

Lumos Final Report-Tanzania 2015

The Award

It's incredible to reflect back on a year ago, when I was thinking about applying for the Lumos Award. I remember sitting in my dorm room for hours, just researching different projects, and different partner organizations. At the time, it seemed like an unreachable goal, but now that I look back, It's obvious that God was with me every step of the way, and gifted me with the Lumos Award. This Lumos Award gave me the opportunity to work on micro-finance, within Tanzania, and I am forever changed because of it.

Project's Abroad

After several weeks of intense research, the organization that I decided to use as my project proposal was Projects Abroad. A few key aspects stood out for me, when looking into Projects Abroad. Their past history, volunteer reviews, and overall solidity gave me confidence that I was making the right decision.

Micro Finance

There are many vulnerable groups in Tanzania, who are desperately seeking a way to empower themselves, and get out of the vicious cycle often created by poverty. Projects Abroad has targeted specific groups in need of help, and will provide funding and training, giving them the skills and financial help necessary to start a business. This will enable them to secure a sustainable future for themselves, through small scale entrepreneurship.

During the summer of 2012, one of Projects Abroad's volunteers started to work with a group of women, providing guidance for their business. The women began with a small capital and decided to create a jewelry business. They used the capital to purchase what they needed to start. Each of the women creates some jewels, and the income is used to distribute profit (that they often call loans).



Given the success of this group, Projects Abroad decided to support new groups of women, and currently, the project is at the stage of selecting new communities. This Micro-finance project provides vulnerable groups with small loans, which over time, and with guidance, they will reimburse. Following complete reimbursement, new groups will then be selected.

My Placement: Microfinance

Upon my arrival in Tanzania, I immediately began work on my microfinance project. This project is very different from most other projects, because volunteers are given the opportunity of going into the field, and making some sort of sustainable change. As a microfinance volunteer, I was more than just an observer. I was an important and vital part to the livelihoods of the women we worked with.



With this project our team worked with 40-50 illiterate women, who owned small businesses, or were looking to start one. Tanzania provides free government education until the 5th grade, but after that the literacy gap begins to widen by each year of education. Four years ago, the secondary education rate for girls was around 7%, and has since risen to nearly 24%. Although the literacy rate has increased significantly, this still leaves 76% of the women population uneducated. Even with the 24% the quality of education is simply not good. The teachers who are teaching the classes are uneducated and the whole system seems to be imploding on itself. This is why our microfinance team solely worked with women. In this society women are generally seen as caregivers, and nothing more.

Through this project I hoped to empower these women and show them that they are capable of more than just taking care of their families.

Some of the businesses we worked with included small soda shops, boutiques, salons, textile shops, farms, jewelry, etc. On an average, these women were given anywhere from 50 USD to 300 USD in loans, to help fund their business ventures, which they paid back in small increments, over an allocated period of time. One of my favorite parts of this project was seeing sustainable change through the micro-loans, which Projects Abroad provided for these women.

When I first arrived to Tanzania I was one of two volunteers on this project. At that time, since there was not a lot of help, we tried to focus more on recording some data of the women. We first started with recording their skill levels on math and English literacy.

These two skills are the most basic and most necessary skills that these women needed. In my first month of this project we would do different lessons on book keeping and simple English words, which really boosted the women's ability to understand and comprehend the way their businesses functioned, as well as being able to talk to customers in a more appropriate business manner.



As these skills improved among most of the women, we moved onto work on some more applicable skills, like marketing and business planning. Marketing is essential to these women, because most of their businesses are not innovative; instead they just copy other people's ideas from down the street. This was a huge problem that we as a team had to deal with. We encouraged the women to find ways of product differentiation, which seemed to be incredibly helpful to their businesses.

Along with this, we also did a lot of business counseling, which is when we would visit the women's individual businesses, in order to give them some ways to improve their businesses for the future.

Overall, I absolutely loved the microfinance project. It was an incredibly hands on project, which not only allowed me to help women in need, but it also helped me learn and grow as an individual in my abilities.

Host Family Experience

If there was one thing that I would not change about my time in Tanzania, it would be the host family placement. I was kind of nervous about living with a local host family, before traveling to Tanzania, but now that I look back on it, it was the most beneficial experience to my time abroad. My host mother, Bebe was a native Tanzanian, but ironically went to university about 30 minutes away from my home in Indiana, and my host father, Joseph was a doctor who practiced in Germany for 15 years, and since has moved back to Tanzania to improve the health care system. They had nine children, all of whom were adults, and had their own families. They had 2 teenage girls living with them (Rener and Elizabeth) who helped do all of the cooking and cleaning, as well as an 18-month-old baby.

My host family was incredible! They not only taught me about the Tanzanian culture, but they broadened my perspective on my whole experience. They also invited me to experience some different cultural things, such as festivals and weddings, which I would not have had the opportunity if it were not for them.

In this picture on the right I was making pizza for our host family. Two other volunteer and I decided to share some of our American culture with our family and made them pizza and chocolate cake. To say the least, they loved it so much they requested that next time we teach them how to make it.



Struggles

The first two weeks that I was in Tanzania was a learning experience, to say the least. I didn't necessarily struggle with adapting to the culture, it just took some time. After about two weeks I had a good grasp on what my objectives were in my project, and I was getting more used to the cultural differences. Overall I felt like I had a pretty good understanding of what I was getting myself into, before traveling to Tanzania, but there were a few things that took me by surprise.

1) The pace of life: The pace of life in Tanzania is much slower than what I was used to in the United States. I loved their mentality on relationships and building community, but it seemed to get in the way of my project quite a lot. One of the biggest issues my team faced was attendance. We would visit each group once a week, so in my time there I visited each group a max of 10 times. Because of this each group meeting was essential to the women's growth and development. Because of the way their culture functions, their way of life often times got in the way of group meetings and we were unable to do everything that we wanted to accomplish as a team. This is something that I personally had to get used to as I stayed in Tanzania.

By my 10th week there I felt like I had become a true Tanzanian. It took me nearly twice as long to walk to work just because of the Tanzanian pace of life, and I no longer was stressed about getting things done so quickly. Just like the Tanzanian's say, "If it doesn't get done today, then I'll do it tomorrow." It was a nice lifestyle switch, for a while.

2) I'm not a professional on everything: A lot of the women had very specialized businesses. When we started doing individual business consultations, I ran into a few problems with some of the women. One woman, Helena owned some land that wasn't being used, and wanted to know how she could start growing mushrooms in her spare land. I thought this was a great business, but I had no knowledge of how to grow mushrooms. Because of this, it became a sort of struggle to give proper business counseling to some women we worked with. If there was something that multiple women were interested in, like raising chickens, then we would try to find a local Tanzanian to come and talk at our networking events and teach the women collectively how to do such tasks. I think that outsourcing this was the most beneficial way that we as a team could have approached this problem.

Travels

While learning how to serve one of the great things that I had the opportunity to do was travel and experience new things. Before I had come to Tanzania, I never realized how incredibly beautiful it actually was. I think that I just had a preconceived idea that it was going to be just a dirty and dusty place, but when I arrived I found quite the opposite to be true. Tanzania is one of the most beautiful places that I have ever visited. Just coming out of the rainy season, the trees were at full bloom, and the landscapes were greener than I had ever seen before.

Due to this high influx of landscapes, Arusha is one of the biggest touristic cities in Africa. I was given the opportunity of going on a Safari for a weekend while I was there, which was amazing! I was a little skeptical of paying so much money just to see animals, but once I got to the Serengeti, I realized why over one million people from all around the world come to this place. As I looked around, all I would see were plains for miles and miles, with animals sporadically grazing around. From lions, to cheetahs, to elephants, I was able to see it all, and truly experience animals in the wild.



Another incredible opportunity that I had, while I was in Tanzania was to climb Mount Kilimanjaro. At an elevation of almost 20,000ft., I wanted to make it my mission to make it to the roof of Africa.

With a 7 day and 55 mile trek, I was able to make it to the peak of the mountain. The trek was not only physically challenging, but it was also extremely mentally challenging. After the third or fourth day, doubts began to cease my mind and take over. Once I hit the top though, it was all worth it. As I looked around I saw a sea of clouds below me with the sun rising to the east of the mountain. I remember that feeling as I touched the peak just thinking how amazing this whole trip had been, and to conclude it on the peak of Africa was truly incredible!



I am forever grateful to the Lumos Foundation for providing this opportunity for me to travel and experience a new way of life.