



Deki Impact Report

2021

Deki's mission is to empower communities
to be free from extreme poverty





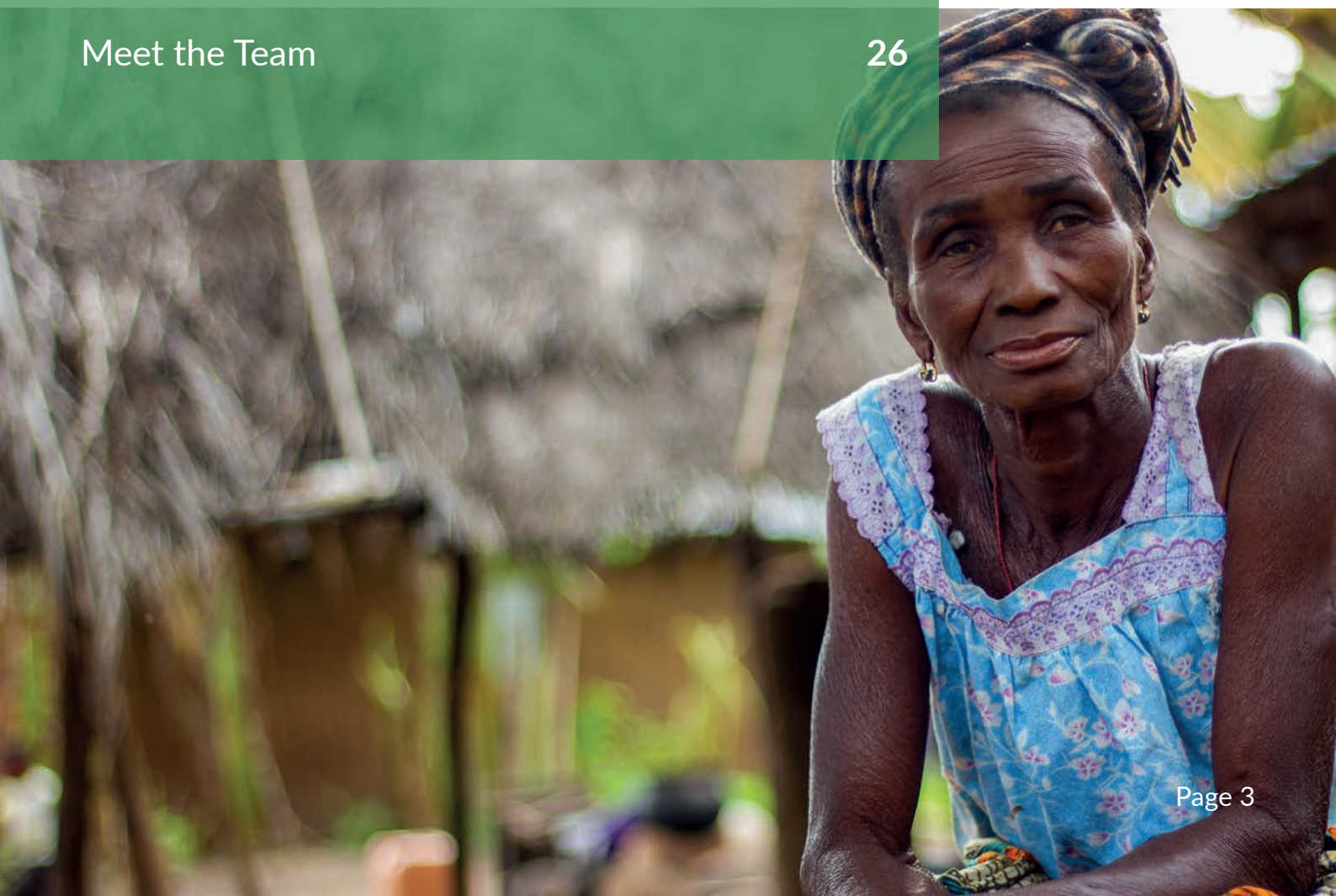
Deki's vision is
for a world of
opportunity,
not poverty

*“Life before was difficult, but Deki
and IADES have changed my life”*

Anade, The Lumef Women's
Empowerment Collective

Contents

Joint letter from Deki's CEO and IADES' MD	4
Deki's Theory of Change	6
The Sustainable Development Goals	7
2021 Highlights	8
Agricultural Cooperatives Programme	10
Women's Empowerment Collectives	15
Akadi: The Clean Energy Enterprise	19
MUSA: Healthcare For All	23
Meet the Team	26





“If you think you are too small to make a difference, you haven't spent the night with a mosquito” - African Proverb

“We are two small organisations that together, make a bigger difference” - Vashti Seth, CEO and Founder

From everyone at Deki and IADES, we would like to say a huge thank you for your generous support, and for joining us in our mission to empower communities to be free from extreme poverty.

Deki and IADES have been working in partnership for over 6 years. During this time, the relationship has developed from Deki being a funding partner, and IADES an implementing partner, into a true partnership where we continuously work together towards the same vision.

Together, we have developed four programmes which run alongside each other, and this year we will soon be embarking on an exciting fifth project. We believe that the rural communities with whom we work, know what they need to progress, and each project we have designed is based on a needs assessment which is evaluated every year so we can learn and improve as we grow.

Both Deki and IADES began as microfinance organisations, and as we have learnt and grown together, we have expanded our offer. We now focus on a more holistic approach, which empowers women, supports farmers to work together, and brings clean energy and healthcare to

remote communities. In 2022, we will be launching a clean water project, which will bring clean and safe water to thousands of people living in rural villages.

In 2022 we aim to expand our partnerships, we know that in order to grow and develop our projects further, we need to build relationships with other organisations who share the same values.

Together as the founders and leaders of Deki and IADES, we would like to thank you for your support. After two years of slow growth (and lots of learning) due to Covid, we are proud that, during 2021, our work benefitted over 6000 people and in 2022, we are ready to grow on the solid foundations which we have created together.

We are grateful for your continued support; we couldn't do it without you, and we look forward to sharing our journey with you.

Best wishes,

Vashti Seth
Deki Founder & CEO

Christian Kandangah
IADES Founder & Director



*“If you give women
the chance, they will thrive”*

Edah, Deki entrepreneur

Deki's Theory Of Change

Our mission, to empower hard-to-reach communities to be free from extreme poverty, remains at the heart of everything we do.

Working closely with our local partner, IADES and the local communities, we support vulnerable families to develop sustainable livelihoods and become financially resilient.

Together, we have developed a holistic approach through four scalable programmes which specifically address the needs of these communities, tackling some of the key causes of poverty, and ensuring long-lasting, sustainable change.

We focus on gender equality, increasing economic inclusion, improving access to healthcare and clean energy, and expanding our rural outreach, making sure that we continue to reach those where our services are needed the most.

Empowering Women

Women's Empowerment Collectives programme empowers women through leadership opportunities, financial inclusion and promoting gender equality

Key programme outcomes

- Increased access to financial services
- Increased agency to make decisions
- Increased income and ability to save

Improving Access To Health Care

MUSA: Healthcare for all programme increases access to affordable healthcare, information and education

Key programme outcomes

- Increased access to basic healthcare services
- Decreased household out-of-pocket expenditure on healthcare
- Improved health education and literacy

We empower communities to be free from extreme poverty

Supporting Small Scale Farmers

Agricultural Cooperatives programme supports subsistence farmers to work together to grow their livelihoods

Key programme outcomes

- Increased access to financial services
- Increased knowledge of sustainable agricultural techniques
- Increased access to markets
- Increased income and productivity

Investing In Clean Energy

Akadi, the clean energy enterprise programme, increases access to clean, sustainable, and affordable energy, whilst reducing carbon emissions and creating jobs for local women

Key programme outcomes

- Increased access to modern and affordable energy
- Decreased long-term household spending on energy
- Decreased household carbon emissions
- Creation of new clean energy jobs for women

Sustainable Development Goals

The United Nations Sustainable Development Goals are a collection of 17 interlinked global goals designed to be the blueprint for achieving a better and more sustainable future for all. They address the global challenges we face, including poverty, inequality, climate change, environmental degradation, peace and justice.

They are a promise to eradicate poverty in all its forms, end discrimination and exclusion, and reduce the inequalities and vulnerabilities that leave people behind and undermine the potential of individuals and of humanity as a whole.

Deki's four programmes contribute towards the achievement of 12 of the Sustainable Development Goals.



Tackling poverty and reducing inequality lies at the heart of everything we do. Providing opportunities for people living in poverty in hard-to-reach communities, we increase access to basic amenities such as financial services, education, energy and healthcare.



Our Agricultural Cooperatives programme supports small-scale farmers to increase their productivity, skills and income, fighting rural poverty and hunger.



Our healthcare for all programme provides financial risk protection, contributing towards achieving universal health coverage for all by 2030.



We provide adults with the opportunity to access business and entrepreneurship training.



We educate women about their fundamental human rights, such as their right to education and the right to live free from violence.



Our Akadi clean energy programme increases access to affordable modern energy by distributing solar lamps to hard-to-reach communities.



Through Women's Empowerment Collectives and Agricultural Cooperatives, we provide access to financial services to previously 'unbankable' women and men.



Through MUSA we help to increase access to basic healthcare services and care from licensed health professionals and through Akadi we help to increase access to sustainable, clean energy solutions.



As part of the Agricultural Cooperatives programme, we educate farmers about how to manage their farms sustainably. We help them to protect their forests, their soils and water sources.



Our Akadi programme helps to reduce household carbon emissions by increasing access to solar energy products.



2021 Highlights

Together we have impacted the lives of over 6,620 people

Agricultural Cooperatives

11 

New Cooperatives Established

22 

Active Cooperatives

1 

Farmer Field School

268 

Loans Disbursed

235 

Training Workshops

1,390

People impacted



MUSA

15 

Village Health Committees

485 

Active Beneficiaries

23 

Health Centre Partners

Akadi

370 

Lamps Sold

17 

Akadi Entrepreneurs

1,850

People impacted





Women's Empowerment Collectives

7 New WECs
Established

30 Active WEC's



579

Individual Loans
Provided

Collectives

418

Business & Social
Training
Workshops

2,895
People
impacted

Agricultural Cooperatives Programme

Supporting subsistence farmers to grow their livelihoods



“When I go to the fields on my own, I don’t manage to achieve a lot, but since I’ve been a member of the group my crop yield has increased.”

Essi, a member of the Bio-nature cooperative



From Poverty

Many families in rural Togo live in precarious situations, lacking access to basic services such as electricity, clean drinking water, healthcare and stable employment. Whilst rural communities rely heavily on the income from subsistence farming to meet their basic needs, farmers, especially women, suffer from a lack of financial investment and support. Without the ability to invest in essential inputs such as good quality seeds, tools, land, and labour, farmers remain working on small plots of land using rudimentary tools and techniques, unable to improve their yields or change their circumstances.

Faced with the extra burden of coping with climate change and Covid-19, but without financial and technical support to do so, small-scale farmers are now, more than ever, struggling to grow their livelihoods, protect their environment or work their way out of poverty.

To Opportunity

In 2020 Deki and our partner, IADES-Togo, launched a new Agricultural Cooperatives programme which empowers small-scale farmers with the access to the resources and services they need to grow their livelihoods. Farmers who join the programme are equipped with the skills to form their own community-based cooperative, enabling them to pool resources together and benefit from economies of scale. We then provide each farmer with credit to purchase inputs, such as seeds and tools, and support them with a tailored training programme to develop new skills, increase agricultural productivity and their income potential. The training spans financial literacy, improved farming techniques, as well as key social and health issues, giving them the opportunity to increase their yield, their income and improve their health.

Key Findings in 2021

94% spent their business profits on their children's education

94% had seen an increased income since participation in the cooperative programme

95% felt more confident in managing their business since joining a cooperative

97% agreed the cooperative helped them to overcome problems they could not overcome on their own

95% said skills gained through the training had helped them improve their business



Our Impact In 2021

Since January 2020, 500 farmers have participated in Deki's Agricultural Cooperatives Programme. We have facilitated the creation of 24 cooperatives, delivered approximately 300 training sessions and created our first farmer field school to educate cooperatives about productive and sustainable practices.

In addition to this, we have supported the cooperatives to become state registered, and we have improved their access to healthcare protection through our MUSA programme and access to clean, affordable energy through our Akadi programme.

In 2021, we delivered 268 livelihood-development loans to small-scale farmers from 16 different cooperatives and delivered 235 training sessions.

From January to December 2021, we established 12 new cooperatives comprising of small-scale farmers who grow a variety of produce including rice, peanuts, tomatoes, yams, and pineapples.

We also continued to work with 11 of the 14 cooperatives from 2020. In total the programme currently includes over 440 farmers who are organised into 21 community-led cooperatives.

New in 2022

We aim to build on the successes and learnings from the last two years to scale into Agbelouve – a poor, under-served rural area in the centre of the Maritime region, benefitting an estimated 4,300 people.

We also plan to embark on two new projects which will help farmers to become more financially resilient to the changing climate and to protect their natural resources.

A water-saving tree planting project

Using innovative planting technology called a Waterboxx© this project would enable farmers to grow fruit and fertilise trees at a 90% survival rate whilst saving up to 90% of water in comparison to traditional methods – helping to combat deforestation, regenerate soils and diversify farmer's yields and income streams.

A tropical weather advisory services project

By providing farmers with accurate weather forecasts and SMS advisory services, this pilot project would enable farmers to know when to plant, spray and harvest their crops, leading to better yields and more efficient use of natural resources.

CASE STUDY

Bio-Nature Cooperative

Established in 2021, Bio-Nature is a cooperative of 19 rice and vegetable farmers who recognised early on that when they worked on their own, they faced more difficulties, so when Gabriel (IADES Rural Manager) approached the community and explained the benefits of the Cooperatives programme and how it would work, they decided to form a group and work together.

The group share a field and each member gets rewarded based on their efforts and through helping each other work towards shared goals, they have found a mutual respect and renewed self-respect. They have already noticed that by helping each other they are seeing improvements in their production.

They're a determined cooperative and already have plans to expand the size of their plot, so they will have room to diversify their crops to include soya. By having a larger area to plant, they can increase their yield and the amount of produce available to sell. They are working towards being financially autonomous and their dream is to have a shop of their own and to export their produce.

Bio-Nature have attended every training session and workshop available to them, determined to learn new skills and gain knowledge of more effective, modern farming techniques, which they are already putting into action.



Bio-Nature were particularly interested in learning about the organic methods of farming. They care about their environment and want to promote ecology within their farming habits. They understand that more specialist knowledge is needed to become organic growers and they have embraced this alternative way of farming. Recently they learnt how to make their own organic compost. Other cooperatives rely on mineral fertilisers, as it guarantees their harvest, but Bio-Nature believe that although organic farming isn't the easiest route, eventually they will be able to ask a higher price for their produce, so it is worth the risk. Only their vegetables are organic so far, but they are working towards turning their rice fields organic too.

“Fortunately, this year, thanks to the training and loans we have received, things have changed. We are really happy because the loans have helped us to reduce the difficulties we suffered in the past.”

Atsu, member of Bio-Nature

Farmer Field School

In 2022 it is more vital than ever before that we have an even stronger focus on climate action and the protection of natural resources.

Smallholder farmers contribute the least to climate change, and yet they are the most affected, already experiencing changes in their environment, such as higher temperatures and irregular rainfall.

Climate change and unsustainable farming practices, together with population growth, have all put pressure on Togo's natural resources, including its land, water, forests, and biodiversity. Land degradation now affects about 85% of Togo's arable land and is very pronounced where Deki works in the Maritime region.

Soils with low fertility are nutrient poor and produce lower yields. Degraded land cannot absorb water as well as healthy soils, making it more susceptible to flooding and droughts, and therefore increases the risk of crops being lost.

Since small-scale farmers rely on natural resources to sustain their livelihoods and well being, they have a vital role to play in protecting the land around them.

Together, with our partner in Togo, we have created a Farmer Field School which promotes the adoption of sustainable land management practices, giving smallholder farmers the knowledge to protect their land, forests and water, whilst improving their productivity and helping them to combat the effects of climate change, and make sustainable, long-term positive change.

Field schools are experimental fields created to facilitate hands-on learning. A trained facilitator guides a group of 20-30 farmers through a series of workshops covering topics such as soil fertility, crop rotation, and fertiliser use. The field school is run over the course of a full growing season, during which farmers are encouraged to try out new ideas on two plots - a control plot and a learning plot, which allows the group to see the outcomes of their learnings.

By promoting good practices in sustainable forest and land management, The Farmer Field School project aims are multi-faceted.

- improve the cooperatives resilience to climate change
- improve future yields
- improve soil fertility through integrating organic matter into the cultural practices of producers
- reduce mineral fertiliser use

An important part of the project is for farmers to share their knowledge of sustainable farming methods and to raise awareness of the effects of climate change amongst the rest of their cooperative and community.

Our continuing goal to tackle climate change includes ensuring that there is a Farmers Field School in every area where we work, so that we can prioritise the learning of those who are most vulnerable to climate change.



“The farmer field school is important for farmers because it helps them learn sustainable techniques that increases their yields and future proofs against climate change.”

Christian Kadangah, Director of IADES-Togo



*“People often doubt me,
but belonging to this group
helps me face challenges”*

*Fleur, A member of the
Jojolita Women’s
Empowerment Collective*

Women’s Empowerment Collectives

Empowering
women through
leadership and
financial inclusion

From Poverty

Gender inequality remains a major obstacle to the eradication of extreme poverty in Togo. Women do not experience the same educational, or economic opportunities as men: they are less likely to finish secondary school, access financial services, or be able to exercise their basic human rights.

Whilst nine out of ten Togolese women run their own businesses, they lack access to essential services and often struggle to grow their income. Many of these women remain financially dependent on men, unable to shape their own futures.

Nearly half of women between 15-24 years old can't read or write. Nearly a quarter of women are married before the age of 19, and half of these women go on to have children within their first year of marriage. With little or no access to family planning advice and contraception, women are trapped in a cycle of poverty, and with little education and no capital to start a sustainable business, they are unable to work their way out of poverty.

To Opportunity

Our Women's Empowerment Collectives programme simultaneously addresses gender inequality and poverty. It provides women with the opportunity to develop new skills, learn about their rights, and become leaders, as President, Treasurer or Secretary of their collective. We also provide members with access to financial services such as health insurance, credit and savings, enabling them to increase both their personal savings, and their assets.

All our Women's Empowerment Collectives meet fortnightly, where they receive livelihood development loans, swap advice or receive training on a variety of topics: from business management and customer service, to women's rights and family planning. In addition, these sessions allow them to develop their business skills, gain access to leadership opportunities, develop decision making abilities, all of which deepen their self confidence, further social integration and inclusivity via the peer support given in groups.

Key results:

81% of women said they were more confident in running their business

84% of women said they had gained skills which helped them to improve their business

87% said their business had improved or expanded

97% reported having saved in the last month

76% said their quality of life had improved

87% said their income had increased

In 2021, we created 7 new Women's Empowerment Collectives leading to 30 active Collectives, and provided 579 loans



Why Women's Empowerment

Empowerment is about shifting power at the individual, household, and community level. For a woman, becoming more empowered could mean being less financially dependent on men or being more confident in their worth and ability to achieve their goals. At a community level it could mean that women and men are viewed as being equally capable of holding leadership positions, and that violence against women is deemed unacceptable. It is very important to acknowledge that empowerment is context specific.

Since partnering in 2016, IADES and Deki have supported over 1,500 women from low-income backgrounds to come together in Collectives, to improve their knowledge and skills, and to realise their social and economic goals.

Women face higher levels of poverty and are amongst the poorest of the poor. Gender inequality underpins the issues surrounding them, such as gender-based violence, low pay, and lack of access to education, financial services, and basic healthcare.

At Deki, we understand Women's Empowerment to mean the process of becoming stronger and more confident, especially in controlling one's personal and economic life and claiming one's human rights. The right to live free from violence and discrimination, to enjoy the highest attainable standard of physical and mental health, to be educated, to own property, to vote, and to earn an equal wage.

We know that when women come together, they become stronger, and when women become stronger, the whole community benefits.

This programme is designed to create a supportive and enabling environment for women to increase their skills, resources, and agency, to grow their confidence as well as their income. It is a place for women to come together and support each other, as women, as mothers, as friends and as business owners. It is where they can learn how to make the changes they want to see in their lives and start to work their way out of a life of poverty.

The holistic approach to Women's Empowerment:

Financial Inclusion – Women are empowered if they have access to financial services and have the knowledge and confidence necessary to make sound financial decisions.

Influence – Women are empowered if they can actively participate in decision making processes without fear of repercussion.

Freedom from Violence – Women are empowered if women and men view gender-based violence as unacceptable in the house and community.

Time – Women are empowered by an equal distribution of unpaid responsibilities and duties among women and men in the household.

Self-perception – Women are empowered if they have improved self-confidence and are confident in their ability to achieve goals.

CASE STUDY

The Lumef Women's Empowerment Collective

"There are good expectations amongst our members; we're always full of joy"

Anade, Lumef member

The Lumef women's collective began their journey with Deki and IADES in 2019. They are a group of 27 ambitious women who wished to make a change, but without access to financial services or resources to support them, they were unable to move forward.

For many women in the collectives, life before IADES was difficult. With no access to credit or loans, they relied solely on their husbands to support them and their business. But during the last three years, the members of the Lumef Collective have been able to invest in themselves and in their businesses.

The group have attended every module in the financial and business management training course, and the social and health workshops, which has increased their confidence, their skills and their profits. This new knowledge has empowered them to take control over their own finances and decision making which has benefited their businesses, households and relationships.

Having spent the last three years together, and now on their third loan, the women have grown with each other, offering words of advice and encouragement, and celebrating in each other's successes. The group's compassion and thoughtfulness towards one another is one of their strengths. The other, is their President. She is one of the only women in the group who went to school and speaks French fluently, which enables her to help the members in her group.

Through the business and economics training provided by IADES, she has become a powerful role model for the other women who go to her for advice and guidance. She offers them reassurance that they can be strong and manage their own money without depending on their husbands. They all agree that their lives are better now than before, and they are enjoying the positive changes that being part of Lumef brings.

Akadi: The Clean Energy Enterprise

Increasing access to affordable and clean energy



From Poverty

In rural Togo, eight out of ten households live without access to modern energy. When the sun goes down, families are plunged into darkness and struggle to continue to work or study. Any have no option but to rely on dirty, dangerous and inefficient kerosene lamps or battery-powered torches.

These outdated and unreliable sources of energy are responsible for respiratory diseases, carbon emissions, household air pollution, childhood burns, house fires and are extremely costly, both economically and environmentally.

To Opportunity

In 2021, Deki and IADES launched Akadi, our clean energy enterprise which aims to tackle energy poverty and climate change, whilst creating new income generating opportunities for rural women.

Clean energy products are often out of reach for the poorest families, due to the high upfront cost and poor quality of products on offer. But through Akadi, families can pay for high quality solar lamps in small, affordable installments. With savings made on lower household energy costs, they will be able to pay off the product in only a few months and then light their homes with the power of the sun.

In the first six months of Akadi

- We have already brought clean energy to 1,200 people.
- Launched our innovative 'Akadi Entrepreneurs' programme which will enable local women to earn incomes by bringing clean energy products to their communities.

67% of kerosene lamp users reported having accidents in the home caused by the open flames, which had led to painful burns and in some instances, house fires, and the smoke from these homemade kerosene lamps causing breathing difficulties and harmful carbon emissions.



Key Findings:

87% noticed a decrease in their household lighting costs

99% stated their quality of life had improved due to their solar light

97% felt their family's health had improved thanks to their solar light

97% stated that, thanks to their solar lamp, their children have more time to study

100% would recommend the solar lamp to their friends and family

99% stated they could do more work in the evening thanks to their solar lamp

95% stated their business had improved thanks to their solar lamp



"All that's needed is for the sun to rise, to put the lamp outside and allow the children to study."

Koffi, a member of La Main de Dieu Cooperative.





CASE STUDY

Mana Akpetisse

Busy mother of five and grandmother, Mana, lives in a small rural village near Kévé, and has been a Deki entrepreneur since 2018, when she received her first loan. (This loan enabled her to buy larger quantities of ingredients at wholesale prices, helping her to make more homemade soaps and increase her stock).

Mana heard about the Akadi programme through Simon, the Programme Manager. He came to her village to talk about the new project and to demonstrate the different solar lamps. Buying a guaranteed, high quality solar product had never been available to her before because of the cost, but with the small monthly repayments, which she managed easily, she now has two solar lamps and is starting to see savings on her energy already.

Until July this year, Mana was using battery-powered torches and three kerosene lamps to light her home. Not being attached to the electricity grid, like so many rural families, meant that these two energy sources were all that was available to her. One of the lamps she had made herself out of an old syrup bottle, which she filled with kerosene and then inserted some fabric into the bottle's neck.

The flames from the lit kerosene lamp were uncovered and uncontrolled and burnt with black smoke which filled her rooms. Despite being happy that she had made the lamp herself, she had concerns about the safety and the cost of burning it.

Replacing the kerosene and the torch batteries regularly was costing her more than she could afford easily, and yet now she has already finished paying for her first lamp and has invested in a second. A Sun King Pro 400 lamp, also on credit, which is not only 40 times brighter than a kerosene lamp, it also runs for 100 hours on a single charge and comes with phone charging capability.

Mana jumped at the chance to be a part of the Akadi project; the education of both her children and grandchildren has always been at the forefront of everything she does, and she worried about them studying at night by only a torch or a homemade lamp and breathing in the black smoke every evening.

Since using two new solar lamps to light her home, she has already noticed a change in the children's health "there is no more smoke in their nostrils" and has also felt the financial benefits of not regularly buying batteries and kerosene.



Akadi Entrepreneurs

Since women are the most affected by the lack of clean, safe and affordable energy, we believe that women should be at the heart of the solution to end energy poverty.

Our new Akadi Entrepreneurs programme empowers local women to become leaders of change, providing them with the skills and knowledge to raise awareness within their communities of the benefits to their health and to the environment of clean energy, whilst making a regular income from selling clean energy products.

During October 2021, the very first group of rural women were trained to become Akadi Entrepreneurs. Over two days, nine women took part in interactive training workshops where they learnt about the ethos of the Akadi programme and the important role they play as women in bringing clean energy to their communities.

Through role play activities and workshops, they became familiar with the solar products and learnt how to make and record sales. When they had completed their training, each new Akadi Entrepreneur received their first stock items together with a certificate of completion in recognition of their achievements.

Going forward, this group will meet every month to further their training and to swap stories and advice. They will also be supported by a weekly mentoring call with the Akadi Project Manager.

We look forward to sharing news about their progress in the coming months.

“By working as Akadi entrepreneurs, we women manage to sell the lamps, and we have earned a bit of income, it will allow us to worry less about money, especially concerning our children, but, if we have managed to sell these lamps and make a profit, that will allow us to contribute to the needs of the family.”

Mama Salome, Akadi Entrepreneur

MUSA: Healthcare For All

Improving access
to health services
and education



Every year around 100 million people are pushed into poverty because of health care expenses.



From Poverty

Less than 10 percent of the Togolese population have access to health protection. This lack of protection means that low-income families struggle to afford the basic healthcare services, creating a cycle of poor health and poverty.

Households face high out-of-pocket expenses to access care; this often means that when a family member becomes sick, they delay seeking treatment or self-diagnose and self-medicate, purchasing medicines from unlicensed street vendors. Illness can reduce a low-income family's ability to work, to save or invest in their children's education and pushes vulnerable families further into poverty. To compound this, low literacy levels, lack of access to the internet and healthcare services means that many families in Togo find it difficult to obtain important healthcare information, precluding their ability to make informed decisions about their health.

To Opportunity

Together with our partner, IADES, we have introduced 'MUSA', a not-forprofit health insurance mutual specifically designed to meet the needs of low-income families. MUSA reduces the financial barrier to healthcare by subsidising 70% of point-of-care costs of diagnosis and treatment and making healthcare more accessible for low-income families.

MUSA covers a range of leading illnesses, including malaria and waterborne diseases; it also includes four antenatal consultations and childbirth.

By providing communities with affordable health protection, MUSA supports vulnerable families to better cope with healthcare expenses, improving their access to essential health services and breaking the cycle of poverty and poor health for good.

Approximately four out of five people in Togo self-diagnose and self-medicate with medicines bought from unlicensed vendors.

Key Findings

Member satisfaction levels are high.

95% of MUSA members were satisfied with the mutual

96% would recommend MUSA to a loved one

97% did not have any health insurance before MUSA

89% found MUSA to be affordable

In the past two years we have laid the groundwork for MUSA by running pilots, forming partnerships with health centres, educating communities about the concept of healthcare protection, and creating Village Health Committees to create trust between rural villages and the wider healthcare system.

To date, we have set up 15 village health committees in 9 areas, partnered with 23 health centres and grown MUSA's membership to 485 members

CASE STUDY

Sylvia

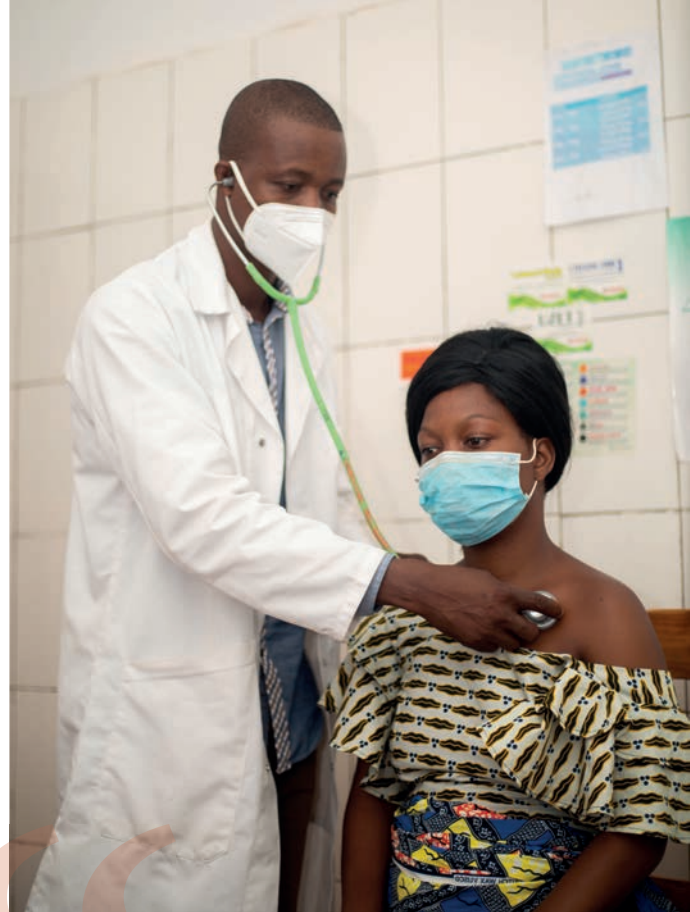
Expectant mother, Sylvia, first heard about MUSA during a presentation by one of the IADES' credit officers during a visit to her Women's Empowerment Collective, Anome Collective.

Sylvia was immediately interested, as she has experienced the high cost of treatment at recent hospital visits. Sylvia has often struggled to pay for her appointments and prescriptions; she has even considered taking out a loan to cover the costs. This isn't always an option and instead of going to the hospital for advice and treatment, Sylvia has had to buy more affordable products and treatments from an unlicensed streetseller.

Since she has become a member of MUSA, she has noticed a real improvement in the way she is treated by the healthcare staff, and now, when she attends her appointments, she is welcomed and listened to and only prescribed the medicines she really needs. Previously, she would have been given a long list of medicines without a concern if she could afford to buy them or not.

Alongside her four antenatal appointments included in her membership, Sylvia also has access to all the services at the health centre, including the pharmacy. Without her MUSA membership, Sylvia would have to find enough money to pay for each of her antenatal visits, at a cost of 2,900 XOF (£4.41). Until now, paying for healthcare has been a hard decision to make when the price of an antenatal appointment could feed a family for a week. But with her MUSA insurance card, Sylvia only needs to pay £1.04 for her appointment.

She has already noticed how much money she is saving since becoming a member of MUSA and how well she is being looked after; she has recommended the health insurance to her mother and sister who are both joining.



“The two occasions when I went to the health centre, I was delighted because I had not expected to have to pay a lot less. It is an insurance that really helps us, because we save money, and with these savings, we can invest in our small businesses.”

“When I don't have any money, I don't think about going to the hospital. As a member of MUSA, I realised that I can easily benefit from the right treatment rather than going looking for shortcut remedies from street vendors.”

– Sylvia

Meet the Team



Vashti Seth - Founder & CEO

"I founded Deki after helping just one girl build a better future. Creating opportunities for families to work their way out of poverty is at the heart of everything we do."



Christian Kadangah - Founder and Managing Director

"For me it is clear that for vulnerable communities to flourish, they need basic economic and social services such as access to healthcare, access to clean energy, clean water and education. We are pleased with the work being done with our sister partner Deki, which brings well-being and smiles to the rural communities."



Anna Hulbert - International Programmes Manager

"Everyone can thrive, given the opportunity. Deki believes in providing that opportunity."



Shelby Alexander - Digital Marketing and Communications Manager

"Seeing how Deki transforms the lives of women and families living in poverty has shown me how a small team can make a big change."



Liz Stagg - Full Time Volunteer

"After a corporate career, helping people so directly by offering my skills and experience to Deki, gives me joy and a sense of self-worth."



Olivia Lassey Operations Manager



Simon Djato Akadi Project Manager



Gabriel Hini Cooperative Project Manager



Cyril Gagban Healthcare Project Manager



Ambroise Houndzo
Credit Agent WEC



Pascaline Segnon
Volunteer Intern WEC

If you are interested in supporting any of Deki's programmes, or would like more information on how to get involved, please contact our founder Vashti Seth by emailing

vashti@deki.org.uk



“Deki is close to my heart and the work they do is awesome, inspiring, amazing, and very important. The achievements created by Deki are exactly how the world should work.”

– Patricia, Deki Friend



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