 12

1. For how many years have you been working with the NGO?
2. Did you know how to do embroidery work prior to the NGO? If no, have you learnt as you worked or did the NGO provide you with training? *Yes from their mother since childhood. They knew and few trainings were provided to improve finishing*
3. How did they select you for the work you do? Did you come by yourself to apply or did the NGO come meet you to start working for them? *many of them are relatives*
4. How many kids do you have? What is their age? Do they go to school? Which one?
5. Do they sometimes miss school? If yes, why?
6. When did you leave the NGO to start your own business? *Fatma Fatmeya - 3 سنوات - ما كنته حياطة } الدفوع الاساسي بيتك*
7. Was it a difficult decision to make? Have you been supported by your family in deciding? *very much as she needs females → استغناء زاتي*
8. Were there any barrier to create your own company? Which ones?
9. How did your family, neighbor, NGO react when you wanted to start your own business?
10. Why did you start your own company?
11. Have you had any previous business experience?
12. Where do you work from? Your house? A dedicated office?
13. Have you secure any contract with companies providing work prior to leave the NGO or was it an agreement with the NGO? Does the NGO provide you with work?
14. How do you plan for future work? Do you go and find new work by yourself? *→ summer most*
15. How many hours per day do you work?
16. What has changed since you started working for yourself?
  - a. If difficult, suggest "longer work hours"?
  - b. "Independence, do as you please?"
  - c. "higher salary?"
  - d. "better food?",
  - e. "better health?", "do you feel better?"
  - f. "are your kids going more at school" ?

17) how many women do you employ ; their names, ages, no. of family members, income

18) your process of work

- Dead Season in winter

بارة 12  
17/5 → 9

end 9 → April

(internal competition (so may available)  
 customer negotiations  
 expats have decreased  
 work was sold to foreigners

← days 2 ← 1 ← 15 hrs - 16 hrs (فترة الفجر)

month / max ← 15

(45 مليار) (جهد إضافي)

←  
الطابق ← 10-12) ← 10-12

- Dead Season in winter

بارة 12  
17/5 → 9

end 9 → April

(internal competition (so may available)  
customer negotiations  
expats have decreased  
work was sold to foreigners

طبة 1 ← days 3 ← 16hrs - 12hrs (فترة الفجر)

month max ← طبة 15

45 دينار (سنة اضافي)

الطبة 10-12 ← ساعات (10-12)

7) My mum family who were my reason to start <sup>13</sup>  
 husband who is very supportive, helps me,  
 lets me go to exhibitions and sometimes  
 I take his opinion on trends since he  
 worked on souvenirs

8) Budgets and cash flow { you have stock but unable to  
 sell. Does not give cash but  
 weekly (consignment)  
 so started saving it for exhibitions  
 not travels

9) sister and mother help with work itself  
 ↳ transport. Husband even gets her work  
 husband copper work (shop in Safa Hashimiyah)  
 is expanding to give her space to present  
 embroidery. Her husband is director  
 of Handicraft Association  
 (7000 dinar done + (1000 dinar rest)  
 (5000 dinar insurance from workshop  
 to souvenir)  
 low prices eat market

11) None experience from zero

12) From home

13) Employee in Ministry of Intellect  
 does costume design for Theatre \$0  
 that was only contact

- 20) Yes husband = 14
- 21)
- 22) None (spending on house) it allows me to live a dignified life
- 23) Yes work as network but not employment
- 24) I try but not as income generator
- 25) Allow kids to take all what they want including best education
- 28) Persistence despite all challenges
- 29) 7 - 10. women  
my sister goes to 1 person who distributes to them  
poor area :  $\text{دليج}$   
all of them with refugee cards including widows



Embroidery Women Questionnaire - NGO

مدّة تطريز 80 شهر  
 7-6 رقائق  
 10-15 بالشهر تطريز ← 12-15 شهر  
 30-50 شهر تطريز (20 شهر)  
 15

- How many women work in embroidery related activity with your NGO? 62  
 31 شهر
- What are the average number of months/years a woman stay with your NGO? 1.5 year  
 4 شهر
- What is the number of hours/work days Palestyle has provided you with embroidery work (per year)? 3 months x 5 hours/day  
 That was only time they had an intense work load. After it stopped until they started
- How do you find and hire women for embroidery work? Do you have specific selection criteria? Is there a specific interview process or does it work with word-of-mouth? social criteria getting home cleanliness work skills
- Is the selection process costly? Do you know how much time you are involved in selecting the right women with the right skills? How much does it cost? They know them from before time from community
- Are all women you hire skilled in embroidery work? Yes
- If yes, what is their salary at the beginning of their work? Does it evolve after 6 months, 1 year, 2 years? During Training → 1 month { 120 dinar } 3 months 20 dinar
- If no, is there a training process or do they learn as they work? Training 3000 / month 150 dinar, market Khayata, salary of trainer 500 dinar, 150 2000 12000 3000
- How do you make sure embroidery women come to work every day? Key distribute only to others (5 of them forest 62) trainer ← 3000
- Do you sign a contract with them? Has a written contract any value? Are the terms of the contract - if any - respected? No
- What is the difference of salary between a woman who has low expertise/experience and a woman who is expert in embroidery? How do you see such expertise (number of piece made per day, else)? Quantity tells skilled
- Do they work 5 days a week? Do they have specific timing? How does it work? at their convenience home
- How are they paid: per piece produced? Per hour? Else? per roll of thread
- Are there lots of sick leave every year?
- What is the average household income of these women and their families? 140 / month before embroidery  
 فقط من رفع الدخل وليس دخل النساء
- How do you measure the learning of these women?
- In terms of confidence, have you noticed a change between the time they started working with your NGO and today?  
 زيادة واستفادوا من خبراتنا

10 and

- Embroidery is only an additional source of income not main
- No lady from embroidery can open a project as demand is not enough and her productivity would be low as she will not be able to ~~prod~~ embroider from morning to evening her max is 10 - 12 rolls each roll (80m) takes 12 hours so that is 144 hours. Each roll is 4 dinar so 20 aed = 240 aed } Each roll takes 2 days 9-12 hours v.
- Who will make business are the ones who do tailoring as well.
- out of the 62 ladies who embroider / 20 of them got a course on machine embroidery. Only 1 of them opened her business and is doing extremely well. Her motivation was to let her daughter enter university. { For rest of women it is improvement, household expenses, and tailoring in specific sewing money of alteration and doing pyjamas }
- The other women who do embroidery, do crocheting as well and beads?
- Prices  
 3 dinar normal  
 4 dinar white  
 \* if material on them so an extra 1 Dinar  
 \* 1 dinar for NGO  
 ⇒ 5 dinar total

## الموظف الناقص

شال 25

$$30 \times 5 = 150$$

باركا 1  
3 طبه ← طبه 15 دينار  
تطريز

5 طبه بدون جهية  
6 طبه جهية

طبه حدير ← 1 دينار

باركا م 1 ← 3 دينار

تطريز الطبه ← 3 دينار

التركيب ←

40 دينار لوم كامل



## استمرارية المشروع:

- حيث ان احد البرامج الدائمة في الجمعية هو برنامج الخياطة والتطريز. فإن هذا المشروع يرفدها بزيادة كفاءة السيدات المنتجات ورفع مستوى المنتج للجمعية.
- تزويد السيدات المشاركات بـ ٢٠ ماكينة خياطة خاصة بهم يكفل استدامة تشغيل السيدات ودعم دخل الأسرة وتمكين السيدات العراقيات والأردنيات بعد انتهاء فترة المشروع .
- رفع مستوى المنتج من خلال هذا البرنامج سيؤدي الى زيادة رغبة السيدات في العمل والإنتاج وذلك لسهولة التسويق بسبب رفع كفاءة جودة المنتج وازدياد الطلب مما يرفع من دخول السيدات المشاركات على المدى القصير والطويل .
- جودة القطع سينعكس ايجابيا على الثقة بالجمعية والرغبة في الحصول على منتجات الجمعية المسوقة (HOPE) وذلك بالتعاون مع مستشارة التسويق بدعم من مؤسسة كير الدولية مشكورة .
- المشاركة في معارض وازارات مختلفة لتسويق وبيع منتجات الجمعية.
- وجود خطة وبرنامج تسويق لخارج الاردن لدى الجمعية .

## جدول يبين المواد الأولية اللازمة للتأهيل والتدريب:

ملاحظات	عدد الوحدة	سعر الوحدة /دينار	مساهمة كير	مساهمة الجمعية	السعر الإجمالي /دينار	البند والمواصفات
لمدة ٣ اشهر	١	٣٥٠,٠٠٠ /شهر	١٠٥٠	—	١٠٥٠	مدرية خياطة وتطريز
لمدة ٣ اشهر	١	٣٥٠,٠٠٠ /شهر	١٠٥٠	—	١٠٥٠	مدرية اشغال صنارة (كروشييه)
لمدة ٣ اشهر	١	٣٠٠,٠٠٠ /شهر	٩٠٠	—	٩٠٠	منسقة انتاج وتسويق
للتطريز	٦٠٠ طية	١,٢٥	٧٥٠	—	٧٥٠	خيوط DMC
انتاج للتسويق المحلي	٢٠٠ متر	١,٠٠ /م	٢٠٠	—	٢٠٠	قماش خياطة
للتطريز	٢٤٠ متر	٧,٠٠ /م	١٦٨٠	—	١٦٨٠	قماش للانتاج
للتطريز	٥ رول ٢٠ شخص	٢٢,٠٠	١٠٠,٠٠	—	١٠٠,٠٠	قماش ماركة للتدريب
خاص بالسيدات المشاركات	٢٠	١٥٠	٣٠٠٠	—	٣٠٠٠	ماكينات خياطة ( حبكة )
٧ أثواب مطرزة ، ٢١ معلقة مطرزة / ١٠ سيدات	—	١٦٠ / قطعة مطرزة	١٦٨٠	—	١٦٨٠	مكافئة المشاركات من انتاج التطريز
٥ أسابيع عمل / ٧ سيدات	—	١٠ / أسبوع عمل	—	٣٥٠	٣٥٠	مكافئة المشاركات من انتاج الخياطة

٢٠ قطعة منتجة ٧ سيدات	— —	٢٠ / د منتجة منتجة	—	٤٠٠	٤٠٠	مكافئة المشاركات من الكروشييه
للكروشييه	٦٠ طية	٣,٠٠	١٨٠	—	١٨٠	خيوط
خياطة	٢٤	٠,٥٠	١٢	—	١٢	اير خياطة عدة قياسات
كروشييه	٤٦	١,٠٠	٤٦,٠٠	—	٤٦,٠٠	اير صنارة عدة قياسات
قرطاسية + متر + مقص + مسطرة لكل متدربة فإيلات وندفاتر وأوراق ونوسيهات	٢٠	١٠,٠٠	٢٠٠,٠٠	—	٢٠٠,٠٠	أدوات المشاركات
لمدة ٣ اشهر	١	١٠٠,٠٠	١٨٠	١٢٠	٣٠٠,٠٠	بدل استخدام قاعات
لمدة ٣ اشهر	١	٥٠,٠٠	—	١٥٠	١٥٠,٠٠	تنظيف وترتيب
لمدة ٣ اشهر ٥٠ / د شهر	٢٠ مشاركة	٣٥٠,٠٠	٥٥٠	٥٠٠	١٠٥٠	ضيافة / وجبات
لمدة ٣ اشهر	١	٧٥	١٠٥	١٢٠	٢٢٥	مصاريف ادارية ( كهرباء، هاتف، ... )
لمدة ٣ اشهر	١	١٠٠,٠٠	١٥٠	١٥٠	٣٠٠	تكلفة نقل مواد
			١١٨٣٣	١٧٩٠	13623	المجموع الكلي
١١٨٣٣ دينار أردني فقط لا غير						التمويل المطلوب

وتفضلوا بقبول وافر الاحترام والتقدير

رئيس الجمعية

امل ابو حطب

# APPENDIX 2:

# EMBROIDERY IMPACT MAP

See attached separate Excel Sheet document or request it at [LetsTalk@Wizeimpact.com](mailto:LetsTalk@Wizeimpact.com)