



# Deki Impact Report

2022



**Deki empowers  
communities to be free  
from extreme poverty**





*"It was difficult to take care of my children in the past. Everything was difficult. But with the loan and the increase in my yield, I have money and can easily pay for food every day and now I can even help others too."*

*Afi, Dzigbodi cooperative*





This year our African Proverb is “a winner is a dreamer who never gives up”. It feels like this sums up the founding stories of both Deki and IADES, our sister organisation in Togo.

As two founders, we set up our organisations based on a dream to empower women through microfinance. In 2016, the two organisations joined forces to achieve our collective goals together. As we have grown and developed, our dreams have continued to grow, and we now focus on much more than microfinance.

**2022 was an astounding year for Deki and IADES. Incredibly, together we supported over 49,000 people. But we didn't do it alone, we decided that for our dream to create a bigger impact to come true we needed to work with more partners. We could not be prouder of the relationships that we have built, and the impact this has allowed us to make.**

In 2019, when Deki visited Togo and carried out needs assessments, one of our key findings was that 8 out of 10 of the rural communities we support did not have access to safe drinking water. We knew that this needed to be addressed, but with no experience in managing water projects it felt like this was just a dream. In 2022, we partnered with Co2Balance to rehabilitate 110 boreholes, bringing safe water to over 33,000 people. This dream will continue to grow into 2023 as we work towards our goal of bringing safe water to 520 communities, benefiting over 150,000 people.

In 2022, we also joined forces with Lend with Care, part of Care International. This partnership allowed us to increase our loan portfolio and support even more families to achieve their dreams, by working their way out of poverty. Our dream is to triple the impact of our microfinance portfolio over the next 3-years, allowing the project to be both community-led and financially self-sufficient.

It is true that not all dreams come true. In 2021, we launched Akadi our solar lamp project, however even after significantly subsidizing the solar light systems our community members struggled to afford the costs. We have decided to put this project on hold until another solution becomes clear.

Finally, we have big dreams for MUSA our healthcare mutual that supported over 800 people in 2022. We have plans to spend the start of 2023 fully understanding the needs and challenges the project may face and to develop a strategy for growth.

We certainly could not achieve this success without our commitment to collaboration, and the support of our funders.

Thank you for all the support you have given, we are incredibly grateful for your part in bringing our dreams to life.

**Best wishes,**

**Vashti Seth and Christian Kadangah**  
*Founders and Directors of Deki and IADES*





## About Deki

Deki was founded in 2008 by Vashti Seth after she was inspired to change the life of just one girl, a Tibetan refugee called Deki Dolkha.

**The charity has now impacted over 139,000 people worldwide.**

We work closely with our local partner IADES in Togo, West Africa, and our mission to empower hard-to-reach communities to be free from extreme poverty is at the heart of everything we do.

**Deki has a multi-dimensional approach to poverty reduction and based on needs assessments we focus on four strategic programmes:**

### Our Agricultural Cooperatives

support small-scale food producers to work together to grow their livelihoods.

### Our Women's Empowerment Collectives

empower women through leadership opportunities and financial inclusion.

### MUSA

our healthcare for all programme, increases access to health information and services.

### Wezou Lim

our safe water project, reduces waterborne diseases in rural communities and reduces carbon emissions.



Together, in 2022 we impacted the lives of over 49,000 people

### Agricultural Cooperatives



### Women's Empowerment Collectives



### MUSA



### Wezou Lim





# Agricultural Cooperatives

Supporting subsistence farmers to grow livelihoods and combat climate change



*“My life would be precarious if I had not found this cooperative, they have helped me learn better farming practices. Being a member of this co-op has helped me a lot, without it things would be bad.”*

*Manavi, Amenouveve cooperative*

97%

have acquired skills that lead to an improved yield

96%

share the knowledge they learned with their community

94%

have learnt to minimise the use of chemical fertilisers

91%

spent their business profits on their children’s education

97%

split the cooperative’s profits evenly among the members





Rural smallholder farmers, especially women, suffer from the lack of financial investment and support, without which they cannot invest in their farms and are trapped in a cycle of poverty.

Many of the costs associated with increasing yield: purchasing better-quality seeds, hiring labour to help prepare the land for planting, and investing in tools to implement improved techniques, are out of reach for most farmers. Without support, they work on small plots of land using rudimentary tools and techniques, unable to improve their yield or change their circumstances.

To create much-needed income, smallholder farmers are often forced to sell their produce early for a low price, or sell the harvest meant for their family's needs.

The climate emergency creates an added burden by affecting their land and crops, which makes it even more difficult for smallholder farmers to provide for their families.

The latest spikes in food and fuel, and the soaring prices of fertiliser and feedstock, are having a devastating effect on smallholder farmers.

### **Agricultural cooperatives allow farmers more certainty and play a vital role in socio-economic development, food security and poverty reduction.**

Working with local partners and the government, we empower farmers to grow their livelihoods by forming self-led cooperatives and by providing training and financial support. Cooperatives enable farmers to work collectively to develop new skills in sustainable land management, improving their productivity and income-earning potential.

Each smallholder farmer who joins the cooperative programme receives much-needed credit to invest in inputs, such as seeds, tools, and labour. Farmers are supported with a training programme to help them to develop new skills to increase their productivity and combat the effects of climate change.

When a farmer belongs to a recognised Agricultural Cooperative, they can benefit from government support and from economies of scale by pooling their resources.

The training spans financial literacy, improved farming techniques, as well as key social and health issues, giving farmers increased knowledge and confidence to work their way out of poverty.

**When small-scale farmers have larger yields and earn more, they invest their profit directly into the rural economy, creating growth and employment.**



# The Effects of Climate Change on Rural Farmers

Rural communities, particularly small-holder farmers bear the brunt of climate change, contributing the least, yet are the most affected. Increases in temperatures and irregular rainfall cause droughts and flooding, which increases the risk of crops being damaged or lost.

Together with climate change, unsustainable farming practices, and population growth, extra pressure has been put on Togo's natural ecosystems and the resources that farmers depend on.

**Land degradation now affects 85% of Togo's arable land. Nutrient-poor soils cannot absorb water as well as healthy soils, making them more susceptible to flooding and drought.**

Agriculture provides nearly 90% of the national food need and the Togolese economy remains dependent on it, but the sector faces many constraints:

- severe soil degradation
- land erosion
- endangerment of biological diversity
- inappropriate cultivation practices

In 2023, we will increase our focus on teaching farmers how to improve resilience to climate change and protect their land, whilst improving productivity.

Farmers learn how to make their own compost, so they can move away from using chemical fertilisers, and instead use growth techniques that nourish the soil.

To complement this, farmers are taught to diversify crops and include types that grow well despite the heat and lack of rain. Crops such as soya can enrich the soil, allowing farmers to move away from reliance on chemical fertiliser. Farmers are also taught how to add value to their soya crop by making it into soya milk, oil and soya cheese.

Farmers learn about the long-term effects of using chemicals and the damage it causes to the soil and water, as well as the health risks to humans and animals. In many of the communities we support the runoff of nitrates into the ground causes contamination, making the water in the area unsafe to drink.

**We are pleased to report that more and more cooperatives are turning to 'bio' methods of farming.**

**We believe that tackling the climate emergency underpins all the work we do. We are committed to empowering the most vulnerable communities to become resilient to the changes in climate, whilst working their way out of poverty.**

## Farmer Field Schools

*Members of the cooperatives can attend the farmer field school to learn sustainable, agricultural management practices. This gives farmers the knowledge to improve their productivity and protect their land from the effects of climate change. Being able to make sustainable decisions will have a long-lasting impact. This information is shared amongst the rest of the cooperative and the wider community, so everyone benefits.*





*“I hope one day our cooperative is a big cooperative. There are people in the village who suffer each day, life is very difficult for them, but they are not ready to join because they are afraid. We want this cooperative to be successful so that they will decide to join”*

## **The Dzigbodi Cooperative** *meaning “be patient”*

We met the seven members of the Dzigbodi Cooperative group during their second loan cycle which has supported them to prepare for the big rainy season. With the loan, they invested in good quality seeds, and together were able to hire workers to help them prepare their land early enough for planting before the rainy season began, which they have previously been unable to do.

The group excitedly tells us how with the support of the second loan they have increased their yield by 150%. Previously, they had produced four bags of maize, but with the loan and the training they have produced 10 bags.

During their first loan, Dzigbodi continued to grow their normal crops of maize, cassava, yams and tomatoes, but with their training, they also learnt about the benefits of growing soya. Soya helps to enrich the soil and can grow despite the heat and irregular rain and then farmers are taught how to increase their income further by making milk, oil and cheese from the soya beans.

Dzigbodi told us that the most important training for them was how to make their own fertiliser, using organic matter. They told us that they could see that using chemicals kills insects, so it must be bad for the land and people’s health. They are happy to learn an alternative to relying on chemical fertilisers.

**One woman tells us how the loan has changed her family’s life. Before she joined the cooperative, she would sometimes send her children to school without any breakfast, only for them to be sent home again because she hadn’t been able to pay for the school fees, and the children would miss many days of school. But since her yield has increased, she can pay all the school fees on time, and she can give her children food in the morning, for lunch and dinner.**

There is a real sense of friendship within the group and a determination to look after each other. This echoes their wish for other members of their community to join their cooperative.



# Women's Empowerment Collective

Empowering women through leadership and financial inclusion

*"The way which men overtake women, I'm convinced that, with what's happening now, women will be equal to men. If they don't watch out, women will overtake them!"*

Adjo - Victoire Collective



100%

gained skills which helped them to improve their business

98%

are more confident in managing their household budget

98%

reinvest their profits back into their business

90%

feel more confident in accounting, stock levels and expenditure

98%

have noticed a cost of living increase, affecting the family and business







Women are amongst some of the most vulnerable people in rural communities and gender inequality remains a major obstacle to the elimination of extreme poverty in Togo. Women do not experience the same educational or economic opportunities as men. They are less likely to finish school, have access to financial services, or be able to exercise their basic human rights.

In rural areas, nearly half of women aged between 15-24 years old cannot read or write, and it is common for older women to be illiterate. Nearly one-quarter of women are married before the age of 19 and half of those women go on to have children within the first year of their marriage. With little or no access to family planning advice or contraception, women are trapped in a cycle of poverty.

Women often bear the responsibility for meeting their family's needs, with a lack of access to essential services, and no capital to start a sustainable business, they often struggle to grow their income and remain financially dependent on men, unable to work their way out of poverty or shape their own futures.

Gender inequality underpins the key issues surrounding higher levels of poverty in women, such as financial exclusion, lack of access to education and basic healthcare, gender-based violence and low pay.

**Deki's Women's Empowerment Collectives programme simultaneously addresses gender inequality and poverty. This programme is designed to create a supportive and enabling environment for women to increase their skills and confidence. It provides women with opportunities to develop new skills, access financial support, and learn about their rights.**

Women's Empowerment Collectives are a place for women to come together and support each other as mothers, as friends and as business owners. They meet fortnightly to have business management training, alongside workshops on women's rights, family planning and other health issues.

These sessions allow them to develop their business skills and decision-making abilities, whilst also giving them leadership opportunities, as President, Treasurer or Secretary of their collective. This helps to grow their confidence and deepen their self-worth.

When a woman has her own source of income and learns to have her own voice, she becomes empowered to make the changes she wants to see for her family and in her community, she can become a role model for the next generation.

**With opportunities, empowerment and support, women can transform their lives and work their way out of poverty.**





*“Since joining Espoir, things are changing, they are better than before. In the past, I had problems with my business and problems finding money to pay for my children to go to school, even problems finding food. But now I can help my husband pay for school fees and for food for my family.”*

*Amedia Maria, Espoir Collective*





*"I don't want my children to suffer the way I have suffered. I will do everything I can so my children can go to university, and travel, and learn many things and become good people. They are proud of me."*

*Adjo, Femmes Riches Collective*

## Femmes Riche Collective

After meeting Olivia, the Project Manager for the Women's Empowerment Collectives, and learning about the financial support and training available through the programme, small business owner, Elisabeth, decided to gather her own collective together.

She knew there were other women in her area who needed help and support and she gathered them together to tell them about the benefits of joining her new collective, Femmes Riche. Now the group's President, Elisabeth, believes in positive thinking and by naming the group Femmes Riche, translated as Rich Women, she hopes that their dreams will come true, and they will no longer have to struggle.

Some of the women she invited were afraid to join at first, as they had experiences with other organisations that had let them down, but because of their trust in Elisabeth, they decided to join. Before receiving their first loan they began 12 weeks of training, which gave them increased confidence and the knowledge they needed to invest in their businesses. One of the training sessions the women have found the most useful is on the pitfalls of selling on credit. The lesson is taught using laminated picture cards which tell the story of a woman

who sold on credit to a customer who then couldn't pay, leaving the seller with no income. Because many of the women cannot read or write, the use of picture cards makes the training sessions accessible to all.

A lady wearing a red hair net, Adjo, tells us how her life has changed since she joined Femmes Riche. She is a mother of two teenagers, and it has been just the three of them since the children were very small. Trying to find enough money to pay for food for her family every day has been a constant struggle. She has a small hair braiding and wig business but to help her make ends meet she finds work washing laundry for other families. Until now Adjo didn't have the funds to build up her business or buy new stock. She had no friends or family whom she could ask for help and she was trapped by her situation, unable to move forward.

**In just a short time Adjo's life has improved. She has restocked her supplies and has enough money to buy food for her children every day and has started to make some savings. The most important thing to her is that she has become part of a close-knit group of women whom she can rely on for support when she needs it and doesn't feel alone anymore.**



# Wezou Lim, Water is Life

Providing safe water to  
rural communities



*"The water from the lake made us sick. Thanks to the repairs to the pump, my children get to school on time. We are less exhausted, as we no longer have to go far to fetch water and we are much happier that we can drink clean water"*

98%

found their family's health had improved

96%

no longer suffered from stomach problems







The burden of collecting water and firewood disproportionately falls on women and children. They often sacrifice their income generating activities and education to walk many miles each day. The chore of collecting water and wood from remote places can be dangerous, particularly for women, exposing them to gender based violence.

Many rural families have no choice but to depend on water from unsafe sources such as ponds and streams, filled with bacteria and environmental contaminants. Once water is collected, it is often consumed without treatment, which can cause severe illness. Half of Togo's population doesn't have access to improved water sources.

**In 2022, we partnered with Co2Balance to bring safe water to vulnerable, rural communities, many of whom have not had safe water to drink within their communities. Over the next 18 months, we are committed to rehabilitating 520 water boreholes. Each one will provide enough safe water for approximately 60 households, bringing clean water to over 150,000.**

Safe water is central in the fight against poverty, and to build resilience against climate change. Placing a safe and reliable water source in the heart of the community removes the need to boil water for purification. It significantly lessens the pressure on the forests by reducing the need for firewood, whilst also reducing carbon emissions and the time spent collecting water and fuel. The provision of safe water lowers cases of illnesses caused by waterborne diseases and gives households more time to spend on income-generating activities and allows children more time to spend on their education.

Because women are the most affected by the lack of clean, safe water in their communities, it is important they take the responsibility of caring for their own water source.

**As part of the safe water project, we have created over 100 Mother Clubs with over 1,000 members, who take part in WASH training workshops which teaches them about hygiene and sanitation. It is their responsibility to share this knowledge with other members of their community.**





*“Thanks to the repairs on the pump the children get to school on time, and we are less exhausted because there is safe water close to the house”*





*Being members of the Mother Club has brought the women of the village closer together*

## Loome Mother Club

The entire village gathered to welcome us, when we arrived at Loome, including the Chief, Togbui Koto Taga, who thanked us for remembering his remote village, where his people were suffering. He thanked us for giving them the gift of water and gave us blessings for the success of all our projects.

He told us the borehole had been broken on and off for the last 12 years, and during that time people had come to repair it, but it had broken again and again until eventually, no one came to repair it. The women in the village had been collecting water from a nearby river on the other side of the forest, and sometimes from the borehole in a neighbouring village. The women were aware that the water from the river was dirty and knew that as a result, many people, especially older people and children, were suffering from stomach aches, but they didn't have a choice.

The women have already noticed that since the borehole was repaired, fewer people are getting sick, and they are happy that they don't have to walk as far to collect their daily water. The 27 members of the Mother Club have already completed the first module of their

WASH training and have begun their second. The first thing they learned was how essential handwashing is to their health, to encourage handwashing before cooking and eating, and to encourage children to wash their hands after school. They learned about the importance of drinking clean water, that they should store drinking water in containers with lids, and how to keep the area around the borehole clean to prevent contamination.

Being members of the Mother Club has brought the women of the village closer, and together they keep the whole village clean and teach the children how to work together, which was clear during our visit. One member told us that when she had a baby, the other women had bought her soap and gathered wood for her because she was too weak.

**When asked what their dreams are for the village, the women replied that they wish to be able to afford school fees and they hope that one day their children will go to university and gain degrees so that they can work for an organisation like IADES or Deki and help them to develop their village.**



# MUSA Healthcare for All

Improving access to  
health information  
and services



*“MUSA helped me when I was very ill and had thought I would spend a lot of money. I no longer think twice about going to a hospital when I’m sick”*

94%

said that it was easier to pay for healthcare costs

96%

of people surveyed said that they would renew their health insurance next year

100%

of members said they would recommend joining MUSA to family and friends







The cost of medical treatment in Togo is high, sometimes forcing families to choose between their health and feeding their family. To cover medical bills, many families have no choice but to take out high interest loans they cannot afford, pushing them deeper into poverty. Others ask relatives for help, but if there is no money to borrow, then they won't be seen at the health centre.

Only 8% of Togo's population currently have health protection. This lack of protection means that low-income families often struggle to afford even the most basic healthcare services and are frightened of falling ill. Families often delay treatment, or they self-medicate with unprescribed medicine bought from an unregulated street vendor.

The situation is further compounded by low literacy levels and little access to important healthcare information, preventing families from making informed decisions about their own health.

Easily treatable illnesses can prevent low-income families from working, and high health costs can force families to sell their income-generating assets: creating a cycle of poor health and poverty.

**We believe everyone should have access to healthcare and Deki works to improve these services through MUSA, our not-for-profit health insurance mutual, which supports vulnerable families to cope with healthcare expenditure.**

MUSA works by subsidising 70% of healthcare costs, making health care more accessible for families with little savings. It covers a range of leading illnesses, including malaria, waterborne diseases and treating wounds. As part of the package, we also offer free support for expectant mothers, including four antenatal consultations and professional care during childbirth.

To combat a lack of access to information, we run health education workshops covering topics such as malaria, waterborne diseases, and family planning. Participants act as "community health champions" by sharing newly acquired knowledge with other community members.

**When low-income families join MUSA, they will no longer have to choose between leaving illnesses untreated, risking their health, or paying for their family's daily food.**





*I got good treatment, and I recovered my health thanks to MUSA, I was easily able to get care at little cost*





*Ofu and Yoxo,  
Unidm NT'Fifa-Sap cooperative*

## Meet MUSA members Yoxo and Ofu

During our visit to Togo in November, we were lucky enough to meet the 32 members of the Unidm NT'Fifa-Sap farming cooperative. Cyril, MUSA's Project Manager, told us that 11 of the members have MUSA and half of them had already benefited from the medical care.

Cyril particularly wanted us to meet Yoxo, because whenever he visits her village, she runs out to thank him for everything he has done for her. Yoxo has suffered from malaria more than once which has made her very ill. She told us how easy it was to use the membership and paid only the equivalent of £4 for her treatment with her MUSA card, which included a full check-up and her medication. She also received information about how to prevent catching malaria, no one had told her the cause of malaria before, and she thought she had caught it from the sun.

**Before she joined the Health Insurance, she would have paid over £10 for her treatment meaning that she would delay treatment and become even more unwell.**

Ofu was also eager to meet us and talk with us about her experiences before and after MUSA. She told us that for many years she had suffered with bouts of sickness and diarrhoea, as well as malaria, but she was unable to afford the cost of treatment at the health centre.

**Instead, she would buy medicine from traders on the side of the road, knowing that they were not always safe or still in date. She felt she had no other affordable option, however, the medicine she bought didn't always make her feel better.**

Before she joined MUSA, the price for a consultation and prescriptions was over £15, which was more than she would spend feeding her family for 2 weeks. Ofu would have to choose between her health or paying for food. Now she can afford the treatment at a subsidised cost, and when she visits the health centre she feels well looked after as they treat her quickly and efficiently. She is so happy Cyril told them about MUSA and tells everyone about her experiences.

These are just two stories from Unidm NT'Fifa-Sap farming cooperative, but many more members tell us why they joined and how easy they found it to go for treatment. They advise all their friends to join too!



# Meet the Team



**Vashti Seth**  
Deki Founder and CEO

*It has been an honour and a pleasure to work so closely with the IADES team to make such an incredible impact in 2022. Deki is a small team of 3 part-time women, who can only achieve such a big impact with the hard work of the 28 strong team in Togo, and our mutual commitment to partnership and collaboration*



**Christian Kadhah**  
IADES Founder and Director

*I sincerely and honestly believe that with Deki we are achieving something incredible in Togo. Incredibly, we impacted 42,000 people this year. We want to reach even more remote areas in Togo towards the north, and enable financial inclusion, access to safe water, health care, clean energy and a healthy environment for people who have no access to all these essential things for their wellbeing.*



**Shelby Alexander**  
Communications Manager

*The last year has felt like a whirlwind, and we have achieved so much together in that time. Visiting Togo and meeting the rural communities we work with has highlighted how much can be accomplished by a small team with determination. My heart is very full of the beauty of Togo and its people, and the Deki community who make such a huge difference in their lives.*

**Katy Bird**  
Funding and Operations Manager

*Seeing first-hand the impact that Deki has had on the rural communities in Togo has really changed my outlook on life and has given me a passion to want to help empower women to be free from poverty.*

We would like to thank our Trustees Consulota Price, Simon Rimmer, Max Nino-Zarazua, Mark Burchfield, Valentine Granet and Richard Tidswell, and long-term volunteer Liz Stagg, for their ongoing support and commitment to Deki.





### **Olivia Lassey**

Women's Empowerment Programme Manager

*For me, it is important to support vulnerable people and help them to improve their living conditions. To help communities, especially women, to have an income-generating activity, giving them financial independence so they can support themselves and their children. They will have a voice in the decision-making of their families, and with this support, they can reduce poverty and change their lives*



### **Gabriel Hini**

Cooperatives Project Manager, Ave Region

*Through providing training, and financial and technical support, we can empower agricultural producers to increase their productivity and income. I care deeply about this programme as it works towards improving the lives and living conditions of smallholder farmers and their families.*



### **Cyril Gagban**

MUSA Project Manager

*One of my dreams is to see grassroots communities flourish and people full of hope and joy. Thanks to the mutual health insurance I am confident that this dream is gradually coming true. Whenever I receive testimonies of how the mutual has contributed to reducing the costs of healthcare for a beneficiary, when he himself least expected it, it brings joy to my heart. I believe that for the well-being of our communities, the MUSA is an essential tool.*



### **Ambroise Houndzou**

Cooperatives Project Manager, Plateaux Region

*What gives me the enthusiasm for this programme is the solidarity that is encouraged between the cooperatives and the realisation that together they can develop and flourish. Some communities have already achieved food security through this programme, and with continued financial and technical support and social training we can contribute to the development and improvement of the living conditions of smallholder farmers and their families.*



### **Eloge Alona**

Environmental Sustainability Manager

*Working on our vital projects, which aim to work towards the sustainable development goals, means we can have a real impact to significantly reduce the effects of CO2 on humans and the environment.*

*The changes which will have the most effect on the region will be the reduction of deforestation and air pollution, and by nurturing our biodiversity and ecosystems, we will naturally see an increase in harvests and health.*



### **Gabin Amouzou**

Wezou Lim Project Manager

*The safe water project supports women, as women and girls are the ones who suffer the most if there is a lack of water in a community. This project entrusts women with the responsibility for their water source, and experience has shown that the involvement of women in projects increases their chances of success and sustainability.*



*This project has brought about changes in the communities, and of all of these changes the most important for me is that women instead of having to walk long distances to collect water, now go about their business allowing them to have income and independence.*







If you are interested in supporting Deki's work, or would like more information on how to get involved, we would love to hear from you.



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