

# BSR Financial Resilience in Shea | Implementation Guide: Coordinating & Delivering the Financial Resilience Trainings



## ABSTRACT

This Implementation Guide is part of the overarching Financial Resilience in Shea\* Toolkit. It offers practical guidance for partners on coordinating and delivering Financial Resilience Trainings.

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# 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 step-by-step guidance designed to help you deliver and implement the financial resilience trainings. The document is organized chronologically and follows the steps of implementation with detailed guidance for 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 to collect, 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 participate, 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*

## **PROGRAM BACKGROUND & APPROACH**

### **What are the objectives and desired outcomes of the financial resilience program?**

The overall objective of the Financial Resilience Program is 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.

### **Who are the intended beneficiaries?**

The target beneficiaries for this program are primarily low-income women working in shea cooperatives/communities as shea nut collectors and/or shea nut processors in Ghana. While the program has been designed to fit the needs of this specific target audience, it can also be replicated in other countries, although it is recommended to first conduct scoping research to identify whether the program is adapted to local needs and contextual factors.

### **What is the approach of the financial resilience program?**

The financial resilience program is a training program that consists of 5 modules on separate financial topics. The approach is a Peer Education model, whereby Peer Educators are selected as volunteers to go through the training in order to then share the learnings with the target beneficiaries in their community or co-op. You should ideally train between 35 – 45 Peer Educators in each group/co-operative (depending on the size of the co-operative). You will find more details below on the Peer Education model in the “Practical Guidance” Section.

## **ROLES AND RESPONSIBILITIES**

Before starting the trainings, it is key to understand the roles and responsibilities of the various stakeholders involved in order to ensure successful trainings. This will change depending on who is driving the implementation – in the absence of a brand/funder, the supplier/buyer might be the one directly driving implementation, but some general guidance is below:

### **Brand/Funder** (if there is one):

- Facilitate dialogue between project stakeholders
- Oversee program quality and improvements
- Provide program management and oversight
- Support the program and stay involved through updates

### **Supplier/Buyer of Shea:**

- Allow Implementing Partner (IP) to facilitate trainings as an add-on to monthly co-op meetings at chosen cooperatives
- Facilitate peer educator (PE) selection at each cooperative
- Support IP by providing contacts at co-ops for baseline and endline assessments

### **Implementing Partner:**

- Implement program according to BSR methodology and guidance
- Conduct trainings for PEs, and baseline and endline surveys, and write up baseline and endline reports
- Communicate successes and challenges to the co-op, supplier, and brand
- Write final program report

# 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, before the program officially starts, 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, which you can adapt to your needs and use to guide the discussion during the meeting.

### Who should attend?

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

## 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 shea nut collectors and processors' 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?

📄 **The Baseline Assessment Questions** are provided in the resources of the 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)

For any assessment, it is important to have a large enough sample size to have accuracy in findings. The sample should be informed by the criteria below, and represent a mix of:

- Both shea nut collectors and processors
- Married and unmarried workers, representative of the co-op
- Different age groups
- People with differing durations at the co-op (respondent should have worked within the co-op least 6 months)

**Important Note:** Where possible the baseline survey should have the same respondents at endline. Worker surveys are anonymized, but there should be a separate list kept at baseline regarding who was surveyed so no answers are identifiable to an individual but so all respondents are accounted for. This will facilitate the process and accuracy of data at endline.

### 3. CONDUCTING TRAININGS

Once the baseline assessment is done and the module selection for implementation is complete, the trainings may commence. Partners use a wide variety of training methods. No single methodology is effective for all situations. Different learning conditions, environments, participants, and goals require the Partners to select and adapt different methods. Participants (trainees) learn most when they:

- Reflect on what they are learning.
- Draw conclusions on their own or as a group.
- Determine how to apply what they have learned.
- Apply what they have learned.

Very often, trainings focus too much on content and knowledge through passive learning methods and not enough on application (the *how-to*) of knowledge through active learning. In this regard, it is important for the Partner to act not only as a source of information, but also as a facilitator.

#### **Best practices for the Training:**

- **Create a safe, friendly environment for learning.** Create a learning environment that will support a successful training session.
- **Practice good communication skills.** Use methods to ensure that participants learn but also feel safe, listened to, and confident enough to voice their questions.
- **Tailor content.** To help participants acquire and retain as much knowledge as possible, tailor the training content to the cultural context and education level of participants, accounting for their literacy level.
- **Use of adult learning principles.** Using visuals and interactive, participatory methodologies that are most effective for adult learning.
- **Use peer-to-peer education model.** Develop participant's outreach skills (communication, listening, and problem solving), in addition to improving their knowledge.

- **Follow up.** Provide materials to help participants retain information and share it with others.

### **What are the expected outcomes?**


- Enhanced knowledge of basic financial management
- Increase women's access to control their resources
- Strengthen women's agency
- More inclusive, enabling, and high performing work environments

### **Selecting Peer Educators (PEs):**

Peer Educators should be chosen as volunteers to go through the training and share the learnings with others in the co-op. There should be between 35 – 45 Peer Educators per co-op (depending on the size of the co-op). Suggested criteria for Peer Educators:

- **Represent a mix** of shea nut collectors and processors (if applicable)
- Should include **representatives from co-op leadership** (e.g. secretary, treasurer, etc.)
- Have **good communication skills**
- Demonstrate **leadership qualities and a good rapport** with others
- Should have been part of the co-op for **at least six months**
- Representation from **all age groups**, regions/religions/caste etc., both married and unmarried
- Preferable, if s/he **can read/write** (not a strict requirement)
- **Show interest** in being a peer educator

### **Training Sessions:**

Partners will facilitate **five main trainings** on financial resilience topics – you may find these in the  **Financial Resilience Curriculum Resource** in the toolkit. These trainings should be hands-on and participatory and should be delivered in chronological order. **It is recommended that 30 Peer Educators**, (45 maximum) **are trained at a time**. Trainings should include the following components:

- Training on one of the five modules (go in order from beginning to end)
- Review of previous financial topic
- Communication skills – training on how PEs can communicate key messages with their peers
- Time for PEs to practice sharing information
- Time for questions

### **GUIDANCE AND CONSIDERATIONS FOR PLANNING THE TRAINING SESSIONS:**

It is vital to plan the training sessions in advance, in a way that fits the unique needs and time constraints of the workplace. At any time of the year, but especially during periods of peak production, it can be challenging to schedule training sessions in the workplace environment. In addition to production schedules, it is important to consider key religious holidays such as Ramadan and how that may affect a training schedule. Therefore, when conducting the sessions, it is important to ensure that you:

- **Allow enough time to build understanding of a topic.** It usually takes around 2.5hours to conduct a training on one module.



- **Ensure privacy and confidentiality of participants**, if you feel certain topics may endanger workers, speak with them individually after the session.
- **Be conscious of gender dynamics and training mixed groups**, encourage participation from women.
- **If you are inviting an external expert speaker**, plan well in advance and get confirmation from guest speaker on the selected day and time.

#### When should trainings be held?

- **Hold trainings at a time of day and in environment where workers are able to concentrate.** This includes planning timing with the picking and processing season in mind as well as any religious holidays such as Ramadan.
- **Schedule trainings to minimize disruption to women's family time, market days, holidays, or any other important aspect of their schedule.** Check with co-op management in advance to make sure you are suggesting days and times that are best for the women.
- **Ensure the trainings are spaced out enough so that beneficiaries are not too overwhelmed by too much content in a short period of time.** For example, we recommend holding one training per month during a period of 5 months.
- **If your trainings are very spaced out, consider holding refresher trainings** at regular intervals to go over previous modules and fill any gaps in learnings.

#### Logistics and organization of rooms

- Make sure the training location is **well-ventilated and away from direct sunlight**. Ensure that **water and snacks** are provided so women can comfortably participate.
- Training rooms for trainers must be **large enough to enable breakout group discussions as well as ensuring all attendees can sit comfortably**, i.e. chairs and tables can be moved to the desired configuration.
- **Provide necessary materials** (printed materials, pen and paper) to the participants as needed
- If you are using projectors and computers, **test all the equipment** prior to the training sessions.

Below, you will find more recommendations and best practices for training Peer Educators in the “**Practical Guidance on Financial Resilience Training**” Section.


## 4. CONDUCTING THE ENDLINE ASSESSMENT

#### What is the objective of the endline assessment?

In order to evaluate the impact and effectiveness of the program, the Partner will conduct an endline assessment using the same methodology as for the baseline after all the trainings have been completed. The results of the endline survey will be compared with the baseline survey to measure impact and ideally compiled in a learnings report. In pilot programs, qualitative data collection, including Focus Group Discussions, Case Studies, and Key Informant Interviews are also very useful.



### **What are the resources you will need?**

 **Endline Assessment Questions** are provided in the resources in this toolkit (Referred to as **Baseline & Endline Surveys**). The questions are the same as in the baseline survey as they are meant to evaluate changes in participants' understanding of the same topics they are asked about before the trainings.

### **Who should participate?**

To the extent possible, the endline should interview the same participants as those at baseline.

### **Guidance – Preparing for the endline assessment:**

#### **1. Ensure a representative sample size including the same respondents as baseline where possible**

- Please refer to the sample size guidance above under Baseline Assessment.
- Where possible please include the same participants as those at baseline. Worker surveys are anonymized, but there should be a separate list kept at baseline and endline of who was surveyed so no answers are identifiable to an individual but so all respondents are accounted for.

#### **2. Set date and communicate number of workers needed**

- Confirm a date for the endline assessment in consultation with the supplier and co-op leadership. A date should be ideally confirmed two weeks in advance for ease of planning.
- The endline survey should be delivered after training on all 5 modules have been completed, ideally 1 or 2 months after to ensure enough time for beneficiaries to apply knowledge they learned, and remember the trainings.

## **5. ORGANIZING A CLOSING MEETING**

The Partner facilitates a closing meeting with the supplier, co-op management, and the buyer (when available) to provide feedback on the program, present findings of the endline survey, and present certificates of completion to Peer Educators. You can either prepare a presentation or hold a dialogue session. It is the opportunity to celebrate efforts of all partaking individuals and share the successes and results of the trainings.

### **Who should participate?**

- Peer Educators
- Co-op Leadership
- Implementing Partner
- Supplier
- Brand representation (when possible)

**What are the expected outcomes?** To ensure successful program implementation, the following outcomes should be expected from the closing meeting:

- Key findings from endline assessment
- Success and challenges to implementing the financial resilience training
- Recommendations by Partner
- Sustainability action plan by workforce management
- Areas for improvement

# Additional Practical Guidance on the Trainings

## Background on Peer Education (PE) 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:

### 1. Help 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

### 2. Help 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.

### 3. Create a safe, friendly environment for learning

A safe and friendly environment is a prerequisite for successful active learning. If participants do not feel safe or comfortable, they will be less willing to speak openly about their experiences or actively take part in group exercises, and as a result, they will learn and retain less information.

Therefore, we suggest partners to always:

- Use **icebreakers** before the training begins to reduce participants' stress levels and help them feel at ease.
- Ask participants to **introduce themselves** before the training starts. Learn the names of all the participants and call them by their names when addressing them.
- **Develop a positive rapport with peer educators by:**
  - Talking naturally to the peer educators as if you were talking to a close acquaintance.
  - If the venue allows it, sit down at times, especially when holding a discussion with the peer educators, or move around the room to create a learning and sharing atmosphere – that you are also learning from the peer educators.
- **Maintain confidentiality and respect.** Set ground rules for the group that enables effective communication.

#### 4. Use Effective communication skills:

- **Speak clearly:** avoid confusing and unclear language, and use local terms/lingo.
- **Make eye contact.**
- **Use visual clues:** Use pictures or other visual aids to help explain your message. Visual tools should include pictures and not too many words.
- **Ask questions effectively:** Give participants time to respond to questions and treat all participants equally.
- **Be an attentive listener:** It's okay to say "I don't know" in response to a question – indeed when you don't have the response to a question, you should say that you don't know and that you will look it up and respond to the question next time.
- **Have patience:** it helps both trainers and participants feel comfortable.

#### 5. Tailor content of trainings

How do you tailor content? There are many ways, including: by involving participants as much as possible, asking questions, using examples of real problems and experiences, linking new knowledge to their lives, developing follow-up action plans for the use of these new skills. All of these will greatly increase the likelihood that participants will understand and retain their newly gained knowledge.

#### Keep the following in mind when tailoring training content:

- Location: Use real locations that peer educators can identify with.
- Use peer educator names.
- Use peer educator occupation.
- Exemplify with local financial products and services
- Try to remember when a peer educator has children, how many and their age.

#### Ways to promote active learning

- Minimize **the time when you speak without interacting with others.**
- **Foster active participation:** Include as many hands-on activities as possible.
- **Use real items for demonstrations** (mobile phones, real money and credit cards, etc.)
- **Utilize photos and visual aids**
- **Use a variety of teaching techniques:** Aim for each session to consist of a combination of listening, speaking, seeing, and doing.



# Key Resources Needed

You can find all of these resources in our dedicated website accessible [here](#).

Section & Step	Resource Name & Link	When & How to Use this Resource
Overall Toolkit	<a href="#">Financial Resilience in Shea Partner Toolkit Presentation</a>	For a high-level context and overview of the program, its objectives and how to replicate it, and to consult additional resources
Project Background, Impacts & Successes	<a href="#">Program Learnings Report</a>	If you want more background on the Financial Resilience in Shea program, its impacts, challenges and successes
	<a href="#">BSR Blog: “Investing in Women Workers”</a>	
	<a href="#">ELCCF Blog: “Advancing Possibilities: Financial Literacy Training for Women in Shea”</a>	
Kick-Off Meeting	Kickoff Deck – Included in the <a href="#">resources folder</a>	This is the deck that you can present during the kick-off meeting
Baseline Assessment	PDF Blank Survey (to print) – Included in the <a href="#">resources folder</a> OR <a href="#">Google Forms Blank Survey</a> (for online use)	Baseline survey to be delivered to a sample of respondents that will take part of the trainings, before the trainings start. You can either print it out and deliver it by hand or, if you have a google account, you can make a copy of the Google Forms and deliver the survey online.
Radio episodes	Included in the <a href="#">resources folder</a>	If you want to do a refresher training, you can broadcast the episodes which summarize key financial topics of the curriculum
Financial Resilience Curriculum	Included in the <a href="#">resources folder</a>	This is the entire Financial Resilience Curriculum; which contains the 5 modules that you will train peer educators on
Endline Assessment	PDF Blank Survey (to print) – Included in the <a href="#">resources folder</a> OR <a href="#">Google Forms Blank Survey</a> (for online use)	Endline survey to be delivered to respondents that went through the trainings, after all the module trainings are completed
Social Media Guide	<a href="#">Financial Resilience in Shea Social Media Guide</a>	This is a guide you can refer to at various steps of the program to communicate about ongoing trainings, impacts after the trainings, and successes.



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