



## Follow-Up Report

**Name of Program:** NEST, Morocco

**When Featured:** June, 2010

**Donation from DFW:** \$23,483

**Website:** [www.buildanest.com](http://www.buildanest.com)

**Mission Statement:** Nest provides female artists and artisans of the developing world with the tools needed to move from poverty to self-sufficiency.

**Project Summary:** *DFW's donation helped women in three Moroccan villages to implement its business-training curriculum and to provide a loan to a cooperative in Khenifra and to women in Tigmijou.*

### **2. Results: Tell us what the project achieved and how. Please be specific and include measurable results.**

Nest's model combines four specific interventions when, taken together, help women create enduring and successful businesses. The Nest model provides access to capital in a way that overcomes important limitations of microfinance; provides training in skills necessary for a small business to succeed; facilitates access to reliable markets; and builds on women's traditional strengths, while promoting respect and appreciation for traditional crafts.

The Nest organization owes you a very deep debt of gratitude. By funding this project in these three communities halfway across the globe, Dining for Women has enabled women to feed families, establish businesses for themselves and make the world brighter through art. Projects such as these are simply not possible without the belief and generosity of women just like you. We hope that you know what a huge difference you have made this year and for many years to come.

Nest received a grant from Dining for Women to assist its efforts in three Moroccan communities where Nest operates: Khenifra, Midelt, and Tigmijjou. **More specifically, funding from Dining for Women supported both our unique microbarter loans and the financial and business training of loan recipients working in these three communities, using the curriculum created by Nest:** From Creativity to Self-Sufficiency: Nest's Business Curriculum for Artisans. These courses teach basic business skills, product development, financial literacy, marketing, environmentally— sensitive production methods, professional presentation and pricing and how to appeal to a western consumer, while also preserving artistic integrity—all essential skills for craft—

specific businesses. Additional funding from Dining for Women supported the acquisition of looms, sewing machines and other business-related supplies for the loan recipient communities.



**This grant from Dining for Women enabled Nest to dramatically change the lives of 50 artisans across the three communities.** All of these loan recipients were exposed to the Nest business and entrepreneurship curriculum, gaining valuable knowledge and experience that will ensure that their crafts-based businesses thrive long into the future. The 12-part course focused on the specific areas of: Finances, Budgeting, Product Development, Marketing, Branding, Presentation, Wholesale Businesses, Western Markets, Greening, Best Practices, and Launching a Business.

**These women now have the skills to successfully**

**navigate the global marketplace and export their crafts to individuals and business across the world.**

**Support from Dining for Women provided microloans of \$2,000 for two of the three cooperatives (the third microloan was covered directly by Nest resources).** These loans are

absolutely essential to the Nest model of microbartering, the way in which our organization has pioneered a radically different approach to microfinance. Nest makes small, interest-free loans to women artisans who use the funds to purchase the supplies, training, bazaar space or raw materials necessary to make their crafts. The loans are repaid in merchandise, rather than cash, and Nest markets the resulting product(s). Net proceeds are recycled back into more loans for more women. Both lender and borrower are aligned in their interest to have the business succeed in making high quality, marketable products.



Nest's microbarter splits market risk more equitably between lender and borrower, improving prospects for long run success. Each cooperative has specific examples of how they were helped through the microbarter relationship. The Midelt cooperative was able to experiment with more natural forms of wool for their rugs, which increased their appeal to the Western market. The women of Khenifra purchased beads needed for their jewelry, speeding up the production process. The cooperative in Tigmiyyou pooled resources to invest in bulk raw materials, decreasing the number of pre--- production shopping trips required, which reduced their production costs.

**The women's lives have been greatly affected financially, well beyond the microbartering relationship with Nest:** a perfect example being the success of the women in the Midelt Cooperative. Once the cooperative went through the Nest business course, Nest (with the extra Dining for Women money) funded a trip by the Cooperative President, Hayat, to go to New York and meet with carpet showrooms in order to establish

partnerships. A relationship has indeed been secured for these women to market and sell their rugs through KEA Carpets and the owners have agreed to purchase 15 rugs to sell. This equates to over \$10,000 worth of merchandise. But the effect of Nest's partnership with Dining for Women goes much further, beyond the establishment of a business relationship in New York City.



**Statistics show that prior to their involvement in the Nest program, most of our loan recipients earned less than \$10 per day and a significant number earned less than \$2 per day. Almost half of our participants reported experiencing reoccurring food insecurity. Through the Nest model, not only did the lives of our loan recipients improve, but**

**their extended families also became involved in the creation of goods, thus nourishing the lives of women, families and entire communities.** Nest has developed specific metrics for outcome measurements and analysis is underway, but since these loans are still in process, the numbers have yet to be completed.

Anecdotal evidence and evaluation by Nest consultants in the communities indicates that loan recipients' standard of living measurements are vastly improved as a result of program participation. One of these women is the president of the Khenifra cooperative. Naema Birili is a young woman, 32 years old and the mother of two children. As a Muslim female living in Morocco, she has very little freedom. The only time Naema is allowed to leave her home is to attend religious services. This isolation, lack of companionship and financial dependence was devastating for Naema, as it is for all the women in her village. Yet all these women are skilled artists, learning indigenous crafts from a young age. And though they create beautiful merchandise, they must sell it to middlemen (men, of course) for next to nothing, who then take the items into bigger cities to sell to tourists for much more. Naema—bold for her young age—decided to change the system. With Nest mentoring, and eventual funding, she helped found the Khenifra handicraft association in her village and opened an all-female community center where women can come to do crafts and care for their children. Because it is for women only, it does not violate societal or cultural norms, yet allows each woman to pursue companionship and craft-making. By pooling their resources, they have been able to increase their earnings and minimize the need for middlemen.

**Additional support from Dining for Women led to the acquisition of one industrial-sized horizontal carpet loom, two computers and printers, and two sewing machines for use within the cooperatives.** These purchases greatly increase the ability of the artisans to meet the market demand for their goods, as well as give them the necessary equipment to sustain their businesses long term. Part of the Nest curriculum involves hands-on computer training and computer literacy classes.

**Tell us specific ways the funds from Dining for Women were used.**

- The grant from Dining for Women was used in a variety of ways to implement Nest's 3-part microbartering process.
- \$4,000 was used to finance loans to two artisan cooperatives.
- Dining for Women also funded Nest's 12-part business curriculum for each group, including staffing, translations, printing and evaluation.
- The funding also covered Nest's administrative costs for overseeing the loan implementation and market access. By covering these costs, the money generated through loan repayments and product sales can be reinvested to assist women in communities all over the world, therefore making the project much more globally impactful.
- Finally, funding from Dining for Women covered the acquisition of one industrial---sized loom, two computers and printers, and one sewing machine for the artisan cooperatives.

**Obstacles: What were the challenges and how did you address them?**

The greatest obstacle for success with this program was a result of cultural barriers. All three artisan cooperatives are within extremely conservative Muslim communities, societies that can be unsupportive of the activities of independent women. The long-held belief in these areas is that the woman's place is truly "in the home": no unescorted activities outside of the house, no activities that may enlarge their social or intellectual worlds, no exposure to new ways of thinking. It was a challenge to convince many loan recipients to leave their home for portions of each day to attend business courses or crafts workshops. In order to address this issue, Nest workers and course instructors would check in on any women who missed a training session, providing support and giving individual instruction where applicable. Additionally, Nest enabled women to work on their craft projects in their own homes, easing the social pressures placed upon the artisan women. This also allowed them to still keep their familial obligations as a priority.

**If DFW donations did NOT cover the entire cost of the project, what percentage did the funds cover, and how were the funds used?**

Nest covered the costs of a third microloan and additional administrative costs for the continued support of the project, ensuring its long term success.

**How many lives do you estimate the funds (1) impacted directly and (2) impacted indirectly [through a mother's children, community, etc.]?**

**The project directly impacted the lives of 50 artisan women in the three communities.** Assuming that each woman has an average of two children, and factoring in the additional community and family members that benefited indirectly, **Nest estimates that 200--250 lives were touched, directly or indirectly.**

### **Quotes from women impacted by the project:**

"My name is Naema Birili. I'm president of the Khenifra's Women's Handicraft Association. I want to make the association a dynamic organization that will rely on teaching the officials and members' capacity building, and organize cultural activities to make the association well-known for its goals and strategies as well as its products. I want to organize training sessions and provide members with efficient and educational means to promote the role of women in socio-economic development. I want to enable women to be producers, and then have a steady income. I want to impart socio-economic and educational knowledge among women."

"I'm Hanane Rami. I'm single. I'm 23. I live in Khenifra. My family consists of five people: grandparents and my cousin's children. My grandfather and I are the working people in my family. I was seeking a Nest Loan to secure my future and guarantee my living. I hope to set up a profitable business to secure my life because there are no work opportunities in my city, and this makes a lot of people travel to seek work. Thanks to this loan, I hope to empower myself, and save enough money to build up this business which is above mentioned, and later be a housewife for my husband and children. I want a peaceful and decent life which I haven't lived for many years because my parents were divorced. Without my grandmother, who adopted me, I would not be the person I am now."

"My name is Fatima. I'm 20. My family consists of four people, and the working member was my father, a retired soldier. I live in a poor neighborhood. As for my city, it's Khenifra. I love it very much because I was born and raised in it. However, I feel very sorry for my city simply because there are no job opportunities. What I love so much in it is its ambitious women who are excited to show their potential in handicraft."

"I'm Nasrine. I'm 24. We are four people in the family, and the working person is me. I hope to have a steady social and economic life through the money that I will save from my work on beads, buttons, bags, etc., anything related to craft making."

### MIDELT:

"My name is Hayat Ait Alla. I am 25 years old and the president of the cooperative. We call our cooperative Toudart Iwsta which means Life of Looms. I grew up in a small town outside of Midelt, Morocco. I am not married and live with my brother, sister and mother. I support my family while my father is away running a business in another town. My father owns an apple garden in the other place and a carpet shop in Midelt. He turned the carpet shop over to my brother and I to run in order to support our family while he is gone. My plan was to design women's clothing and make money to support my family. But I fell in love with the carpets in Morocco. I have been running the family carpet shop since 18 and studying carpets since this time. Now, there is rarely a carpet that I am unable to identify its origins. My cooperative has grown out of my love of carpets and my desire to help women in my community. We started my cooperative

on March 1, 2007. Originally, women began working in their homes on old hand made wooden looms. By the end of the first year, I found our room to rent so we could all work together under one roof. I dream of having a large cooperative with lots of orders. I fear that with the changing market of carpets that handmade quality rugs will start to die off, as machines begin to be used. I worry that traditional Moroccan rugs will disappear. I want my cooperative to succeed not only to give income to my women but to give life to a dying trade.”

Described as the heart of the cooperative by Hayat, Lalaftoume brings laughter and joy to the cooperative. Lalaftoume is a 45---year---old divorced woman with a 23---year--- old son and she does whatever she can to give her son a good life. They live in Lalaftoume’s parents house. She takes care of all of them and is the sole provider while her son finishes school.

Jamielia is married with one daughter and hopes to have one more child. She lives with her husband in his brother’s house. She is 30, started making carpets when she was 16, and enjoys working with the community of women in the Cooperative. She hopes the cooperative will grow so that it will help more women in the future.

Rachida grew up in Errachidia and learned how to make carpets when she was 17. She studied how to make carpets in Azrou at the Artisana. She is now 50 years old. She said she is old but she still has a lot of energy to work. Rachida has three daughters and one son. Her husband doesn’t always find consistent work and her son has yet to find anything. She says that whatever money she can make in the

cooperative will help her family. She hopes that her hard work and effort in the cooperative will be returned to her in the future. She loves the women and wants to arrive with the cooperative, meaning she doesn’t want to make more money than any of the other women. She views her work as an effort of all the women. It puts a smile on her face just knowing that others in the community of Midelt talk about their cooperative. She wants everyone to know that they are doing something together, that they want to do something with their lives. She said, “We make carpets, we have families we are supporting, this is life. We need water and vegetables, if we have a nice face, too, than praise be to God!”

Fatima is 28 and has a home with her husband and her husband’s brother. Fatima attended school for only a few years and then began learning how to make carpets from her mother when she was 13. She has one daughter and one son. All five of them sleep in one room. She hopes that one day she will have a nice home and that the cooperative will grow as she grows. She said if the business was there, she would work from morning to night to support her family.

Aicha is 40 with three daughters. Her husband does not support her family. They are still legally married, though he has married another woman. Aicha is handicapped in one of her legs. She injured her leg at a young age doing hard manual labor for her parents. She has to have piece of metal in her leg changed this next year but doesn’t know where she will get the money to afford the operation. Currently her sister helps her support her

family, but Aicha dreams of the day she will be the one putting the food on the table. She hopes that the Cooperative grows so that she will be able to support her daughters.

### TIGMIJJOU

"My name is Fatima. I am 43 years. I was born in Chichaoua but now I am married I live in Tigmijjou. I like Tigmijjou because it is now my home and where my children born and grow up. I have one boy and three girls and we all live in same house with my husband. I wanted to work with Nest to work more and have better life for my family. I learn from my husband's father how to make bags and I do them for six years. With money I get from selling bags, I want to educate my two little daughters, have better home, and buy better food."

"My name is Fatouma. I am 37. I was born and raised in Tigmijjou. I like it here because of people and my family lives here. I am married and I have six girls. I live with my daughters but not my husband. He lives away two hours where he works but he comes on weekends. I wanted the Nest loan to buy more supplies and dye to make more bags. My mother and father teach me how to make bags I make them for nine years. From money I get from bags I want more supplies and to support my daughters in school. With this money, I am buying sewing machine to make handles for the bags so I don't have to get them from Essaouira that is 30 km away."

"My name is Halima. I am 45 and I have lived in Tigmijjou my whole live. I enjoy living here because it is where I was born and my family is here. I am married and I have seven children. We all live together in house, except for two daughters who study in nearest city. My husband and four of seven children work on bags. We wanted Nest loan so I can buy new supplies and make more bags. My husband teach me to make them and I do it for ten years now. I want to use profits to buy new supplies and let my children continue their studies and improve their lives. We are planning to build workshop on side off our house. Space to be used to produce leather handles for bags and will increase profits and keep money in Tigmijjou. I want to help local economy as well as my family."

"My name is Nadia. I am 23 years old. I have lived in Tigmijjou my whole life and never anywhere else. My whole family lives here and I enjoy peaceful way of life. I am married and have two sons. Father teach me how to make bags and I have been doing for 11 years since I was 12. I would like to make sure that my son can go to school past 5th grade. I also like to use profits to buy more supplies. In future I want two more children and make sure they are able to study in the city and get good jobs. My family can make enough money but in future I want to make more bags in order to make profit and improve our lives."

My name is Sadia. I am 37 years and I have lived in Tigmijjou my whole live. I like living here because I always have and my family is here. I live with my husband and four of five of my children. With support of Nest, I think women in Tigmijjou are more confident and ready to fulfill more orders. This will help us not be so poor and have happier and better lives. I am so happy that I can work with Nest."



## **Financial statement of the project and list of itemized expenses.**

Air travel for Nest staff	1500
Travel within the country to visit Khenifra	300
Food and lodging for Nest staff and facilitator in Khenifra	800
Payment to facilitator for teaching the courses in Khenifra	1200
Travel within the country to visit Midelt	300
Food and lodging for Nest staff and facilitator in Midelt	800
Payment to facilitator for teaching the courses in Midelt	1200
Travel within the country to visit Tigmijjou	300
Food and lodging for Nest staff and facilitator in Tigmijjou	800
Payment to facilitator for teaching the courses in Tigmijjou	1200
Translation fees	100
Printing handouts, binders & supplies for each community (3)	600
Loan for Tigmijjou Community	2000
Loan for Khenifra	2000
Computer for Midelt	1270
Printer for Midelt	350
Loom	1000
Training on the Loom	1500
Computer for Timijjou	1270
Printer for Tigmijjou	350
Sewing Machines (2)	240
Building Supplies	300
<b>Total</b>	<b>\$19,380</b>

Additionally, funding from Dining for Women was used for Hayat ait Alla (president of the Midelt cooperative) to travel to New York City to meet with—and secure partnership with—several carpet showrooms. This trip was a success (as described above).