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ProjectsAbroad

## University of Wyoming graduate uses Boren Award to engage in Microfinance Project in Tanzania

Allison Beaufort (22) spent a total of eight months living in Tanzania as part of a study abroad scholarship she received from the Boren Award program, which funds opportunities for U.S. undergraduate and graduate students to learn languages underrepresented in international study.

After completing her degree in international development, with minors in international agricultural economics, African American and Diaspora studies at the University of Wyoming, she headed south to the University of Florida where she immersed herself in learning Kiswahili for two months. Shortly thereafter, she traveled to the island of Zanzibar, off the coast of Tanzania to further her language studies for four months with a different university.

“The Microfinance Project brought me to Arusha, Tanzania. I’m interested in microfinance as a development initiative because I think that it works on the level of empowerment. We are not telling the people how to use the money or how to continue their lives but giving them education then letting them use the loans as they wish. That way, we are not

intruding into their lives but focusing on trying to empower them.”

Microfinance is one of the many projects offered by Projects Abroad, a global volunteering organization with placements all over the world. As part of her project, Allison lived with a local host family and reported to work at the Projects Abroad office where she worked alongside a staff coordinator and other international volunteers.

“We work with women to give them loans, but prior to giving them loans we try to spend at least two months building relationships with them. We do business trainings to teach them marketing strategies and how to save money which is a big issue for a lot of people here. We also teach them about business plans, cash books, and record keeping for their business. After trainings, we help them fill out loan applications and later disperse the loans. We start them out with very small loans and if they are successful, they are eligible for larger loans.”

Allison found that spending time in the field with the women was very rewarding

and believes the project made a tangible difference in the lives of the women.

“We visited some other microfinance projects in Arusha and there was a consensus among the other volunteers that the Microfinance Project at Projects Abroad was much more culturally relevant and useful because the other organizations work simply as banks, so they see a lower rate of return on the loans and they don’t have as much interaction with the women. They don’t actually know how the loans are helping the women but because we’ve built relationships with our groups of women, I feel very connected to the project. If I was going forward in a career, I now know how to interact with people in a business setting and given this opportunity, it’s a great way to empower people.”

MICROFINANCE IN TANZANIA

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