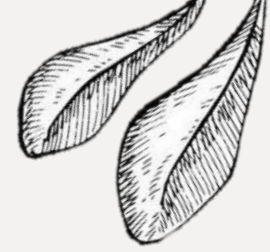


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# Financial Resilience in Shea Program

## Partner Toolkit





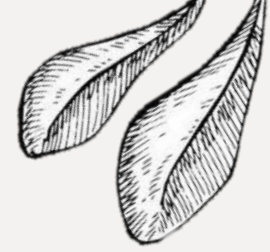
# What is the purpose and objectives of this toolkit?

**The Financial Resilience in Shea program\*** aims to give women the basic concepts and tools necessary for them to improve their financial situation and manage their money effectively. The desired outcomes of this project are to improve income management and access to income generation opportunities for targeted women in shea cooperatives and communities, to ultimately improve their living standards.

## What is the intention of this toolkit?

- This toolkit is meant to serve as a **step-by-step guide to help you replicate this program; notably coordinate and deliver financial resilience trainings** for women working in the shea sector in Ghana.
- It will **guide you from end-to-end**; from training the trainers; conducting the trainings for women; measuring and evaluating progress; and communicating about the program and its impacts; extending the reach and impact.
- It **demonstrates the value of investing in women workers** and the positive changes that can come as a result, such as improved livelihoods and increased supply chain resilience.

*\*“Financial Resilience in Shea” was developed by BSR with permission from RISE, originating from RISE’s HERrespect program. This program, which aims to strengthen the financial resilience of women in the agricultural sector, is owned by BSR.*

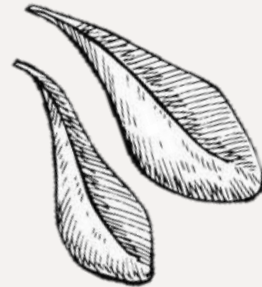


## Who is this toolkit designed for?

This toolkit is intended for organizations who want to **support the financial resilience of women in their supply chain** (and build the resilience of their supply chain) **by way of replicating the financial resilience trainings showcased in this toolkit.**

- It is primarily destined for buyers and suppliers of shea nuts and shea butter, as well as brands in the consumer goods sector (cosmetics, food; or any that use shea as an ingredient in their products).
- However, this resource can also be accessed and used by **other actors interested in replicating the financial resilience trainings**, such as local NGOs and micro-finance institutions.
- While this toolkit is meant to be used by actors in the shea supply chain, it is also **possible to extend it to other commodities, conditional on the completion of a rigorous risk assessment** to identify possible risks and contextual specificities associated with other commodities, and additional safeguards may be needed.

# How should you use this toolkit?



**This toolkit is divided into 3 main sections:**

1. **The Project Background and Impacts section** aims to inform you on how the program took form, what its impacts and successes were, as well as the importance of investing in women in shea and value for businesses.
2. **The Guidance section** will guide you through how to lead capacity building trainings for field officers and training women on the 5 modules of the Financial Resilience Curriculum, with step-by-step guidance and important considerations. This will cover:
  - ☐ Approaches for conducting the trainings (including train-the-trainer vs. direct training)
  - ☐ Different channels to effectively reach women with financial resilience trainings
  - ☐ How to evaluate the progress and impact of the trainings through baseline & endline surveys
  - ☐ How to use the Impact Framework to measure impact of the trainings through a set of KPIs
  - ☐ Strategies for communicating about the program and its impacts via a social media toolkit
  - ☐ How to extend the program's reach and enhance its impact
3. **The Resources section** contains all the resources and tools you need which are referred to in the Guidance section, including all 5 modules of the curriculum, as well as the recording of the radio episodes, the social media toolkit, the monitoring and evaluation (M&E) survey forms, as well as the Excel impact framework file.



# Contents of this toolkit



## 1. Project Background and Impacts

## 2. Step-by-step Guidance

- ☐ Coordinating & Delivering the Trainings
- ☐ Conducting Baseline & Endline Surveys
- ☐ Setting & Tracking KPIs: Measuring Impacts of the Trainings
- ☐ Social Media Guide

## 3. Additional Key Resources

01

# Project Background & Impacts





## This section contains:



### **Project Background**

Overview of the financial resilience project Phase 1, Phase 2, and Phase 3, how it came about, the four scale-up models.



### **Impact to date**

Key impacts in numbers and outcomes of the scale-up phase of this program



### **Resources to go further**

Key resources to consult to learn more about the entire program, the main findings, outcomes, challenges and recommendations

# Project Background

## Women in shea: a volatile and unstable source of income

The Global Shea Alliance estimates that **16 million women** collect and process shea nuts across West Africa. Often called “**women’s gold**” for its potential to increase their revenue, the collection and processing of shea nuts is not devoid of exploitation and vulnerability for women involved in this activity.

**Women face numerous challenges;** including short seasonal window for collecting nuts, limiting their harvest, volatile sale prices that depend on market dynamics, climate-induced disruptions on shea production, lack of training and support, and little access to inputs and financial resources.



## Building Financial Resilience for Women: A Case Study in Shea



After identifying **financial independence as both a key need and means of empowerment for women in shea**, BSR partnered with the Estée Lauder Companies Charitable Foundation (ELCCF) and developed, piloted and scaled a bespoke **financial resilience training program** to reach and empower women in shea cooperatives in Ghana:

- ❑ **Phase 1:** developing and testing a pilot program on the ground in two shea cooperatives (a nut collector co-op and a butter processing co-op) to determine training approaches and impact.
- ❑ **Phases 2 & 3:** scaling of the program through 4 scale-up models to extend the reach and impact by working through additional channels and partners.



# Phase 1: Pilot

In the pilot phase, **two cooperatives were engaged**: one cooperative of shea nut collectors, and one of shea nut processors. The objective was to test a first iteration of the trainings approach on a small scale and assess its potential impact and outcomes, comparing results against the specificities of each cooperative.

2

## **Building the Capacity of Mole Crema:**

The co-operative comprised almost entirely of shea nut collectors only. It is highly decentralized and rural, far from the town center.

1

## **Building the Capacity of Janshegu:**

Community comprised almost entirely of women who both collect and process the nuts into butter. It is highly centralized and located just outside the city of Tamale.

# Phases 2 and 3: Four scale-up models

In Phase 2, we took learnings from the pilot and explored different approaches to implementation, leading to **four different scale-up models**. In Phase 3, we focused on **scaling-up the reach of trainings** through these models with existing and new partners.

## Model 2: Training Women in Communities with VSLAs

Building up the capacity of a **supplier** (AAK) to deliver the financial resilience trainings within the cooperatives they source shea nuts and butter from, as well as **Village Savings and Loans Associations (VSLAs)** they run with women

## Model 4: Training Women who are Considering Financial Products

Augmenting the training content being delivered by a Microloan service provider alongside their **loan disbursements** in various communities with additional topics related to gender and savings to complement existing trainings

## Model 1: Training Women in their Cooperatives

Building up the capacity of shea **supplier** Savannah Fruits Company (SFC) to deliver the financial resilience trainings within the cooperatives they source shea nuts and butter from

## Model 3: Reaching Women Listening to Radio

Strengthening access to key financial resilience topics by developing a **radio program** with Farmers' Voice Radio in a dialogue format between women shea nut collectors and processors and the trainer in several episodes

# Impact of the program

## Key outcomes of the trainings



- ❑ Women are now more **confident in their ability to handle expenses, to save, invest in loans, start a business.**
- ❑ Women feel more **empowered to talk with their family** about financial topics and make decisions jointly. They have also gained an **added sense of accountability by acknowledging that women can also save** (not just men), which has led them to take increased responsibility for decisions that concern the family.
- ❑ They have built up their self-confidence overall, which has contributed to **changes at the family- and community-level.** Several of them have cited feeling **capable of accomplishing things** they did not believe they were able to do previously.
- ❑ Women have **strengthened investments in their shea work**, and have reported opportunities for **additional income generation** by creating or expanding secondary businesses.
- ❑ Ripple effects within communities led to **common investments in infrastructure needed** within villages and/or co-operatives to strengthen shea production.
- ❑ Field officers trained in these topics have also started **practicing these financial resilience lessons in their own home** and have reported **strengthened outcomes in their family life** as a result of the lessons learned.

# Impact of the program

## *In numbers*



**300+**

Shea cooperatives and communities engaged

**130+**

Field officers trained on the curriculum

**63,000+**

People (majority women) trained through the program



# Why is investing in women workers' financial resilience important?

## ☀ Increased Confidence, Accountability and Self-Actualization

Being trained on financial topics fosters a sense of autonomy and independence with regards to how to manage one's finances.

**Many of the women trained have reported increased confidence stemming from an added sense of responsibility on family decisions, and a belief in their ability and capacity to achieve their dreams/projects above simply realizing basic needs.**

## ☀ Financial autonomy and enhanced living standards

Understanding financial tools and topics often leads to improved access to loans or microfinance, enabling workers to invest in better equipment or expand their businesses. Better understanding of the associated risks reduced the likelihood of defaulting on loans.

**Overall, women have reported increased savings and additional income streams which have greatly contributed to enhancing their living standards.**

## ☀ Social and community impacts

Trained workers often share their learnings on financial topics and newly adopted behaviors (such as saving) with family members in their community, inspiring others to do the same.

**Knowledge sharing serves as a form of indirect trainings which can lead to long-term impacts and ripple effects for communities in terms of financial management, and application of better practices.**



# How can investing in women build business & supply chain resilience?\*

## ✦ Increasing women's satisfaction and productivity

Trainings on financial resilience help reduce women workers' financial stress and uncertainty, providing a sense of security. Better financial management also often translates to improved living conditions, allowing women to be more energetic and focused which can strengthen yield. In addition, the ability to invest in purchasing more nuts grows with financial resilience which makes it likely that more butter will be processed, thereby increasing output.

Through social impact programs, organizations can increase women shea workers' satisfaction, living standards and productivity.

One supplier observed **up to a 40% reduction** in the time needed to produce five metric tons of shea butter.

## ✦ Long Term Supply Security

There is a trend in shea where less women coming of age are choosing to collect nuts and process butter, as the value gained does not always justify the labor required. Investing in women via trainings like financial resilience strengthens the value proposition for working in shea.

With women feeling more confident to handle their finances and feeling empowered to invest in additional nuts for processing, they can increase their outcomes from their shea work.

**This strengthened value proposition can enable longer-term supply stability with more women being interested in participating in shea nut collecting and processing.**

A supplier saw **attendance being improved by about 15 %** post training.

## ✦ Build Community Engagement

Keeping a positive relationship with the communities where suppliers operate is key to guaranteeing business sustainability and long-term stability.

Through thoughtful social impact programs like financial resilience training, companies can proactively engage with community members, migrating from a transactional-type relationship to win-win partnerships that positively impact communities, and contribute to business growth. This is especially true in shea, as women choose when and where to sell their nuts and butter, so building trust can secure suppliers' supply by strengthening the likelihood that women will sell to them.

One supplier found the training brought increased **mutual support** in times of need.





## Resources to go further:



### **BSR Financial Resilience in Shea Scale-Up Learnings Report**

This report contains all you need to know with regards to the program's key outcomes, successes, and challenges



### **BSR Blog**

*"Investing in Women Workers: How Training has Helped Build Financial Resilience in Shea Supply Chains"*



### **ELCCF Blog**

*"Advancing Possibilities: Financial Literacy Training for Women in Shea"*



02

## Step-by-Step Guidance







## This section contains:



### Implementation Guide

Overview of the guidance document that you will need to understand how to coordinate and deliver the financial resilience trainings from end-to-end



### Baseline & Endline Surveys

The questions needed to evaluate the impact of the financial resilience trainings, which are referred to in the coordination guide



### Impact Framework

KPIs to measure impact, guidance on how to collect data and conduct focus groups. It includes impact highlights from two partners: AAK and SFC.



### Social Media Guide

Guidance on communicating externally about the program impacts & outcomes and call to action to join / scale the program

# Implementation Guide

## In this resource you will find:

A **step-by-step guidance designed** to help partners deliver the financial resilience trainings. The document is organized in a chronological way and follows the steps of implementation with detailed guidance on each step:

1. Kick-off meeting
2. Baseline assessment
3. Implementing worker training modules
4. Endline assessment
5. Closing meeting

## How should you use this resource?

- ✓ Once you've decided you want to implement the financial resilience trainings, **consult this document**
- ✓ **Follow the step-by-step guidance**, using the resources that are referred to in the guidance when relevant and needed
- ✓ Once you have completed the trainings in your communities, **don't forget to communicate about the impacts using the social media toolkit** (further details below)!

→ Click on [this link](#) to access the guidance and resources ←



## Implementation Guide: Coordinating & Delivering the Financial Resilience Trainings

## Introduction

### OBJECTIVES OF THIS GUIDANCE

If you are here, that means you are ready to start the program! In this resource, which is an essential part of our Financial Resilience Toolkit, you will find a step-by-step guidance designed to help you deliver and implement the financial resilience trainings. The document is organized in a chronological way and follows the steps of implementation with detailed guidance on each step of the way:

1. **Kick-off meeting** – what are the objectives, who should attend, what are the expected outcomes
2. **Baseline assessment** – overview of the Monitoring & Evaluation framework, which type of information we are collecting, what are the objectives, who should participate, what are the expected outcomes and guidance on preparing, conducting and finalizing the baseline report
3. **Implementing worker training modules** – what are the objectives, who should attend, what are the expected outcomes, preparing for trainings, guidance on trainings, refreshers, outreach and follow-up
4. **Endline assessment** – what are the objectives, who should attend, what are the expected outcomes and guidance on preparing, conducting and finalizing the endline report
5. **Closing meeting** – what are the objectives, who should attend, what are the expected outcomes, guidance on preparing the closing meeting, introduction and guidance to sustainability tools

| Month   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|---|---|---|----|
| Kick-off Meeting                              |   |   |   |   |   |   |   |   |   |    |
| Peer Educator Selection                       |   |   |   |   |   |   |   |   |   |    |
| Baseline Assessment & Report                  |   |   |   |   |   |   |   |   |   |    |
| Peer Educator Trainings & Refresher Trainings |   |   |   |   |   |   |   |   |   |    |
| Peer-to-peer Outreach                         |   |   |   |   |   |   |   |   |   |    |
| Endline Assessment & Report                   |   |   |   |   |   |   |   |   |   |    |
| Closing and Sustainability Meeting            |   |   |   |   |   |   |   |   |   |    |

Example of an ideal timeline for the entire coordination & delivery of trainings

# Implementation Guide |

## 1. Kick-off Meeting

### High-level overview of this step

#### Objective

- The objective of this section is to guide you in holding a kick-off meeting. In the kick-off meeting, you discuss program components with all partners, to ensure buy-in from all stakeholders, and alignment by clarifying roles, responsibilities and expectations.

#### Considerations

In this section, you'll find considerations on:

- Who should attend
- What are the roles and responsibilities of different participants
- What should be presented during the meeting. A kickoff deck has been provided in the [training resources folder](#) for this purpose.

### Step-by-Step Guidance

#### 1. HOLDING THE KICK-OFF MEETING

What is the objective of the kick-off meeting?

As the first step of implementing the financial resilience training, a project kick-off meeting is scheduled to discuss program components with all partners, to ensure buy-in from all stakeholders, and alignment by clarifying roles, responsibilities and expectations. A [kickoff deck](#) has been provided in this toolkit for this purpose.

Who should attend?

- Supplier staff, and field officers
- Shea co-op leadership
- Implementation Partner
- Brand representatives (when feasible)

| Month   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|---|---|---|----|
| Kick-off Meeting                              |   |   |   |   |   |   |   |   |   |    |
| Peer Educator Selection                       |   |   |   |   |   |   |   |   |   |    |
| Baseline Assessment & Report                  |   |   |   |   |   |   |   |   |   |    |
| Peer Educator Trainings & Refresher Trainings |   |   |   |   |   |   |   |   |   |    |
| Peer-to-peer Outreach                         |   |   |   |   |   |   |   |   |   |    |
| Endline Assessment & Report                   |   |   |   |   |   |   |   |   |   |    |
| Closing and Sustainability Meeting            |   |   |   |   |   |   |   |   |   |    |

Example of an ideal timeline for the entire coordination & delivery of trainings

# Implementation Guide |

## 2. Baseline Assessment

### High-level overview of this step

#### **Objective**

- The objective of this section is to guide you in delivering the baseline assessment, which aims to help you understand current gaps and existing levels of women's knowledge regarding financial literacy topics. Results will be used to compare against progress at the end of the program, using the endline assessment.

#### **Considerations**

**In this section, you'll find considerations on:**

- When to deliver the surveys
- Which type of information to collect
- Who should participate as respondents and what sample size you should use
- How to best prepare, deliver the surveys and gather information
- What resources you will need

You will also find information on page 23 of this toolkit

### **Step-by-Step Guidance**


#### **2. CONDUCTING THE BASELINE ASSESSMENT**

**What is the objective of the Baseline Assessment?**

Before conducting any of the trainings, the Implementing Partner should administer a baseline survey at the workplace in order to understand current gaps and existing levels of worker knowledge and opinions regarding financial literacy topics, as well as access to financial products and services.

The baseline serves as a tool to indicate what are the key needs and areas to focus on in training. Through analyzing the baseline results, Partners can decide what the program implementation focus will be and where efforts need to be accentuated. The baseline assessment will also be useful to evaluate any changes at the end of the program, by comparing responses against the endline assessment – which must be delivered after the full curriculum has been taught (see more details in the “Endline Assessment” Section). Note that in addition to this assessment, it is recommended that you also collect qualitative information through more informal conversations with participants, such as stories and case studies on how the trainings helped women.

**What resources will you need?**

 **Baseline Assessment Questions** are provided in the resources in this toolkit (Referred to as **Baseline & Endline Surveys**)

**Who should participate?**

- Female shea nut collectors and processors
- Co-op leadership
- Any males working to support the shea co-op (e.g. secretaries)
- Ideally all of these respondents will be those that will undergo trainings, as the goal of the baseline is to get a sense of respondents' perspectives before and after the training)



# Implementation Guide |

## 3. Worker Trainings

### High-level overview of this step

#### Objective

- The objective of this section is to give you all the insights and guidance needed to start conducting the worker trainings with chosen peer educators.

#### Considerations

**In this section, you'll find considerations on:**

- How to prepare for trainings
- When to conduct the trainings
- Best practices for holding successful trainings
- What are the expected outcomes
- Resources needed for the trainings

#### Practical Guidance on Financial Resilience Training GUIDANCE

##### Peer Education Model

Peer to peer education is the process where well-trained and motivated women and men receive trainings and then conduct formal (organized) or informal educational activities to share that information with their peers. The process of peer education is perceived more like receiving advice from a knowledgeable friend who has similar problems and can empathize with your circumstances.

##### Why use peer-to-peer education?

- Information can often be transmitted more efficiently: the educator and the person being educated may often share e.g. backgrounds (employee status, origin, family setting, life responsibilities (worker, wife, mother, etc.), language, vocabulary, and interests.
- Peer educators can relate to peers and are less likely to be seen as authoritative figures. The process of peer education is perceived more like receiving advice from a knowledgeable friend who has similar problems and can empathize with your circumstances.
- Peer education can take place in small groups or through individual contact and in a variety of settings during the workday, such as during formal events organized by the management, or during informal occasions, such as [lunch time](#).
- Peer education provides peer educators with an opportunity to develop leadership and communication skills.

##### Best Practices for Peer Education Methodology

##### Helping peer educators overcome shyness/feel comfortable during training

- Use games and/or songs.
- Ask peer educators to share something they are confident in.
- Ask peer educators to first discuss topics in groups of two or three, so they can get more ideas before the speaker has to talk in front of the entire group.
- Help PE realize they are very important in the workplace
- Be conscious of PE who are uncomfortable, so you can give them plenty of time
- Informally introduce public speaking techniques such as taking deep breaths before speaking

##### Helping peer educators learn/retain information

- Give handouts in training, which should include plenty of pictures
- Focus on providing key messages for each topic.
- When using a flipchart, go through the key messages line by line. Ensure peer educators are comfortable with the words and understand everything.

# Implementation Guide |

## 4. Endline Assessment

### High-level overview of this step

#### **Objective**

- The objective of this section is to guide you in delivering the endline assessment, which aims to help you understand results of the program and assess progress against results of the baseline assessment

#### **Considerations**

**In this section, you'll find considerations on:**

- When to deliver the endline surveys
- Who should participate as respondents and what sample size you should use
- What resources you will need

You will also find information on the next page!

## 5. Closing Meeting

### High-level overview of this step

#### **Objective**

- The objective of this section is to guide you in holding the closing meeting, during which you celebrate program results and successes and recognize all partners for their efforts. kick-off meeting.

#### **Considerations**

**In this section, you'll find considerations on:**

- Who should attend
- What are the expected outcomes
- What are the next steps

# Baseline & Endline Surveys

## In this resource you will find:

Referred to in the prior guidance, these are the surveys (google forms) which contain the key questions you should ask to beneficiaries of the trainings to **evaluate the outcomes of the trainings**:

- ❑ **Baseline surveys** – questions to evaluate **baseline understanding** of beneficiaries on the five key curriculum modules. This survey must be conducted **before delivering the trainings**.
- ❑ **Endline surveys** – these contain the same questions. The objective is to evaluate any changes in the curriculum topics **after the trainings are delivered**.

## How should you use this resource?

- ✓ **Create a copy** of the google forms. Do not use this version as it will not accept answers. You can also **print the word document included in the resources folder** with all the questions and deliver it through writing if you cannot deliver it online
- ✓ **Deliver the baseline survey** to a sample of respondents before trainings
- ✓ **Make a copy of the blank survey, and rename it endline survey** so you can track separate responses for the baseline and endline
- ✓ **Deliver the endline survey** to the same respondents (ideally) after they have been trained on all 5 modules of the curriculum

→ Click on [the link here](#) for the online survey form ←

## Baseline Survey: Financial resilience trainings

Instructions for the person who is giving the survey: Please read the section below out loud to the person you are surveying and ensure that you explain carefully the following points to the respondent.

"My name is [ ] from [ ] organization.

The purpose of the survey is to understand the impact and results of these trainings in your co-operative or women's group.

We will ask questions about your work and family life, specifically related to managing finances.

Please note that it is completely voluntary to take part in this survey. If you prefer not to answer a question, you do not have to answer."

\* Indicates required question

What is your gender? \*

☐ Female

☐ Male

☐ Other

## Endline Survey: Financial resilience trainings

Instructions for the person who is giving the survey: Please read the section below out loud to the person you are surveying and ensure that you explain carefully the following points to the respondent.

"My name is [ ] from [ ] organization.

The purpose of the survey is to understand the impact and results of these trainings in your co-operative or women's group.

We will ask questions about your work and family life, specifically related to managing finances.

Please note that it is completely voluntary to take part in this survey. If you prefer not to answer a question, you do not have to answer."

\* Indicates required question

What is your gender? \*

☐ Female

☐ Male

☐ Other

# Impact Measurement Framework

The Impact Measurement Framework is an Excel tool that offers a menu of indicators and tips to help track the outcomes of the Financial Resilience in Shea program.

The Impact Measurement Framework is organized in three sections:

- Suggested KPIs
- Capacity-building materials on focus groups design and questions
- Tips on data collection and conducting focus groups

Please find the full Excel Impact Measurement Framework as part of the [Toolkit materials](#)





# Impact Measurement Framework



## Section 1: Suggested KPIs

- Menu of 31 KPIs to help **track the outcomes of the program at cooperative level.**
- The KPIs cover both **impacts for the business** and **impacts on the women and communities**. Organizations can choose which KPIs are most meaningful and feasible for them to track.
- KPIs cover six categories:
  1. Workforce Productivity & Operational Performance
  2. Economic & Income Growth
  3. Worker Well-being & Retention, Satisfaction
  4. Community & Cooperative Performance
  5. Gender & Community Empowerment, Program Longevity

| N°  | KPI  | Definition   | Data Source   |
|---|--|--|---|
| <b>Workforce Productivity &amp; Operational Performance</b> |  |  |   |
| 1   | Cooperative productivity (kg of shea processed at cooperative level) | % change in total shea processing output at cooperative level pre/post training  | Cooperative production logs, worker self-reports                |
| 2   | Sales volume/value   | Volume of nuts/she butter sold by women collectors or cooperative implementing the training  | Cooperative sales records, Worker self-reports                  |
| 4   | Time to produce 5 tons of shea butter                                | Number of days to produce five metric tons of butter   | Field monitoring reports  |
| <b>Economic &amp; Income Growth</b>                         |  |  |   |
| 5   | Worker income growth   | % increase in average monthly/annual income  | Household income surveys, cooperative records                   |
| 6   | Savings & assets   | % of women reporting higher savings or new assets acquired   | Pre/post training surveys                                       |
| 7   | Access to credit   | #/% of women accessing loans, repayment rates  | Loan records from MFIs/banks, cooperative savings groups/ VSLAs |
| 8   | Economic diversification   | % of women with additional income streams after the training   | Household livelihood surveys                                    |
| 9   | Participation in VSLAs   | % of members participating in VSLAs  | Cooperative records/ VSLA records                               |
| 10  | VSLA-specific: Financial Dream Goal Achievement                      | Number of women reporting completion of one or more states financial dream goals (e.g., purchasing an asset, paying school fees, starting a business). | Post-training surveys, focus groups.                            |
| 11  | VSLA-specific: Contribution to Dream Goals                           | Number of women who report that VSLA funds directly contributed to achieving their goals.  | Post-training surveys, focus groups.                            |
| <b>Worker Well-being &amp; Retention, Satisfaction</b>      |  |  |   |
| 12  | Worker retention   | Change in # of women who remain in cooperative   | Cooperative records   |

# Impact Measurement Framework

## Section 2: Focus Groups Design and Questions

- Guidance on focus group design, including suggested participants and objectives.
- Focus group questions corresponding to the six KPI categories.
- Template for capturing testimonials in a consistent manner.



### FOCUS GROUP FRAMEWORK - DESIGN, QUESTIONS & TEMPLATE

#### 1. Focus Group Design

| When  | Who   | Purpose  | Data Collector  | Cooperatives   |
|---|---|--|---|--|
| <b>Baseline (at program start)</b>                | 2-3 focus groups.<br>Each group includes 8-10 women cooperative workers participating in the training (including 3-4 women who have participated in VSLAs, if applicable to the cooperative being surveyed).                        | Understand women's starting financial practices, perceptions, financial dreams goals, challenges, community norms.   | Training implementing partner (e.g., PureTrust, Presbyterian Agricultural Services) | Pick a representative sample (geographic, size, high/low performers) of all cooperatives in scope. |
| <b>Midline (immediately post-training)</b>        | They should be picked randomly, aiming to represent the different demographics present at coop level (age, income, marital status, children).<br>The same focus group should be repeated across the baseline, midline, and endline. | Explore early changes, adoption, barriers, and emerging stories  | Training implementing partner (e.g., PureTrust, Presbyterian Agricultural Services) |  |
| <b>Endline (one year after the training ends)</b> | While the same focus groups should ideally be repeated at baseline, midline, and endline, the baseline and endline rounds are the most crucial for capturing changes over time  | Capture deeper impact, long-term changes, lessons learned and testimonial stories, while also checking sustainability of changes and whether investments have endured. | Training implementing partner or Cooperative field officers                         |  |

#### 2. Suggested Focus Group Questions

| Question   | Probe (for Narrative/Testimonial Purposes)   | Time Relevance   |
|--|--|------------------|
| <b>Workforce Productivity &amp; Operational Performance</b>  |  |                  |
| How do you manage your shea work ?   | Tell me about a specific work day or week ?  | Baseline         |
| Since the training started/ended, have you changed how you manage your shea work (collection, processing, sales)?  | Can you walk me through a specific day or week: what changed?<br>Have you been able to increase how much you collect or process? Why or why not? | Midline, Endline |
| Have you made any investments (equipment, storage, etc.) in the cooperative or your own work?  | What made you decide to invest in this?<br>What difference has it made?  | Endline          |
| <b>Economic &amp; Income Growth</b>  |  |                  |
| VSLA-specific: What are your main financial challenges and "dream goals" right now?  | If you could achieve one financial dream in the next year, what would it be?   | Baseline         |
| VSLA-specific: Can you share a time you used savings or a loan (VSLA or other) to support your shea work or household?   | How did it help?<br>Were there any challenges in repaying or using it?   | Midline, Endline |
| VSLA-specific: How has being part of a VSLA helped you overcome financial challenges or achieve some of your financial dream goals?  | Can you give an example of something important you were able to pay for or invest in because of the VSLA?  | Midline, Endline |
| Have you started earning income from new activities outside of shea since the training?  | What motivated you to try this?<br>How did you use your savings or loans to get started?   | Midline, Endline |
| <b>Worker Well-being &amp; Retention, Satisfaction</b>   |  |                  |
| Thinking about a typical week right now, how do your shea work and home responsibilities weave together, and what does that feel like for you in terms of worry and satisfaction with your work? | What situations create the most pressure or worry at work?   | Baseline         |

# Impact Measurement Framework

## Section 3: Conducting Focus Groups and Collecting Data

- Guidance materials on conducting focus groups.
- Tips for data collection and data interpretation.



### 1. Focus Groups Principles and Tips

#### Principles

Do no harm: Participation is voluntary. Stop any question that causes discomfort.  
Respect & privacy: Use first names or pseudonyms; never record without consent.

Clarity: Use simple, local language; one idea per question.

Triangulate: Pair stories with logs/records where possible (attendance, sales, VSLA notes).

#### Practical tips

##### Set up

Consistent introduction speech: Explain purpose, voluntary nature, confidentiality, and how data will be used.

Choose a quiet, neutral space; arrange chairs in a circle; ensure shade and water.

Use a female facilitator where possible

Set some ground rules: one person speaks a time, respect different opinions, keep stories in the room, phones on silent mode

Have a dedicated notetaker

Guides

### 2. Tips for Data Collection

#### Tools to carry

Printed question guide & probe list

Testimonial template (story title, context, catalyst, action, outcome, quotes, challenges, lessons)

Consent forms / verbal consent script

#### Data quality

Use consistent definitions (e.g., what counts as a "dream goal," "investment," "youth").

Capture numbers when mentioned (e.g., "saved 50 cedis/month").

Note sources for cross-check (e.g., "see VSLA ledger, May").

#### Observation

Note visible infrastructure (storage sheds, equipment), shea tree practices (fire lines, pruning), safety and workspace layout.

During focus groups, note non-verbal cues (e.g., enthusiasm, hesitation, laughter) that give context to responses.

Observe group dynamics, including who speaks most, who is quiet, evidence of leadership or collective decision-making.

### 3. Tips for Data Interpretation

#### Good practice

**Triangulate:** Compare stories with cooperative logs, VSLA records, and prior survey data.

**Contribution, not attribution:** Say the program contributed to changes, unless there's clear proof of causality between the observed change and the program.

**Be precise:** Include sample size (n), dates, and locations; avoid generalizing from one story.

**Show range:** Note both positive and challenging experiences; include at least one "what didn't work" insight.

**Disaggregate:** Highlight differences for people from different groups - e.g., youth, regions, VSLA members vs. non-members.

**Data visualization:** Create a small table per KPI with theme + quote + implication.



# Partner Impact Highlights – Savannah Fruits Company (SFC) <sup>1/3</sup>

SFC began in 2006 with the conviction business and impact must co-exist. SFC has been a partner in the Financial Resilience in Shea program since 2022. Over its implementation period, the Financial Resilience Training Program resulted in women's increased confidence in managing their finances, stronger planning and budgeting skills, and improved ability to save and invest in other businesses.

## ✦ Key Numbers

**Women Reached – 34,000 +** (to Oct. 2025)  
**Field Officers Trained – 30 +**  
**Trained Women Peer Educators – 744 +**

"I have established my dream food selling business which is doing well now and it's helping me to save more."

**Ibrahim Mariam**



## ✦ Yields & Productivity

- Trained individuals demonstrate a **stronger commitment to their roles**, leading to **higher shea butter yields** and **consistent improvements in product quality**.
- Following training, **average yields per person increased 5 - 10%** per batch between the 2023–2024 and 2024–2025 seasons. This translated into notable **income gains for cooperatives**.
- Training **improved operational efficiency**, **cutting production time**. Time to produce five metric tons of shea butter **reduced by up to 40%**.
- **Attendance** improved by about **15 %** post training.



# Partner Impact Highlights – SFC 2/3



## ★ Stronger Collaborative Environment

- The training and cooperative activities have fostered **stronger social bonds** among women.
- This has led to more **collaborative problem-solving**, **mutual support** in times of need, and active involvement in **cooperative decision-making**.

## ★ Stress Reduction & Savings

- Training has also **reduced financial stress**, as **higher earnings** have helped many women **save and prepare for unforeseen expenses**. This has minimized the need for borrowing during emergencies.
- 90% of participants reported having **improved their time management**, better **balancing cooperative and household responsibilities**.



# Partner Impact Highlights – SFC 3/3



*"My savings have helped me improve my Shea butter production business. I now buy two bags of kernels with my own money to produce conventional butter and sell to SFC."*

**Adisa Dawuda**

## ☀ Sense of Fulfillment

- Many women expressed a **sense of fulfillment** from being able to **plan their finances** more effectively and **meet essential family needs**.

*"I have been able to support my two daughters through university and one daughter is still in senior high school."*

**Safura Mohammed**



## ☀ Job Satisfaction Builds Supply Chain Resilience

- Post-training feedback indicates a marked **increase in job satisfaction** among members.
- Womens' increased focus on timely and high-quality production, and mutual trust between SFC and the cooperatives have enhanced supply chain resilience, **reducing risks of production delays or shortages**.

# Partner Impact Highlights – AAK <sup>1/3</sup>

AAK, a global leader in plant-based fats and oils, runs Kolo Nafaso, a direct shea sourcing program in West Africa. By implementing the Financial Resilience in Shea curriculum within its co-funded VSLAs, AAK empowers women, strengthens families, and secures a sustainable shea supply chain, creating a win-win for communities and business alike.

“I used my financial planning and savings skills from the training to make soap and sell iodized salt, growing a small but stable business”

**Wassah Juana**



## ★ Key Numbers

**Women Reached – 5,000 +**  
**Field Officers Trained\* – 15 +**

*\*AAK did not apply the Peer Educator model.*

## ★ Key Outcomes – Diversification of Income

- **Women have built additional streams of income including strengthening investments in shea** and have expressed desire for further training and support.
- Participant Wassah Tiburim applied what she learned on saving and reinvestment to **start grain banking with maize at harvest time**, allowing her to sell later at higher prices and **increase her income during the off-season.**



# Partner Impact Highlights – AAK <sup>2/3</sup>



*“After the training, I discussed with my family how to invest in our children’s future. We decided to enroll them in a private school and save for their education. We now hold monthly family meetings to plan together, and I’m saving to open a small shop in my community.”*

**Daina Nyanayi**

## ☀ Decisions & Self-confidence

- After the training, women feel **more empowered to talk with their family about financial topics and make decisions jointly**; they **have built up their self-confidence overall**, all leading to positive changes at the family- and community-level.
- After the trainings, **joint financial decision-making with family increased by more than 20%**. This shift reflects growing household dialogue and shared trust around women’s financial leadership.
- After the trainings, **respondents who feel comfortable with bringing up the topic of budget planning and money to their husband or partner had increased by more than 30%**.





# Partner Impact Highlights – AAK <sup>3/3</sup>



## ☀ Enhanced Savings

- Women are now overwhelmingly more **confident in their ability to handle expenses, save and invest in loans.**
- After taking the training, there was an **increase of 50% in respondents reporting they track both their monthly income and expenses.**
- **40% more women report being very confident in their ability to handle an unexpected cost, like an emergency or family problem in the next two years.**
- After the training, the share of **respondents who reported saving monthly had increased by 35%.**



03

## Key Resources



# Social Media Guide

## In this resource you will find:

Guidance on how you can communicate externally about the impacts & outcomes of the financial resilience trainings. The objective is to share success stories in order to **inspire collective action** via a call to action for others to join, replicate or scale the program.

- ❑ Recommendations for how to best communicate about program impacts
- ❑ Template posts & best practices

## When & How should you use this resource?

- ✓ Once you have **completed the financial resilience trainings** and started **observing some positive changes** in beneficiaries' behaviour, and you want to **share those results through your social media platforms**, that's when this resource will come in handy!
- ✓ **Don't forget to take pictures during the trainings** so you can showcase them in your social media posts.

➡ Click on [here](#) for the social media guide ⬅

## Financial Resilience in Shea | Social Media Toolkit



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## Example Post for Social Media & Best Practices

A social media post should ideally contain the following elements:



An eye-catching visual

A clear and engaging title / hook

A Compelling Description or Caption

A Call-to-Action

#Relevant Hashtags



### Empowering Women in Ghana's Shea Supply Chain

Thanks to BSR's financial resilience program, we have trained over 100 women in our cooperatives on financial resilience topics, leading to higher financial independence and improved living standards.

These programs have enabled women to enhance their financial literacy, access new income-generating opportunities, and contribute more significantly to their communities.

Join us in supporting the continued empowerment of women in shea. Share this story to celebrate these achievements and inspire resilience in your community!

#WomenInShea #FinancialEmpowerment #SheaLife #Ghana #EconomicResilience



5





# Overview of Resources Needed

**A list of all the resources you need to start building impact through financial resilience trainings and available [here!](#)**

| Category / Step  | Name of Resource & Link  | Description  | When to Use it   |
|--|--|--|--|
| Project Background & Impacts   | <a href="#">Program Learnings Report</a>   | Detailed report laying out the successes, challenges, and findings of the program for each phase       | Before deciding whether to conduct the Financial Resilience (FR) program and trainings and to learn more about the program, its objectives impacts and successes |
|  | <a href="#">BSR Blog: “Investing in Women Workers”</a>   | Blogs summarizing the program and its impacts  |  |
|  | <a href="#">ELCCF Blog: “Advancing Possibilities: Financial Literacy Training for Women in Shea”</a> |  |  |
| Coordinating & Delivering the trainings<br><i>(All the resources cited here are in hyperlinked the zip folder)</i> | <a href="#">Implementation Guide</a>   | Step-by-step guidance on how to coordinate and deliver the financial resilience trainings              | Read this before leading the trainings, but refer to it during the entire program  |
|  | <a href="#">Kick-off meeting Deck</a>  | Supporting deck that you can use and adapt as needed and present during the kick-off meeting           | At the beginning of the program  |
|  | <a href="#">M&amp;E Surveys</a>  | Surveys that evaluate beneficiaries’ baseline understanding of financial topics and changes at endline | Before delivering trainings (for the baseline survey) and after all trainings are completed (endline survey)   |
|  | <a href="#">Financial Resilience Training Curriculum</a>   | This resource contains the 5 modules of the FR curriculum that you will train beneficiaries on         | During the program   |





# Overview of Resources Needed

**A list of all the resources you need to start building impact through financial resilience trainings and available [here!](#)**

| Category / Step       | Name of Resource & Link                      | Description  | When to Use it   |
|-----------------------|--|--|--|
| Sharing about impacts | <a href="#">Impact Measurement Framework</a> | An Excel tool that offers a menu of indicators to help organizations track the outcomes of the <i>Financial Resilience in Shea</i> program – both for the business and for women and communities. It also provides guidance on conducting focus groups and capturing testimonials from participants. | Refer to this tool at start and end of the training to select the KPIs that are most relevant for your context. Also refer to this when organizing focus groups for tips and guiding questions for focus groups. |
|                       | <a href="#">Social Media Guide</a>           | A resource that guides you on sharing about the program, its impacts and outcomes on your social media channels  | Refer to this guide at various steps of the program, to communicate about ongoing trainings, share about the outcomes after the trainings, or the long-term impacts and successes                                |
| Others                | <a href="#">Radio Episodes</a>               | Recordings of 5 radio episodes on financial resilience   | Use this shortened version of the curriculum to expand reach to different communities, or to serve as a “refresher” on the different modules you have trained women on   |





# Thank you



BSR<sup>®</sup>

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

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