

TAEF Fellows Program

Application for CFE's Offer (MICROFINANCE - Tunis)

(Rawia Chaouali)

General Information

Name: Chaouali	Surname: Rawia
Gender: Female	Marital Status: Single
Birth Date: 20/08/1996	Home Address: App 9, Rachidya 2, El Mourouj 3
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Emergency Contact: Moufida Arif/ +21622791335/Mother	University: Tunis Business School
Expected Degree: Bachelor of Science in Business Administration	Graduation Year: 2020
Languages Known and Proficiency: Native fluency in Tunisian Arab Dialect. Working knowledge in French and Standard Modern Arabic and Fluency in English.	Major: Finance and International Political Economy
How did you hear about the program? Former TAEF follow	Type of Internship: Any time of the year internship Preference: Spring semester 2020, from February until May.

Are you involved in community work? Provide details

Since I started college in September 2015, I have served in multiple volunteering positions with different organizations. First, university clubs, such as Act to Impact in which I helped organize and manage an event for kids in the neighborhood surrounding Tunis Business School to get glasses and get their eyes checked by doctors. Then I joined Enactus, as a member of the project management department. The project we worked on was to market the traditional art craft done by people with disabilities at UTAIM (Union Tunisienne d'Aide. aux Insuffisants Mentaux). Third, during my exchange year in the United States, I volunteered in The Local Cup which is an innovative community-run start-up coffee shop located in the Near Northwest Neighborhood of South Bend. I volunteered taking care of and entertain the kids of the neighborhood on weekends. Fourth and most importantly, I worked as a project manager for 6 months with the Women Entrepreneurship Institute – L'Ellethom, in Tunisia. The WEI offers business workshops to women in rural and underprivileged areas of the country to be able to start their businesses and gain financial independence. In addition to my position as a project manager, I also worked as a trainer focused on SWOT and BMC analysis and delivered workshops in different areas of the country including Kairouan, Jendouba and El Kef.

Where do you see yourself in 3-5 years? Describe please

According to my current plans, in three years I will be a holder of a master's in economics after completing a one-year master's program and have two years' experience in either a nongovernmental organization (national or international) that focuses on economic development of especially underprivileged communities or a financial institution that serves the same purpose. After gaining the experience needed and giving back to my community, I am considering applying for a Ph.D. program in economic development and policymaking which might take up to four years after which I will join one of the international organizations or financial institutions again but as a senior economist with the possibility of teaching as a professor in college.

Fellow program details

Why did you choose CFE company? What did you consider in setting your priorities?

I chose CFE for three main reasons. First, it is directly related to my field of study: business administration with a concentration in finance and international political economy. Thus, working with CFE will contribute greatly to my professional and personal development. It will help me put theory into practice and better understand the field of finance, risk management, and economic development. Second, CFE's mission and vision are in line with my principals. In my short- and long-term career goals, I want to be part of an institution that directly contributes to the economic development of Tunisia and/or the community. Supporting small businesses flourish is a number one priority for the Tunisian economy to prosper and being part of such a process is one-step towards achieving my long-term goals. The third reason is my growing interest in microfinance institutions and their contributions to the economy of developing countries. This interest started when I for the first time attended a conference by Mohammed Yunus in which he explained the key role that microfinance institutions play in decreasing poverty, helping families get over poverty traps and lift the entire community to a better future. In short, I am interested in this opportunity because it is in line with my studies, professional and career goals and especially my values.

What do you think your added value would be as an intern in the chosen company?

Working alongside with potential entrepreneurs as an intern in the United States and as a project manager and a trainer in Tunisia, I am aware of the barriers and challenges young business leaders face when opening a startup. Thus, I will bring new insights to CEF, a new perspective and help serve the entrepreneurs better. Second, my hard-working nature will help optimize the time allocated to tasks that I will be part of. Third, my diverse background that encompasses business development, project management, finance, and economics will help look at the task or challenge in hand from more than one dimension and thus find a better more effective solution.

What are your strengths?

The major strengths that I developed are: working within a team, being a quick learner, critical thinking and creative reasoning and most importantly the ability to adapt to change. Throughout my academic curriculum, internships, extracurricular activities, models simulations and competitions in Tunisia and abroad I developed the ability to work within different teams with people from diverse backgrounds, nationalities, beliefs, and opinions. Within all the teams that I have worked with, I contributed greatly to the teamwork and put all my efforts to be an effective and efficient member. Second, I can learn quickly but also do not hesitate to ask for help and guidance. Moreover, College and internships gave me the skill and ability to research and practice and be solution oriented until the task is perfectly done. Besides, my academic background, models, and simulations (United nations and World trade organization) taught me to think critically and outside the box especially when drafting a policy or when measuring the impact of an already existing policy. Thus, I am trained to take into consideration all involved parties and try to find middle ground solutions. Besides, having the opportunity to study abroad for an entire academic year helped me learn how to adapt easily to change on a personal and a professional level. Since we are living in a constantly changing environment, I consider this skill to be one of the most valuable. Thus, I never hesitate to push myself out of my comfort zone to face new challenges, learn and grow.