



# Lyra

2019 Annual Results Report



# Lyra

## 2019 in numbers

### 2,500+

girls have now safely completed their secondary education in Lyra hostels

### 1,000

girls currently live in Lyra hostels

### 140

girls' places are paid for by Lyra

### 7

schools have been endowed with digital learning tools and mentoring, reaching **3,600** students

### 6

new coding clubs have been established, involving **367** students

### 210

rural youth have been trained in a successful pilot programme

### 32%

of trainees are single mothers

### 4,030

members of which **2,613** are women

### 160

groups have been trained, of which **118** are now self-managed



### 0

hostel girls have become pregnant

### 10

hostels have been constructed by Lyra, with local communities contributing a minimum **15%** of costs

### 43.5t

of CO<sub>2</sub> per hostel has been saved through Lyra's unique low carbon construction methods

### 164

tablets and computers have been distributed

### 90%

of students agreed that their education has been positively impacted by digital learning

### 6x

increase in total assets over the year

### 5x

increase in savings over the year

### \$350,000

total savings

### 5x

increase in savings (2014-2019)



## 2019 Annual Results Report

# Contents

Reflections on the year from Lyra’s founder, Maria Spink . . . . .	5
<b>1. Constructing “green” hostels to build a better future . . . . .</b>	<b>7</b>
Hostel results . . . . .	7
Voices from Lyra hostels: Tumaini Makaye . . . . .	11
Hostels: What we have learned . . . . .	12
<b>2. A step change in education in rural schools in Tanzania . . . . .</b>	<b>13</b>
Digital learning results . . . . .	13
Cracking the code to success . . . . .	15
Voices from the Digital Learning program: Jackson Mgaya . . . . .	17
Digital learning: What we have learned . . . . .	18
<b>3. Imarika Kijana: Rewriting rural youths future . . . . .</b>	<b>19</b>
Imarika Kijana emerging results . . . . .	20
Voices from the Imarika Kijana program: Daudi Mtenga . . . . .	23
Imarika Kijana: What we have learned . . . . .	24
<b>4. Village Savings and Loans Associations . . . . .</b>	<b>25</b>
VSLA results . . . . .	25
Voices from the VSLA program: Pascalina Luhwago . . . . .	27
Lyra partnerships . . . . .	28
Lyra’s top line financial performance in 2019 . . . . .	30

## Reflections on the year from Maria Spink

**2019 was an exciting year for Lyra with new hostels built, increased access to digital learning, and more out of school youth being given once in a lifetime opportunity through our youth entrepreneurship “Imarika Kijana” program. In total we directly reached close to a 10,000 people in 2019 through Lyra’s integrated four part model. None of us could have foreseen the range of achievements and successes the year would bring for Lyra – nor the extraordinary new challenges we would meet just months later in the face of a global pandemic.**

Reaching 10,000 people in 2019 with our interventions is a significant milestone for Lyra. 2019 is also the year when we can show evidence for our approach. This report focuses on the depth and results behind our approach and shares the stories of individuals who have been part of Lyra’s journey in 2019. We know our VSLA groups have achieved better incomes and that Lyra hostels have kept secondary school girls safe, to the point that we have not seen any pregnancies or drop outs in Lyra hostels to date. This an unqualified success I would not have dared dream of in 2012.

Every year brings moments of revelations. 2019 was the year we recognised that systemic change is possible. The lightbulb realisation was that through supporting youth outside of school we can embed systemic change deeper and broader in the rural communities we support. With only 1 percent of rural girls completing Advanced secondary, the need to enlarge education to youth outside school was evident. Thus 2019 is the year for Imarika Kijana – our “Strong Youth” initiative. We recognised the large and growing majority of disillusioned youth who do not continue with secondary education but are hungry to find their own inner voices, wanting to break from the template of subsistence farming.



*Lyra founder Maria Spink meeting Ngojea Baskets founder, Ngojea Mgatha in November 2019*

To see true systemic change for the young, growing Tanzanian population, we believe in embedding our innovative Imarika Kijana “Strong Youth” initiative with the local youth taking the lead. The results from our pilot show phenomenal change in the mind-sets of participants; “soft” results such as boosting confidence and creative, lateral thinking and “harder” values through reaching higher incomes and starting new businesses, see p20 on our Imarika Kijana program

Lyra is still supporting girls in academic education, but we are also reaching out to find all youth, within and outside of the Tanzanian formal education system. By doing this we hope to give alternative education paths for the majority of rural young.

Every time I meet students or rural women or members of the communities in which Lyra works, I am inspired by the transformative effect that Lyra brings to individual and community lives. I was particularly moved by two young women I met in November 2019: By Ngojea's selflessness and creative drive in founding a weavers cooperative in Idete ward with 49 members and Dainess's discipline and quick absorption of business skills in creating her own brand of snacks.

None of what we achieved in 2019 would have been possible without the expertise, and enthusiasm of our partners on the ground and without our loyal sponsors, both private individuals and institutions. I am particularly pleased to announce the arrival of Roselyne Mariki, our new National Director, who brings a wealth of experience and positive, creative energy to Lyra in Tanzania. Welcome Roselyne!

Despite the challenges we now know of in 2020, I am so proud of what Lyra has already achieved, and energised about the journey ahead.

A handwritten signature in black ink that reads "Maria Spink". The signature is written in a cursive, flowing style.

Maria Spink, Founder

# Constructing 'green' hostels to build a better future



## Snap shot

**Only one percent of rural girls finish their secondary advanced education.** Lyra builds hostels so that secondary school girls from wide rural catchment areas (where secondary schools serve villages up to 30 km apart), can attend school safely and complete their secondary education. Lyra works with local government and communities to build hostels. Eco friendly, innovative low-carbon construction is a central tenet of Lyra's own, unique design. Lyra pays for the poorest girls to live in the hostels, supporting approx 10-15% of girls each year, while mobilising communities to keep their girls in school in the medium- to long-term.

## Hostel Results

To date, Lyra has built 10 hostels, keeping over 2,500 girls safe and learning since our start in 2012. During 2019, with the support of the local communities, construction work was ongoing in three different schools (see figure 1.1 for more details).

**More than bricks and mortar:** We have unpacked the emerging evidence of the transformative effect hostels have on not only keeping girls safe and providing a space for learning, but also on their overall academic achievement. Our evidence highlights that:

**Hostels create a safe space for girls to live and thrive.** The Lyra evidence shows that hostels are providing critical structures to keep the girls safe and learning. Without hostels, girls have to walk significant distances to school, often staying in unsafe rooms in 'ghettos', where they are put at risk. Pregnancy rates amongst secondary school girls are high across Tanzania, with the World Bank estimating the 5,500 girls drop out of lower secondary school because of becoming pregnant each year<sup>1</sup>.

**Since the beginning of the Lyra hostel construction program in 2012, over 2,500 girls have lived in the Lyra hostels and there has not been a single pregnancy amongst hostel girls to date.** By protecting girls and keeping them safe from early pregnancy and abuse, these girls are able to achieve their secondary education.

**Secondary school drop-outs across Tanzania is high.** Only 1% of rural based girls who start primary school will complete advanced secondary school. Progression to secondary school for girls in Tanzania was reported at 69% in 2017, while the net lower secondary enrolment stood at 26% for rural Tanzania in 2018, with only 6% going on to A-levels. This is a major barrier for young women to fulfil their potential and makes it more difficult for them and their family to escape a life in poverty. Lyra's evidence shows that hostels are contributing to lowering overall student drop-out rates within our schools, with just one hostel girl dropping out of secondary school to date, compared to a total of 787 students between 2014 and 2019 across seven partner schools. This is a strong indicator demonstrating just how critical hostels are in helping to keep secondary school girls in school and learning.

*"I'm so happy to stay in the hostel because it's a very safe place to stay and study. I escaped the challenges that my fellow girls face in the street – including early pregnancy which led to drop out from school, disturbance and temptation from motorcycle drivers – also lack of food to which led them to go back home almost every month to find food which hinder academic performance".*

**Femister Msola, Form III, hostel student, Madege secondary school**

<sup>1</sup> <https://tradingeconomics.com/tanzania/gross-enrolment-ratio-upper-secondary-female-percent-wb-data.html>

**Academic achievement of hostel girls:** Lyra hostels not only give girls a safe space to live, but also time to study after school and at the weekends. This translates into higher academic achievements for girls living in the hostels. Our data from five partner schools shows that of the 950 girls that sat the Form IV exam between 2016 and 2019:

- 79 hostel girls (8%) were in the top performance category, compared to 23 non-hostel girls (2%)
- 356 hostel girls (38%) were in the pass category, compared to 307 non-hostel girls (32%)
- 76 hostel girls (8%) did not pass, compared to 109 non-hostel girls who did not pass (12%)

**Figure 1.1: Hostel capacity and occupancy, December 2019**

Hostel	Constructed	Capacity	Occupancy
Ilambilole <sup>1</sup>	2019 <sup>1</sup>	96	--
Kihansi II	2019	90	140
Mlowa	2019 <sup>2</sup>	64	93
Nyang'oro	2018	80	96
Lulanzi	2017	72	100
Kihansi I	2015	80	139
Mazombe	2015	72	93
Madege II	2014	72	113
Lundamatwe	2013	72	121
Madege I	2012	72	112

<sup>1</sup> under construction

<sup>2</sup> renovation



**8%**

Hostel girls awarded top performance compared to 2% non-hostel girls

*Girls seeing their rooms for the first time in the newly built hostel at Nyang'oro Secondary School*





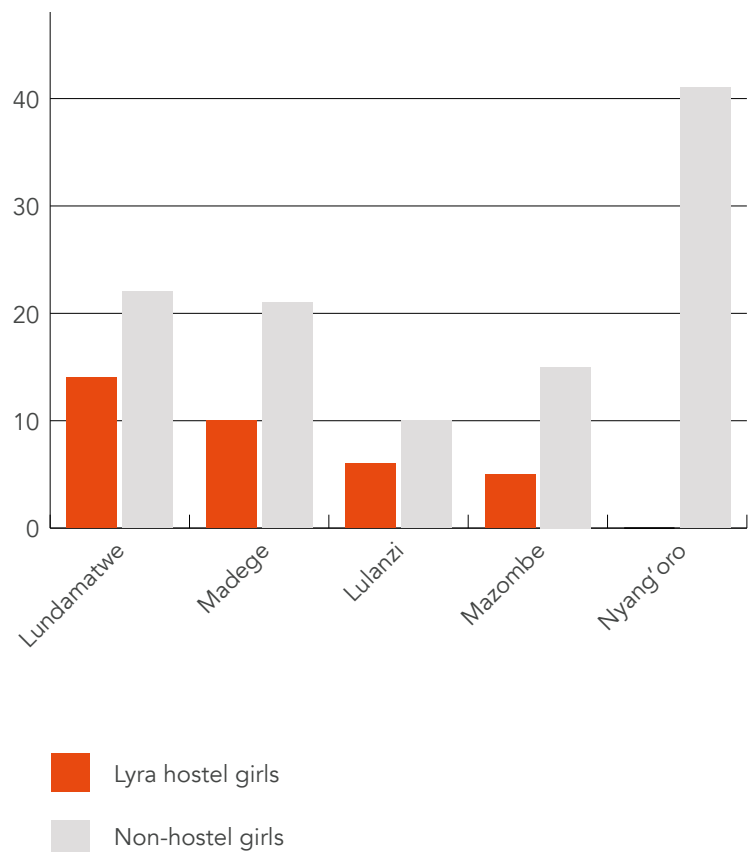
Mazombe Secondary School with Lyra hostels at far left

**Top performing students:** Overall, across these same schools the number of hostel girls in the top performer category is significantly higher than girls who did not live in hostels. During the four years and across all schools, there are significantly more hostel girls in the top performer category than non-hostel girls. This is a near consistent trend for the four years of data.

**Failing students:** Overall, across all five schools, the number of hostel girls who have failed their Form IV exams between 2016 and 2019 is consistently, and strikingly lower than non-hostel girls. See figure 1.2 for further details.

**Food support:** Since 2012, Lyra pays for marginalised and poor girl students who could not otherwise afford to stay in the hostels. The hostel costs, established by a school hostel committee, include i) three meals a day, ii) cost of a matron, iii) cost of a watchman, and iv) emergency fund. In 2019 Lyra supported 140 girls which enabled these girls to stay in the hostels and continue their secondary education.

**Figure 1.2:** Total number of hostel versus non hostel girls that have failed the Form IV exam between 2016-2019



## Building low impact, eco friendly hostels

The design of Lyra's hostels is driven by a commitment to build low impact and eco friendly hostels, engaging the local community in the build, and using as many locally sourced materials as is possible.

### The environmental impact of Lyra's hostels

What makes Lyra's innovative hostel different is primarily its low-carbon and aspirational design that takes the girls needs into consideration. Secondly, our main preferred raw material is compressed earth bricks, or Interlocking Stabilised Soil Blocks (ISSB). Soil is the major raw material for a stabilized brick and the preparation only requires labour, making this one of the cheapest ways to produce bricks. A small amount of cement (5-10%) is added to soil and manually compressed in a block press. The blocks are air-cured rather than fired. This is a low-cost, carbon-saving alternative to the traditionally used environmentally damaging fired bricks.

The largest CO<sub>2</sub> reductions are from not burning bricks in the traditional way. For the production of each traditionally burnt brick an amount of 0.68kg CO<sub>2</sub> per brick has been used as conservative average in carbon offset projects<sup>2</sup>. The choice of using ISSB over burnt bricks leads to a reduction of CO<sub>2</sub> emissions of 30t CO<sub>2</sub> per hostel. The second large reduction of CO<sub>2</sub> emissions is the saved amount of cement used in ISSB production versus both concrete blocks and traditionally burnt bricks, representing between 11–13.5t CO<sub>2</sub> emissions per hostel, using Lyra's current cement use.

There are additional environmental costs of GHGs that we have not calculated, such as the impact of deforestation for burning traditional bricks and the amount of the very potent N<sub>2</sub>O that is released in the burning of wood. The large quantities of firewood needed for firing bricks contributes to deforestation, which also affects rural biodiversity. It contributes to air pollution, soil erosion and degradation, desertification of the landscape, and reduces available fuel sources for other human activities. In agricultural regions, such as where Lyra works, these consequences are especially detrimental and can contribute to food crisis.

“The hostel will improve academic performance 100% for us girls because we will get enough time to study in a peaceful environment”

Doreen Elasto  
Kiwuyo, 15,  
hostel student,  
Form III Ilambilole



Lyra's main contractor, Pato Ninje explaining the production and benefits of ISSBs

# 435

tons of CO<sub>2</sub> saved  
in the construction  
of 10 hostels

<sup>2</sup> Roadmap to registration: Feasibility of Developing a COM Methodology and its implications on a Project using Interlocking Stabilised Earth Blocks as a Greenhouse Gas reducing building technology, Study for the Good Earth Trust, www.do-inc.net, March 2010



## Voices from the Lyra supported hostels: Tumaini Makaye

**Tumaini Makaye** is 13 years old, and in Form II at Lulanzi Secondary School. Before Tumaini started staying in the Lyra hostel, she lived at home with her mother and 2 young brothers both in Primary School. Their father passed away when she was very young. Coming from a poor family, Tumaini had to work in people's farms to earn the little income to support her basic needs. Dorine joined the Lyra hostel in July 2019 and here she talks about the affect the hostel has had one her.

“When I was coming to school everyday, I faced a lot of challenges on the way, example men wanted to sleep with me by insisting that they will give me money for my needs. I struggled a lot to escape them because I know that I may end up getting pregnant and end my dream of becoming a Doctor.

My mother does not have enough money to help me and my young brothers therefore I have to work as a casual labourer in people's farms, so as to get my school needs. The income is very small and does not allow me to contribute lunch money at school. I felt quite bad during lunch time at school and ended up eating one meal a day (dinner).



Staying in Hostel is a chance to change my life, because I know this is a great opportunity for me to improve my academic performance and once I will perform better in my academic performance and pass my final examination my life will never be the same. In hostel, I am cooperating with my fellow students to fill my study gaps. At home, because we could not afford money for kerosene for a lamp, I could not study at night. And because I was mostly hungry, it was difficult for me to pay attention in class when teachers were teaching. But now I really understand what teachers are teaching in class and I have enough time to do exercises and study. I am sure that I will improve academically and people who were looking down on me will wonder. Thank you Lyra for supporting me because this was the great support I needed for a long time , I would like to suggest that it is better to continue supporting many girls as you can because we are so many who need to be saved.”

**Tumaini Makaye, aged 13**



## Hostels: What we have learned

Our learnings are informed by all stakeholders; the girls who have lived in the hostels, teachers, local communities and people involved with the construction of the hostels.

### **Safety and well-being for the girls**

- Matrons in each Hostel need to take both a leadership and motherly role, which we have seen makes a big difference in the lives of the girls.
- Creating community-led hostels with an innovative design make the girls excited and adds a new pathway for better learning.
- The Lyra design of hostels which allows space for the girls to relax, study and feel at home supports the girls overall wellbeing and enjoyment of being in the hostels
- Solar or grid power is essential for the girls to feel safe at night and be able to study after dark.

### **Community and government engagement**

- The local communities have taken great pride and ownership of the Lyra hostels which is one of the key factors in gaining community engagement and buy-in to the hostels. This has in part been achieved through discussions with local communities. The spark of all Lyra hostels is an approach by the community requesting us to join them in building a hostel for the safety of their girls. The local authorities and community also contribute local materials to cover at least 15% of the construction costs upfront.
- Local masons are trained in a completely new technology for construction, compressed earth bricks or interlocking stabilised soil blocks, ISSBs, saving both time and money in the long term, but more importantly lowering GHG emissions significantly.

### **Production and adoption of ISSB as a raw material to build hostels**

- Although compressed earth blocks are an ancient method for building, they are viewed with suspicion in rural communities. Cement is seen as a requirement for “good” construction.
- There is a need for training in communities to understand the benefits of using ISSB and the decreased need for using cement and traditional bricks.
- Awareness of polluting emissions or environmental concerns is locally very low and not a priority.
- Close supervision is needed at the start of the project to ensure drawings are followed and that block “drying” or curing is correctly done.
- It is important to work with the local private sector, including local contractors and masons to promote ISSB technology.

# 2

## Introducing digital technology to support learning in rural schools in Tanzania



### Snap shot

Lyra works in partnership with Shule Direct and Camara Education Tanzania, to supply digital offline learning content in rural secondary schools, revolutionising the availability of education resources for rural students. Lyra also arranges coding clubs in our partner schools, in partnership with Apps and Girls, to enable students to develop the tech skills needed for the future work place.

Through Lyra’s Digital learning programs, students and teachers are able to access high quality, relevant, offline content, tools and resources that complement and work hand-in-hand with the Tanzanian curriculum.

### Digital learning results

To date, Lyra has introduced digital technology to support learning to seven rural secondary schools, providing three computer labs, 33 computers across three schools, and an additional 131 tablets. See figure 2.1 for more details.

Secondary students in rural areas face a basic lack of infrastructure, a shortage of educational materials, high pupil to teacher ratio, and a shortage of teachers to cover all subjects, with gaps in maths and science subjects. Millions of students are obliged to take two compulsory national exams in secondary education, even if they have not had teachers or materials to study for those tests, leading to high secondary school failure rates<sup>3</sup>. For rural students all learning takes place through rote teaching, with the majority of students having never accessed a computer (or in the case of Lyra’s partner schools never having seen or touched a tablet before).

Through Lyra’s Digital Learning program, the power of digital technology is transforming classroom teaching, so that students have a

Figure 2.1: Overview of digital technology provided by Lyra

School	Start of program	Computers	Tablets
Ilambilole	September 2019	11	--
Nyang’oro	Oct 2018 – Sept 2019	11	20
Lulanzi	October 2019	11	20
Kihansi	October 2018	--	20
Mazombe	February 2017	--	27
Lundamatwe	February 2017	--	22
Madege	February 2017	--	22
<b>Total</b>		<b>33</b>	<b>131</b>

chance to self study and gain relevant skills to prepare them for life outside of school. On each computer or tablet provided by Lyra, offline education material is uploaded, using an offline plug and play server, “RACHEL” but most importantly, Lyra has included offline material from the Tanzanian curriculum on servers. This additional off-line education material is a life-line for rural secondary school students. We are seeing emerging results of increased academic performance.

**164**  
computers and  
tablets distributed

<sup>3</sup> Human Rights Watch (2017) “I Had a Dream to Finish School” Barriers to Secondary Education in Tanzania



*There is a huge demand for learning via digital technology. Students often crowd around even a tablet: schools need more! Mazombe Secondary School, Kilolo District, Iringa Region, Tanzania*

Through the Lyra digital learning program we are seeing a large proportion of students and teachers engaging with digital technology. Across 2019, there have been over 53,000 logins to Shule Direct, with each log on enhancing learning. Out of these 53,000 logins, figure 2.2 shows the total times that students across the seven schools have logged onto each of the core subjects<sup>4</sup>.

**Figure 2.2: Frequency of visits per subject area, 2019**

Subject	Q1	Q2	Q3	Q4	Total
Biology	1,792	879	2,928	2,678	8,277
Chemistry	727	469	1,963	1,326	4,485
English	33	113	180	810	1,136
Geography	2,408	1,174	4,602	3,401	11,585
Maths	805	382	1,983	1,012	4,182
Physics	1,103	433	2,644	1,175	5,355

<sup>4</sup> All subjects as per the Tanzanian Curricula, and are part of Shule Direct that have recently been added. However, Table 2.2 just focuses on the six core subject areas.

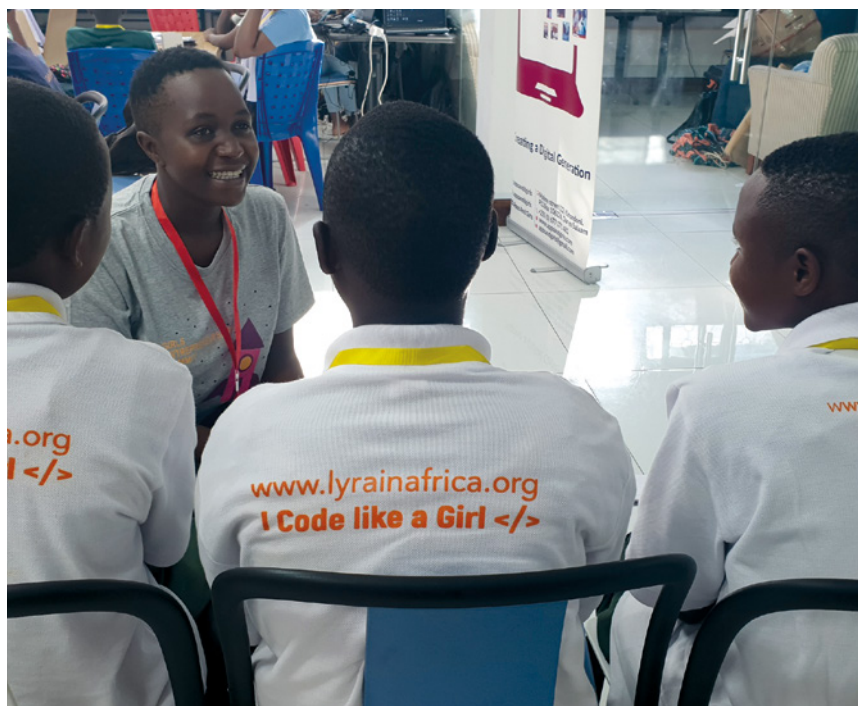
## Cracking the code to success

As part of the Digital Learning program, Lyra runs Coding Clubs that specifically focus on supporting digitally disadvantaged rural secondary school students to enhance their digital literacy and provide the skills and a platform to become tech entrepreneurs and tech role models. Through establishing and running coding clubs, secondary schools students gain access and training to quality software and hardware programming skills. Each coding club student is encouraged to generate entrepreneurial ideas harnessing digital platforms to create positive social and economic change in their communities.

Since the start of the Coding Clubs in February 2019, six schools have been supported to start Coding Clubs, with a total of 367 (193 female and 174 male) students taking part in this initiative. See figure 2.3 for more details.

Once a coding club has been set up, a Lyra Digital Mentor supports students to enhance their digital literacy. Examples of the innovative digital solutions that coding clubs members have developed include:

- Cultural and Natural Heritage Preservation in Tanzania for future generations
- Nutrition information through a free SMS platform for pregnant and lactating women in rural areas



Girls Entrepreneurship Summit 2019, Mentor Session

- Online gender desk to combat gender based violence in communities and schools
- A digital water well to help distribute water in rural areas
- Smart Agriculture: using the power of rural mobile access to reach small scale farmers

**367**  
students took part  
in coding clubs in  
2019

**Figure 2.3: Number of students taking part in coding clubs from February – December 2019**

School	Students	Coding club students	Girls	Boys
Kihansi	499	53	28	25
Lulanzi	341	51	28	23
Lundamatwe	519	83	39	44
Madege	619	56	33	23
Mazombe	440	79	43	36
Nyang'oro	440	45	22	23
<b>Total</b>	<b>2858</b>	<b>367</b>	<b>193</b>	<b>174</b>



*Mentor sessions at the Girls Entrepreneurship Summit 2019. Lulanzi Secondary School team, from left: Adventina (mentor from Global Outreach Tanzania) with Faraja, Memory and Zulfa*

### **Girls Entrepreneurship Summit in December 2019**

During 2019, Lyra supported 19 girls from six Lyra partner schools to take their ideas developed in their coding clubs to compete in the Girls Entrepreneurship Summit (GES) in Dar es Salaam. The GES is an annual tech entrepreneurship summit bringing together girls from government secondary schools, who present technology driven projects, based on

challenges they encounter in their daily lives. The Summit was an opportunity for the Lyra sponsored girls from the Coding Clubs to pitch their coding projects to a panel of judges. One of our school projects from Ilambilole Secondary School that focused on creating an app for cultural preservation in Tanzania for future generations won second prize, while all other Lyra groups were among the top ten.

**19**  
competitors in  
the Girls  
Entrepreneurship  
Summit, Dar es  
Salaam, 2019





## Voices from the Digital Learning program: Jackson Mgaya

**Jackson Mgaya** is 16 years old, and in Form III at Nyang'oro Secondary School. His parents are farmers. Here he talks about his experience of the Lyra Digital Learning program

"I like to study very much. I started to use digital learning when I was in Form II. Using digital technology for the first time was difficult. I had no idea about using tablets. I was not used to touching tablets or even seeing them. Everything was new to me.

When I get access to tablets I read notes and then I copy the notes in my exercise books for reference. I then practice exercises on the topic I have studied. I'm so excited to use this digital material when I perform exercises and being marked and get my scores immediately. This gives me chance to correct myself and perform better next time.

Also I use digital learning to find extra notes that teachers didn't bring to us and to study more in the places which I didn't capture correctly during class. In our school we have a timetable that shows which class is going to use tablets, when it reaches our class I am making sure that I access the tablet and study.



I like Geography, every time I access the tablet I study Geography first, then the rest of the subjects. This has helped to improve my performance in Geography from F to C. I am very happy when I perform exercises and get high scores!

Most of the time I am advising my fellow students to use the tablets because I am proud of using the tablets and I see I am not different from students who are studying in town.

**Jackson Mgaya, aged 16**



## Digital learning: What we have learned

Shule Direct, Lyra's partner, conducted a review of the Shule Direct Digital Learning Management System (LMS) in three of the Lyra supported schools in 2019/2020. Findings from this review included:

- There is a high take-up of the Digital Learning intervention, with 87.2% of students and 95% of teachers using the Learning Management System installed in their school.
- The ratio of number of students to a computer/ tablet remains high. 43.8% of those who studied in groups said their group has 2-4 students, 27.3% said their group has 5-7 students, 7% said their group has 8-10 students and 3.1% said their group has more than 10 people.
- By having access to a digital Learning Management System, 98.8% students stated that it reduced the costs of having to buy learning materials and it enabled them to access easy learning content.
- 91.8% of students and 90% of teachers reported that the Digital Learning intervention increased their performance and had a positive impact on learning and teaching outcomes. 50% of teachers and 70.8% of students stated that the quiz feature in the digital Learning Management System had the greatest impact on learning outcomes, followed by the availability of notes and syllabus/course information.

### In addition to this review, the learning from the digital learning program includes

1. Significant time and investment are needed to introduce the concept of digital learning to rural students and teachers as this is a completely new initiative. No student has seen a computer before, let alone having used one for learning. Many are afraid to touch a tablet or computer.
2. Training and deploying Digital Learning coaches in schools to support both students and teachers with access and understanding of the technology has been critical in enhancing confidence and usability. Gaining teachers confidence and ownership is as critical in embedding digital learning in schools
3. Providing offline content is crucial and must be sustained to enable students continued access to content where there is limited connectivity. Tanzania curricula based content is very much a priority, so students can continue to relate to what they are learning in class. Further, by only providing offline content, the focus is kept on using the technology for learning, and not access to social media.
4. Strong links with schools have to be maintained throughout the program to support the collection of data about how and how often students and teachers are using the tablets and computers.



*Mazombe digital learning teacher in action*



## 3

## Imarika Kijana: Rewriting rural youths future



### Snap shot

**Lyra's Imarika Kijana (Strong Youth) Program** energises young people aged 15 to 28, to make them economically active, to become financially literate, and to re-engage in education. The initiative gives young people confidence, problem-solving skills and networks to drive innovation and lead the development of their own communities. Imarika Kijana (IK) covers four main modules:

- The well established Imarika Kijana program takes a "learning by doing" approach. The first module of the course takes participants on a journey of self-discovery and takes a critical and creative look at their immediate surroundings for new business ideas.
- Business Mentorship combines two aspects, i) exposure visits to existing businesses in the region, where youth can expand on their knowledge for new businesses, ii) business mentorship sessions, with existing successful businesses visiting and holding sessions for the participants.
- Incorporating Lyra's Digital learning initiative by extending practical digital knowledge to rural youth outside of schools – allowing them to use technology for new ideas and businesses.
- Improving financial literacy through teaching the Village Savings and Loan Association (VSLA) methodology. Participants learn to differentiate between costs and revenue, as well as cost of capital and realise that they can become self-sufficient in their savings & loans groups in absence of formal banking services.

Tanzania has one of the world's largest young populations, and its young people are at the heart of its aspiration to become a middle-income country by 2025. Out of an estimated population of 60 million, 60% are youth. The Tanzania education system gives students hopes of moving beyond low-level secondary education. But when they fail, the youth lose hope for their future. Additionally, the government provides very few realistic alternatives for several million students who do not pass the Primary School Leavers Exams (PSLE) or drop out halfway through lower-secondary education. A return to secondary education is possible if students enrol in private centres to study, but many students

lack the financial means, information or access to pursue this option. Formal vocational training requires the successful completion of lower-secondary education and is costly. Other vocational training courses are limited in quality, scope, access, and use.

More than 80% of rural young people come out of the school system to find no local employment opportunities. The education they have received has not equipped them with skills to figure out how to become financially independent. The Imarika Kijana program harnesses the energy and drive of youth and creates economic opportunities as well as building skills and confidence.

# 60%

Population of Tanzania classed as youth



**71**  
 New businesses  
 opened under the  
 Imarika Kijana  
 program

Sayuni Msigala, pictured during her youth group share out meeting.

## Imarika Kijana Emerging Results

Lyra continued to pilot the Imarika Kijana program in 2019, reaching 210 rural based youth aged 15 – 28. Out of these, 52% were female, and out of these, 32% single mothers. The participants were from 15 villages and had dropped out of school, worked at home helping their parents as subsistence farmers, or were underemployed.

### Opening of minds and increasing self-confidence:

Our emerging results show phenomenal change in the mindsets and opportunities for participants as a result of taking part in the program. One of the specific outcomes of this training is to develop participant's confidence and growth mindset and we have seen a significant increase in confidence amongst the youth.

With this growth in confidence and a new ability to re-imagine their futures, 71 new businesses were started because of this training and 62 participants improved their small, microbusinesses.

“Initially I was coming to the training covering my eyes before the group of people and felt insecure but now through this training I feel comfortable and confident even when I am presenting in front of the people”

**Magreth Kahemela, 15 year old girl from Idete Village, who is now rearing poultry for income**

“I felt very bad as someone who lost direction when I dropped out of school at Form II. The Lyra course changed my situation completely and now I can continue with my dream regardless of the past”.

**Revina Seleka, 23 year old youth from Mazombe village who is now farming onions and tomatoes commercially**

“Before this training I didn't see any importance in my life, all I was able to see is what other people say and do. Now I am self-motivated and valued as a knowledgeable person in my community. Now I see challenges around me as opportunities.”

**Sayuni Msigala**

### Changes in Livelihoods

The core of the program is to demonstrate that even those without capital or ability to access funds, can build successful businesses. There have been tremendous changes in Imarika Kijana participants livelihoods. The majority shifted from being a family source of labour into their own business / livelihoods. Figure 3.1 shows the full changes to livelihoods as a result of this program.

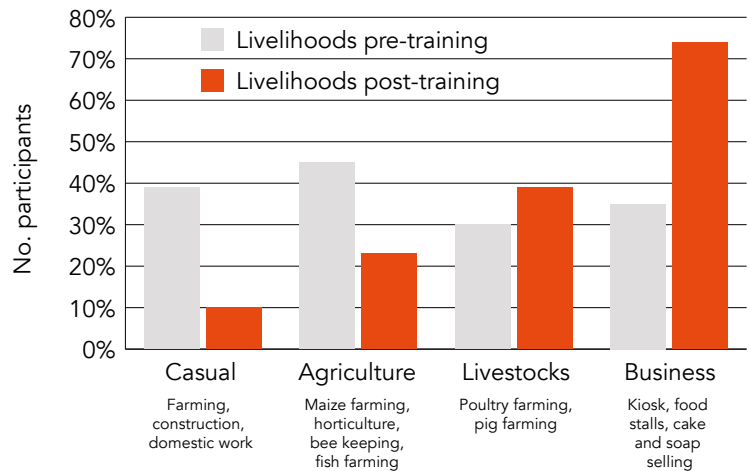
### Exposing youth to new ventures and digital skills

Once participants have built their confidence and enterprise skills, their knowledge is further enhanced through internet exposure, field trips to successful entrepreneurs, farmers and trade fairs outside of their villages.

Participants had exposure visits to different businesses including farmer exhibitions, Horticultural demonstration plots and Industries (diaries, poultry, and crafts) within and outside Iringa region. These exposure visits enabled the participants to gain practical knowledge on how to explore available opportunities in their communities in new ways.

The program links participants with local business leaders to act as mentors to consolidate their enterprises. The four-month course (and on-going mentoring) enables

**Figure 3.1: Changes to livelihoods as a result of the Imarika Kijana program.**



young people to try out new ideas, access technical expertise in their chosen field, and receive guidance to keep improving their skills and businesses. In 2019, 48 participants were linked up with the high quality practical business mentors, such as existing business owners in bee keeping, horticultural farming and basket weaving.

Figure 3.2 gives some examples of business mentors and participants and what the emerging results are of this linking up.

“I have realized that in our village we underutilize land by depending on a single crop. Today we visited the former Prime minister’s farm and it opened my eyes that I can do different farming activities in a single farm”  
**Said Tunikiwa Moto, 19, from Idete Cohort**

**Figure 3.2: Examples of IK participants who have been linked up with business mentors**

Participant(s)	Business	Mentor	Emerging results
Ngojea Mgatha	Basket weaving	Vikapu Bomba – a local commercial hand woven Baskets firm in Iringa	Turned her basket weaving for home use into a business and also now trains 44 women and five men in her community. The weaving group is currently setting up a coop weaving business
27 participants from Idete Cohort	Bee keeping	Clement, owner of Clemoh Honey, a local company in Iringa, with sales in and outside Tanzania	Started bee keeping as a group business
20 women	Tailoring	Care Afya Plus Organization, a local organization producing reusable sanitary pads	Will be part of a network of producers and / or sellers of the pads



*A VSLA member in Lundamatwe, Kilolo District winnowing maize*



### Growth of income

At Lyra we continue to track the progress of the start-up businesses to see what further results and changes occur to the participant's livelihoods.

Lyra conducted a baseline survey before the training, which showed that 87% of respondents' average weekly income was less than TZS10,000 (£3.30) against an average weekly increase of TZS12,000 (£4), meaning more than a doubling of their weekly income within the 9-month period surveyed.

### Youth Savings and Loans associations

The inclusion of the VSLA Model, is a key component of the Imarika Kijana program as it empowers young people to manage their very low incomes more effectively and generate a

small amount of start-up capital, leveraging each others savings as loans. The weekly savings meetings also provide valuable peer support for young people as they develop their businesses. Under the Imarika Kijana program, Youth Savings and Loans Associations (YSLAs) are set up with the support of Lyra's Community Based Trainers.

As of December 2019, a total of 109 youth formed seven YSLAs in seven rural communities.

Total assets for all seven groups grew from \$1,435 at the start of 2019 to \$6,096 by the end of 2019, with a total saving of \$5,193, with \$4,545 lent to members. Average annualized savings per youth member was \$47.

x2

Participants in the scheme doubled their weekly income



## Voices from the Imarika Kijana program: Daudi Mtenga

**Daudi Mtenga is 22 years old, from Madege village in Idete ward.** Daudi was left by his family because he was visually impaired. He dropped out of school in Class II and is not able to read or write. As a person with disability, he is disadvantaged, and was surprised when he was given an opportunity to join the Lyra Imarika Kijana class. This is his story.



“I heard about youths entrepreneurship training from our choir leader and got interested because I thought the program will change my perception towards life, but worried if I will be accepted to participate in the training but I was registered to the program without any obstacles. Being part of this training has changed me a lot especially my hope for the future, now I can plan who I want to become regardless of my disability, which was not possible before. My hope regained and attitudes towards disability changed when I participated in exposure visits and saw people who have different physical disabilities doing different income generating activities at Neema Craft in Iringa.”

**Daudi is now an active member of the Madege YSLA.** After the training, to start with, he has started by rearing poultry in order to earn an income to start selling fuel for the motorcycles and vehicles in his community.



## Imarika Kijana: What we have learned

Lyra's Imarika Kijana initiative is new, therefore the learnings are emerging. They include

- The Imarika Kijana initiative is providing a significant intervention for rural youth who have dropped out of school, who otherwise would have very few options available and are at great risk of being left behind. We have been amazed about how transformational this change has been in unlocking full potential of rural youth, closing the gap to unexplored opportunities.
- We have learnt that the age group in need of support extends much further than we originally thought. After the large majority of students fall out of the formal education system, the underlying systemic issues driving the cycle of poverty, trap youth to a future with limited opportunity, with a pattern of falling back into subsistence farming. This pattern keeps youth in the risk bracket of vulnerability for much longer than what we expected. In 2020 with the expansion of the IK program we will be testing whether the threshold of 15-28 years is the right bracket.
- In rural contexts there is significant stigma and lack of opportunities for persons with disabilities. Through Imarika Kijana we have seen how this initiative can not only provide a relevant alternative pathway for youth with a disability, but also actively engage them in opportunities that they would otherwise not be able to access and to engage with new friends. Enabling more youth with a disability to take part in the Imarika Kijana, and understanding what further barriers they face, is a key focus area for Lyra in 2020 and beyond.
- The success of the Youth led Savings and Loans Associations surpassed Lyra's expectations of how these groups would perform. We believe the success of Youth led Savings and Loans Associations was due to the drive, energy, determination and enthusiasm of youth. They were offered a solution to help give them a new future, and they grabbed that opportunity with determination.



# 4

## Village Savings and Loans Associations



### Snap shot

**In the absence of formal banking structures in rural areas**, we support the creation and management of Village Savings and Loans Associations (VSLAs) that help families manage and save money, and gives them credit to invest in income-generating activities. VSLAs are excellent for families and communities that are more likely to be economically vulnerable and for those living in rural areas that are at the periphery of the national economy. The main purpose of VSLAs is to mobilise savings for three purposes:

- To increase household security
- To provide the opportunity for lending to members of the group
- To create a social fund for relief of members experiencing emergencies

We support our growing movement of VSLA members with business skills and entrepreneurial training to generate more profitable and diverse businesses. On average, 70% of group members are women. VSLA groups enable whole communities to increase their self-sufficiency by raising their income and keeping their children in school with food.

### VSLA Results

Lyra served as one of three service providers to the Finnish government funded Panda Miti Kibiashara (Private Forestry Plantation Program) during 2017-2018. During this time, Lyra established 49 VSLAs in Mufindi and Kilombero Districts.

In 2019, Lyra continued to support these groups through business skills training with nine local Community Based Trainers (CBTs). Our VSLA business training led to the establishment and/or growth of businesses especially in agriculture, poultry, beekeeping, forestry and furniture making. Currently 34 out of the 49 groups are self-managed.

As of 31 December 2019, the 49 groups had 1,178 members (56% women), total savings of \$102,676, with savings generating an average annual return of 10%. The average annualised savings per member is \$142. These 49 groups are active in 27 villages in Mufindi and Kilombero districts.

**Figure 4.1: Summary of Lyra VSLAs**

District	Villages	VSLAs	Members	Female members
Kilolo	12	101	2,682	1,806
Iringa	5	8	161	116
Mufindi	26	43	1,019	599
Kilombero, Morogoro Region	2	8	168	92
<b>Total</b>	<b>45</b>	<b>160</b>	<b>4,030</b>	<b>2,613</b>

Lyra supported 160 VSLA groups in 2019, with 11 new groups being formed. Across these 160 groups, there are 4,030 members of which 2,613 are women. These 160 groups are active in 45 villages in Kilolo and Iringa districts. See figure 4.1 for further details.

Lyra supports community members to become Community Based Trainers (CBTs), who in turn support the ongoing management of the VSLAs and monitor VSLA performance each quarter. CBTs play a critical role in keeping the VSLAs functioning, and are a key element in helping VSLAs become self-sustaining. In 2019, there were a total of 26 CBTs. Lyra provides direct training to these CBTs to build their skills in VSLA supervision and data collection.

Across the 160 groups established by Lyra, whilst 42 groups are still currently supervised by Lyra, 118 groups have graduated and are now self-managed. Supporting VSLAs to graduate and become self-managed is a key underlying principle of VSLAs. Lyra provides initial training to all VSLAs on methodology, and offers continued support for the first cycle of saving and lending through the CBTs.

As of 31 December 2019, total assets had grown from \$352,756 at the start of the year to \$406,297. Total savings were \$348,477, and \$217,528 was loaned out to members. The average annualised savings per member is \$131.

“I always wanted to sell charcoal but didn’t have the capital or knowledge. I also wanted to improve my farming. I joined VSLA to learn about savings and loans. I took a loan in order to start the business and now I make 30% on what I sell. I now have more chickens too, and have started making and selling soaps and batik. This has all made it possible to send my kids to boarding schools, farm efficiently and improve my house. I’d like to be an entrepreneur, selling to many villages.”

**Tumaini Markus Kagu, 35, subsistence farmer and married with five children, in Mshikamano VSLA group in Mufindi District.**



*Women’s savings group from Idete*



**2613**

Female members of VSLAs



## Voices from the VSLA program: Pascalina Luhwago

**Pascalina Luhwago is 39, a single mother of two children.** She is a member of the VSLA in Ukumbi ward in Kilolo district.

“The VSLA program has been a wonderful and life changing program for many people in our society especially for us women in the villages, many people in the villages are living under extremely high level of poverty with limited access to social services and finance. People have little access to financial services and other related services due to the remoteness of these areas and little initiatives taken by the government to improve the living condition of its people. Now the VSLA has come to fill the gap by helping people to have access to financial services and job creation amongst ourselves.

My husband left me when I was 22 with two kids of 1 and 2 years old respectively. I have been able to take care for my kids although I faced many challenges. I was still very young and I had no specific job to provide me with enough money to be able to support my kids, I depended on farming and casual works.

I learned hair weaving so that I can get some money to support my family, I started to weave local hair styles. They paid me TZS200-500 per head (US\$0.1-0.2) - still the money I was receiving was not enough.

I joined the VSLA in 2014, my intention was to get loan for improving my hair weaving business to start a hair dressing saloon. I got my first loan of TZS50,000 which I used to buy hair braids for my customers and I charge them TZS10,000 per head and TZS500-1000 for the natural hair weaving where I can get up to TZS30,000 per week depending on the number of customers that I will have.



The profit I got helped me start another business selling different commodities for women and ornaments; like I sell sandals, chain and earrings. Through the VSLA program I have managed to build a two room house and managed to roof it by metal sheets, and I’m also paying for my childrens’ education.

I really thank Lyra for VSLA program in our village which has opened up our minds and motivated us to work hard towards success.

## Lyra Partnerships

Working in partnership is at the heart of how Lyra works. We know that we can achieve so much more when we engage with others in true partnership. The delivery of our programs has only been possible through working closely with local and global partners. Some of the partners we have worked with include:

**Government:** Lyra works in close partnership with the Tanzania government through the Regional, District and Ward Councils.

- ✓ All Hostels are constructed in close collaboration and partnership with the District and Ward Councils. The Ward Councils are responsible to provide locally available material, supervision and construction materials storage. The District Councils provide either cash or/and in-kind support such as supervision works by the District Engineer, provision of construction materials, review and approval of architectural drawings. Once Hostels are handed over to the Schools, the District Councils provide maintenance support.
- ✓ Running of the Hostel: The Ward Council supports the selection of Parents Hostel Committee responsible for the day to day running of the Hostels, hiring of a matron, food collections from parents, well being of girls in hostels, and hostel occupancy.
- ✓ Imarika Kijana and VSLAs: Support is given by the District Councils in supporting registration of groups, financing groups with interest free loans to support group businesses, participating in training programs, and monitoring the activities each quarter.

**RLabs** (<https://www.rlabs.co.tz/>) is a Tanzanian NGO that through the Grow Leadership Academy helps young people create innovative businesses. Lyra works in partnership with RLabs Tanzania since 2019 in providing entrepreneurship training to rural youth, enabling them to re-write their future. In 2019, RLabs provided training to 171 youth from Iringa Rural and Kilolo District Councils in Iringa region under the Lyra Imarika Kijana Program.

**Shule Direct** (<https://www.shuledirect.co.tz/>): Lyra partnered with Shule Direct in June 2018. Shule Direct is a social enterprise that provides local, relevant, digital study tools for learners across Tanzania. They work with the best teachers in the country to create digitized notes, tutorials, quizzes and multimedia content and developing technological solutions to deliver these to students across the country. Shule Direct mission is to leverage existing technology to improve access to qualified learning resources. Lyra provides all the Shule Direct content in tablets and computers, which comprise digitized class notes and created revision quizzes for Geography, History, Civics, English, Kiswahili, Physics, Chemistry, Biology, Mathematics, Commerce and Bookkeeping subjects, in accordance with the Tanzanian National Curriculum and Syllabus for Secondary School Ordinary Level.

**Camara Education** (<https://camara.or.tz/>), is an international education organization dedicated to deliver real impact in education through technology inspiring and empowering a young generation to improve their own life opportunities. Camara Education and Lyra have worked in partnership since 2019, setting up computer labs in Lyra supported schools, providing IT support, and training teachers on basic computing and how to use education technology to enhance teaching and learning processes. Through the Camara Education and Lyra partnership in 2019, 3 computer labs were installed at Nyang'oro, Lulanzi and Ilambilole Secondary Schools, each with 10 computers and a server. A total of 69 teachers received training. Lyra will continue installation of Computer Labs in 2020 through this partnership.

**Apps and Girls** (<https://www.appsandgirls.com/>), a Tanzanian social enterprise that empowers girls and young women to create the world they want to live in using technology. Their focus is on giving girls and young women the skills and a platform to become effective tech entrepreneurs, including high-quality software and hardware programming skills. Lyra has been working in partnership with Apps & Girls since 2019 and through this partnership Lyra has rolled out the Coding Clubs in Lyra supported secondary schools and enabled selected girls to participate and compete at the Girls Entrepreneurship summit (<https://girlsummit.africa/>) arranged by Apps and Girls. Through this partnership there is a particular focus on STEM related technology activities that benefit young females.

**Hollmén Reuter Sandman Architects** (Finland) focus on both environmental and aesthetic sustainability. Environmental sustainability is achieved by using local, recycled and renewable materials as much as possible and designing site specifically according to the local climate. The aesthetic sustainability is born from the functionality, the culture, how the building fits into the environment, how the plan follows the local space hierarchy. In 2007 the group founded a non-governmental organisation named Ukumbi, focusing on the work in developing countries. The mission is to offer architectural services for communities in need. Architecture can be a powerful way of mitigating poverty and empower the community and increase its self-esteem.

Lyra has worked with Ukumbi in designing the Lyra Sustainable Hostel for Girls. Two Hostels have currently been built using the design, the Nyang'oro Hostel handed over in October 2018 and a new Hostel at Ilambilole Secondary School to be handed over in 2020. Two new Hostels will start in 2020/21 at Maduma and Ifwagi Secondary Schools in Iringa Region, using the design.

#### **Donors**

It is only through generous donations and support from Lyra's donors that Lyra has been able to deliver the achievements in 2019. The following major donors have supported Lyra's work in 2019

- Michael Matthews Foundation
- Capital Group
- Charles Hayward Foundation
- Infinity Foundation of Sweden
- Helene Huth
- Gillian and Jonathan Knowles
- Lisa Marie Rowland

## 2019 top line financial performance

### Income

In 2019, Lyra received a total of £251,540 in income. This was made up of £172,980 through restricted grants; £69,821 from private donations; and £8,234 from public donations.

### Expenditure

Lyra's total direct budget expenditure during the financial year ending December 2019 amounted to £251,069. Across Lyra's four project areas, £134,087 was spent on Hostel Construction; £55,419 on Educational support, including Digital Learning; and £19,347 on Imarika Kijana and VSLA. In 2019, £7,300 was spent on program management, and £34,916 on support costs.

Figure 5: Total 2019 income, GB£

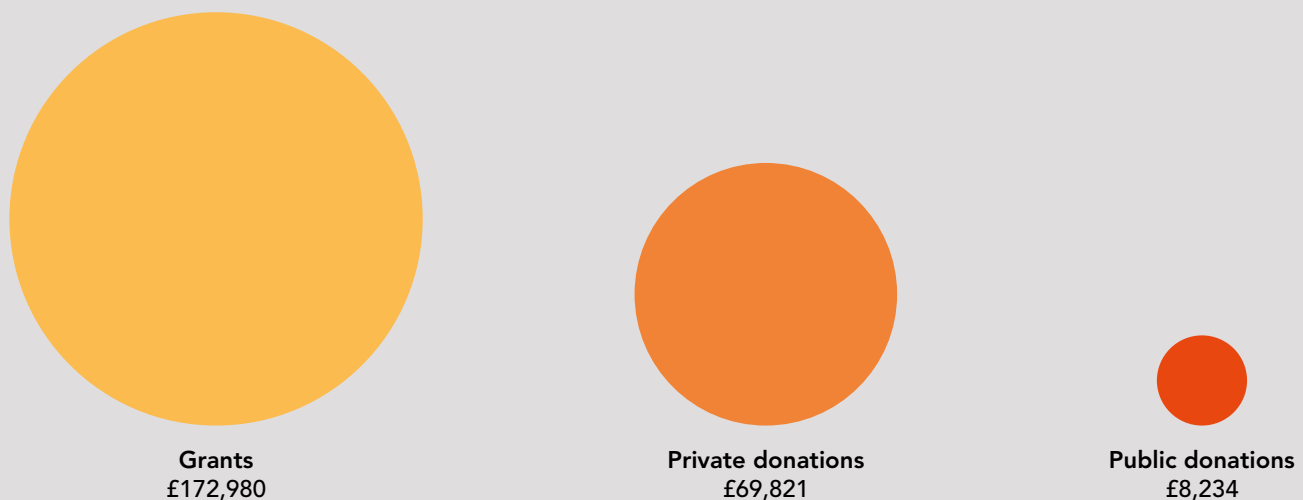
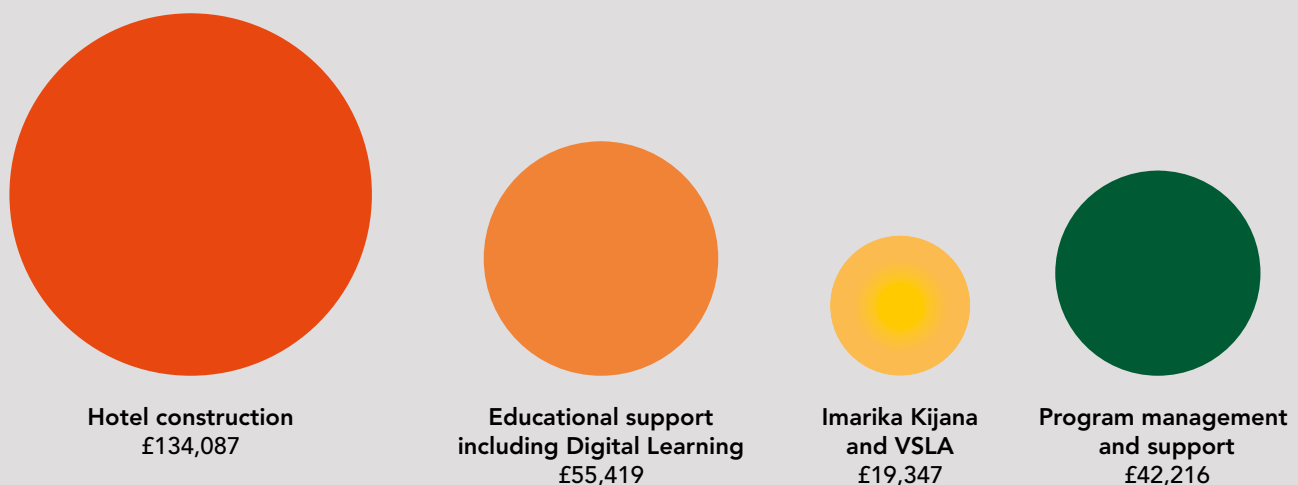


Figure 6: Total 2019 expenditure, GB£





## Stay in touch with Lyra

info@lyrainfrica.org  
mariaspink@lyrainfrica.org

 @Lyra\_Tanzania  
 @lyrainfrica  
 lyrainfrica  
 @lyrainfrica

[www.lyrainfrica.org](http://www.lyrainfrica.org)

Photography: Raymond Kasoga, Willy Nkya, Adam Dickens



# Lyra

Lyra in Africa is a registered UK charity number 1146496, working with our sister organisation, **Lyra in Africa, Tanzania**, registered as a Tanzanian NGO, number I-NGO/00007980