



Dining for Women

Program Fact Sheet

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Program Nest

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Mission: Nest provides female artists and artisans of the developing world with the tools needed to move from poverty to self-sufficiency. As a 501(c)(3) nonprofit organization, Nest gives business women a unique combination of interest-free microfinance loans, established-artist mentors, and venues to sell crafts, all of which cultivate pride and preserve female artistic traditions.



those of you who haven't had anthropology recently). These nomadic farmers and herders of the ancient world became sedentary farmers or migrant workers in modern Moroccan economy. Still, Berber villages continue their traditional weaving practices, producing time-honored crafts desired worldwide.

The diversity and magnificence of Berber carpets, which adorn the Moroccan countryside, manifest the tradition and skill of the people.

Where they Work: Nest gives microloans to women across the developing world – including Guatemala, Tanzania, and Israel– but DFW's gift will help women in three Moroccan villages: **Khenifra**, **Midelt**, and **Tigmigjou**. The largest ethnic group in these villages is the Berber people, who inhabited Morocco since the Neolithic age (about

9000 BCE, for



History of the Area: At one time, Berbers dwelt from the east coast of Africa to the Nile Valley and into the Mediterranean. In fact, Saint Augustine was a Romanized Berber; he was born in Roman controlled Algeria. Large concentrations of modern Berbers are in Algeria and Morocco.

Berbers, especially in central Morocco, call themselves Imazighen or Amazigh, which, historians believe, meant “free people” or “free and noble men.” However, freedom continually evaded the Berber people. The influx of Arabs to the west, beginning in the 7th century AD, altered Berber identity, architecture, education. Modern Berbers speak Arabic and practice Islam, and some face ethnic discrimination.

The Amazigh Moroccan Democratic Party began in 2005 as a group seeking to defend suppressed Berbers. In 2008, a Moroccan court said the party was illegal because it was based on race and religion. Today, Moroccan activists are trying to overrule the

court and continue to advocate for suppressed Berbers.



Kousky knew her calling: to improve the lives of women in developing nations by giving them business opportunities. So two weeks after graduation, at 24, Kousky started Nest as a microcredit organization that would help business women connect their local artistic traditions to the world market. **To date, Nest has given microloans to more than 500 women and has a 100% repayment rate**

Morocco in American Film

When you think about Moroccan history, you may only come up with, “Isn’t that where Rick was in *Casablanca*?” You’d be correct: the 1942 classic film is more telling than one may realize.

Though most who fled Nazi occupied France did not escape through Casablanca, as Ilse and Victor did, the film begins at a turning point in Morocco’s history: rule under Vichy France—a provisional government that ruled France and its territories during Nazi occupation. After 1944, Moroccans, inspired by the allied victory and democratic ideals, sought independence from France. More than a decade of political uprisings and French negotiations culminated with Moroccan independence. Today, Morocco is ruled by constitutional monarchy with an elected parliament.

In the film, German Major Strasser and Renault, a French Captain, discuss the political situation in Morocco. Renault says, “My dear Major, we are trying to cooperate with your government, but we cannot regulate the feelings of our people....I blow with the wind, and the prevailing wind happens to be from Vichy.”

“And if it should change?” the captain says. “We are concerned about more than Casablanca. We know that every French province in Africa is honeycombed with traitors waiting for their chance, waiting, perhaps, for a leader.”

The Berber people are still waiting for their leader.

The Project: Nest seeks to release the dormant economic power that lies within women in developing nations and acknowledges the vital role of the traditional female artisan. Whether creating utilitarian household objects, clothes for their families, or decorative objects for themselves and their homes, the female artistic tradition helps define and sustain the community. Therefore, Nest's programs give microloans to businesses that preserve these ancient artistic practices and help women achieve self-sufficiency using the craft-making skills they already have.

Nest is requesting \$13,100 from Dining for Women to implement its business-training curriculum in three different villages in Morocco: Midelt, Khenifra, and Tigmigjou – and to give a loan to a cooperative in Khenifra and women in Tigmigjou.

Today in Khenifra, poor women cannot afford to travel to tourist towns and must sell their products to middlemen, who buy the crafts for very little and sell them in tourist markets for great profit.

What Makes Nest Different

- ♀ Nest's loans provide more than money. Under their "microbarter" program, women purchase the supplies, training, bazaar space, or raw materials needed to make their crafts. Furthermore, rather than requiring repayment in cash, Nest encourages women to repay their loans in product, which Nest then markets and sells on their Web site and in select retail outlets.
- ♀ Nest partners with domestic designers who are successful in both art and business and are committed to sharing their expertise with other artisans around the world. These designers advise Nest craftswomen and, with Nest's loan facilitators, help develop Nest business training curriculum. Nest's curriculum is comprehensive, as well as adaptable to a loan recipient's specific community, village, country, and traditions. Though written in English, it will be translated into the appropriate languages for Moroccan villages, with specific educational goals that take into account cultural differences.

The 12 aspects of Nest's curriculum:

Introduction	Finances	Budgeting
Marketing		
Product Development	Branding	Presentation
Wholesale		
Western Markets	Greening	Best Practices
Launch		

- ♀ Brian Kremer, a former Peace Corps volunteer who has been a business advisor in Morocco for two years, will teach the training sessions in the villages. He has firsthand experience with many of the women involved and is trusted by the cooperative. Each sessions will teach 5-15 students. With handouts, individual question/ answer sessions, and a review component, Nest's curriculum ensures that each woman understands and can implement the information.

Why Needed

In 2005, the Moroccan King launched initiatives that improved social welfare through rural electrification programs, overhauled tourism and agriculture, and replaced urban slums with decent housing. Still, Morocco struggles with a high illiteracy rate, a low education enrollment rate, and high unemployment and underemployment rates. In addition, the global recession and falling phosphate prices have hurt Morocco's main industries, tourism and phosphate exports. **Economic growth in Morocco will occur when they reduce unemployment and underemployment, improve education, and expand and diversify exports beyond phosphates (CIA Fact Book).**

To that end, Nest provides microloans, market access, and business training to impoverished Moroccan women, thus bolstering employment, eliminating poverty, and expanding Moroccan exports.

Moroccan Poverty Indicators

Labor force, female (% of total labor force) (2007)	24.8
Literacy rate, (% of people ages 15 and above) (2007)	55.6
Balance of merchandise trade (US\$ million) (2008)	-21,633,870,223.0
Foreign direct investment, net inflows (US\$) (2007)	2,806,640,000.0
Value of debt (% of GNI) (2007)	29.0

Goals of the Project: After establishing microloan programs in Morocco, Nest noticed microloans alone do not always lead to business success. Therefore, Nest wants to implement business training in all microlending programs and give loans to two villages so women will have greater access to viable markets. Using their curriculum and loans, Nest hopes to increase community awareness and support, improve craft sales, and ensure financial success for women in Khenifra, Midelt, and Tigmigou.

Why these Villages

- ♀ **Khenifra** is a small Berber village in the Atlas Mountains. The women of Khenifra make traditional textile crafts, including embroidery, carpet-making, and hand-made buttons. Jobs outside the craft industry are scarce, so most women work alone in their homes, sewing or weaving; therefore, they rarely leave their homes and lack female companionship.
- ♀ In the tiny town of **Midelt** at the base of the Atlas Mountains, Hayat, a 25-year-old Berber Muslim, was presented with an unusual situation. Hayat's father had to quit running his rug shop and her brother was too young to take over the business. This left Hayat, to her parents' dismay, as the only family member able to manage the business. Hayat turned out to be a savvy businesswoman. She had no formal education. But her father's business succeeded under her management. After Hayat secured money for her family, her father reluctantly conceded that she was knowledgeable and trustworthy with the business, and together they formed a cooperative of women to preserve the ancient art of rug weaving.

Hayat wants the rugs to become a mode of poetry for the women. She refuses to give them patterns, hoping they will release their emotions and their lives into the rug design.

- ♀ In **Tigmigjou**, the family-oriented basket weaving process is done at a workshop in each family's home. To make the baskets, water-reeds interlaced in a straight pattern are woven with braided water-grass, which the older generation makes. The process is entirely environmentally sustainable.

Project's Accomplishments: Female artisans in Khenifra, one of the first loan communities Nest funded, formed the Handicraft Association of Khenifra with Nest loans. The women also opened their first bank account and pooled resources for supplies, materials, and travel expenses so they could travel into Fes to sell their products to tourists. Their association is even registered with the Ministry of Artisana.



Because rugs are costly to export, Nest provided loans to a Midelt cooperative so they could partner with leather craftsman and create bags, as well as rugs, and experiment with other crafts. Now, Midelt women can sell various crafts to tourists in Moroccan markets and Nest will sell crafts to customers online and to western vendors. The new products and ability to reach new customers increased the cooperative's marketability and the women's earning power.

Why DFW's funding is vital to this project

- ♀ None of these highly skilled Moroccan women, with crafts coveted around the world, has experience producing or selling goods to outside markets. Moroccan artisans will benefit immensely from Nest's training, funded by DFW. The women's new knowledge, combined with traditional skills, will enable them to run profitable businesses with long-term success.
- ♀ Because Moroccan women often work in the home and seldom receive business opportunities, DFW's gift proves essential to the Khenifra cooperative, giving women greater travel opportunities they can sell goods at craft fairs across Morocco.
- ♀ Donations will also allow Nest to give a loan to women in Tigmigjou. These women, then, can form a cooperative, purchase materials and supplies in bulk at cheaper prices, and sell goods in larger towns with tourist markets.

Tigmigjou Facts

Population: 300
Area: 3 kilometers
Housing: 4 patches of houses
Amenities: No running water; obtained electrical power in 2005
Industry: Farming and basket weaving

How Nest Will Use DFW's Gift		Amount
Air travel for Nest staff		\$1,500.00
Travel within the country to visit Khenifra		\$300.00
Food and lodging for Nest staff and facilitator in Khenifra		\$800.00
Payment to facilitator for teaching the courses in Khenifra		\$1,200.00
Travel within the country to visit Midelt		\$300.00
Food and lodging for Nest staff and facilitator in Midelt		\$800.00
Payment to facilitator for teaching the courses in Midelt		\$1,200.00
Travel within the country to visit Tigmigiou		\$300.00
Food and lodging for Nest staff and facilitator in Tigmigiou		\$800.00
Payment to facilitator for teaching the courses in Tigmigiou		\$1,200.00
Translation fees		\$100.00
Printing costs for handouts, binders and other supplies in the 3 towns		\$600.00
1 st Loan for Tigmigiou Community		\$2,000.00
2 nd Loan for Khenifra		\$2,000.00
Total Amount Requested		\$13,100.0

How Nest Measures Program Success

To gauge the knowledge and skills women gain in business training, Nest compares women's responses on surveys pre and post training. The surveys include questions that determine how well the recipient understood the material presented (i.e., "What does it mean to produce "green" products?"), whether women think the practices learned will be helpful, and how Nest curriculum could be more applicable to their region or business. Other indirect evaluation methods include a post-loan survey administered one year after obtaining a Nest loan, which shows whether business is increasing or decreasing. Nest is adding a component to their existing evaluation that will measure results of women who completed business training versus those did not completed training and how training tangibly affects loan recipients.

Financial Profile of the Organization:			Goal of DFW Gift
Expenses	Amount	Percentage	\$15,000
Goods Sold and	\$85,294	80.2%	
Program Development &			
Management	\$10,401	9.8%	
General Fundraising	\$10,619	10.0%	
Total	\$106,314	100.0%	

Sources:
Nest, Wikipedia.org, cia.gov, Imdb.com , Ruralpoverty.org

