

Financial Resilience in Shea | Kick-off Meeting



01

Introductions

What are your hopes for this project?



What is the Financial Resilience in Shea Program?



The financial resilience in Shea* training program is a program that aims to **reach and empower women in shea cooperatives in Ghana**.

Through trainings, it aims to **give women the basic concepts & 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.

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

Financial Resilience is:

- The ability to withstand life events that impact one's income or assets.
- The longer-term approach to your relationship with money.
- Having the financial means to deal with an unexpected expense if it were to arise.

Training for Financial Resilience includes:

- Having a financial plan, by setting goals to stay focused on what matters most, building an emergency fund, tracking spending, reducing or eliminating debt and increasing financial knowledge.



Why participate?

Ensuring the low-income—particularly women—have the proper knowledge, skills, and attitudes toward financial services, and enabling them to participate in the formal financial sector, has significant benefits:

Women's Financial Needs

- Saving for emergencies and build resilience to economic shocks, such as illness or loss of employment.
- Empowering women to influence financial decision-making, which shifts household spending patterns in ways that benefit children and families.
- Enabling low-income adults to invest in economic opportunities.
- Supporting investments in health and education.

Business Relevance

- Directly benefit workers in your supply chain by leveraging the experience and expertise of a tried-and-tested finance program.
- Strengthen relationships with your strategic buyers by implementing workplace programs that improve your standards and performance.
- Enabling women to invest in more shea nuts at the earlier start of the season which enables them to process more butter, thereby having higher processing yield.

What are the outcomes of the trainings?



- ❑ Women are 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.

02

Program Implementation



Approach to Trainings

- ❑ Women are trained in groups over a course of **five modules**.
- ❑ Those who undergo trainings are **"Peer Educators" (PEs)**, who share their learnings with those in their community to encourage even more awareness of the trainings among others.
- ❑ **The trainers that deliver the trainings are either the implementing partner (IP) or the supplier's field officers:**
 - An implementing partner is a local NGO trained in the financial resilience methodology and hired to do the trainings. The NGO based in Tamale who has been trained for this is [PureTrust Foundation](#). Please contact them if you would like to work with them to deliver trainings.
 - The supplier's field officers can deliver trainings once they have understood the methodology. The best way to do this is to have a training for the field officers in a one-time workshop. If you have budget available for external support, [PureTrust](#) can help lead a workshop like this for you as they have been trained to teach field officers how to deliver the training. If a one-time workshop is not feasible, field officers can use the materials in this toolkit to learn the fundamentals of the financial resilience program to then be able to train the women on the concepts.
- ❑ In the following slides, and in the many materials of this toolkit, the methodology is outlined and relevant materials provided. These are suggestions but can be adapted to the specific needs of the organization using the materials.
- ❑ For a deeper dive on the methodology, please reference the implementation guide.

Roles & Responsibilities

The roles and responsibilities below are suggestions but depend on which stakeholder is leading the engagement and who is partnering on the initiative.

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 supplier and brand/funder.
- Write final program report.

Brand/Funder

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

Training Curriculum

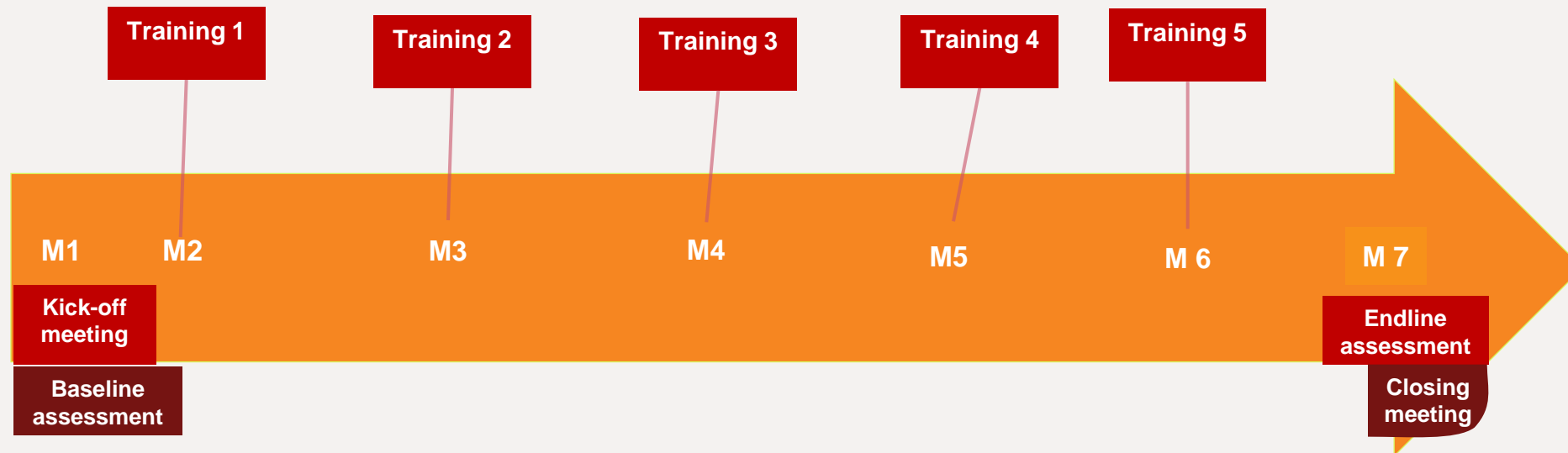
Module	Description of Module Content	Duration
1. Planning for Your Future: Introduction to Financial Planning	Introduces the concept of financial planning and encourages participants to start thinking about their own financial dreams.	2.5 hours
2. Budgeting	Tracking income and expenses is an important first step in financial planning.	2.5 hours
3. Savings and Borrowing Responsibly	Referring back to the financial dreams activity in the first module, this training introduces the concept of savings as a means to achieving participants' financial goals.	2.5 hours
4. Talking About Finances with Your Family	Financial planning requires support and participation from the entire family. In this module, participants will discuss the importance of discussing finances with family members and how decisions made by other family members will affect someone's ability to budget, save, and borrow responsibly.	2.5 hours
5. Digital Financial Services	Information about how to engage with mobile money and safe practices around using digital financial services..	2.5 hours



Training Implementation Roadmap

The suggested training timeline is below. However, this is dependent on the partner and their plan for engagement. In some instances, trainings are shortened.

However, when determining the timeline, the below suggestion of one training a month is best practice to allow women time to share the learnings with their peers and to practice integrating the learnings before the next training takes place.



Program Length

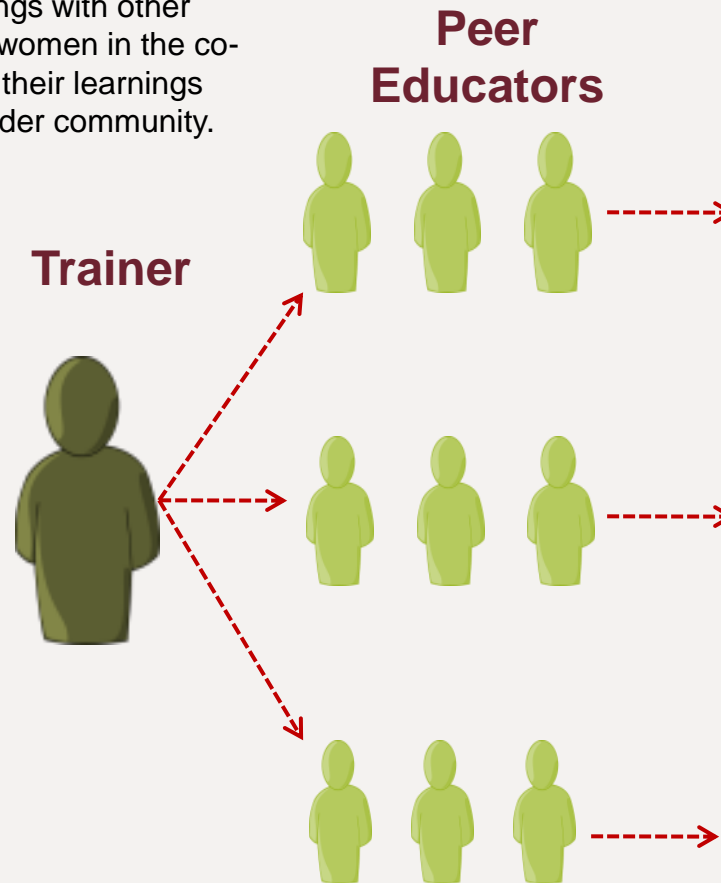
6-7 months

Training Length

- Trainings conducted on each of the five modules are usually about 2 – 2.5 hours in length. Trainings take place about once a month for peer educators

Approach: Peer Education

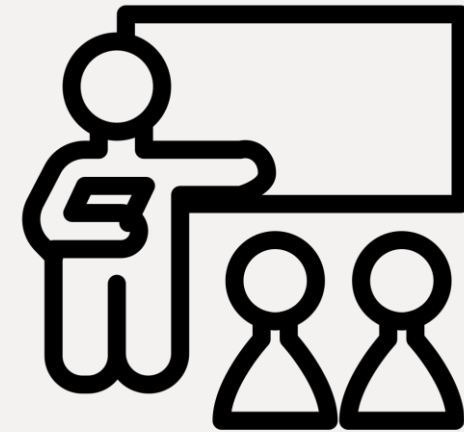
The Peer Educator model for training women means that the training first trains the peer educators. Then in the time between trainings, peer educators share their learnings with other members of the co-op. Then the women in the co-op and the peer educators share their learnings with their own families and the wider community.



Selection Criteria for Peer Educators

Key Criteria for selecting peer educators at co-operatives:

- The set of peer educators chosen need to be sure to include a representative from **all the villages that are within the wider co-op (this is only relevant for large co-ops)**
- Have **good communication skills, leadership qualities** and a good rapport with other workers
- Should have been a member of the co-op for **at least a year**
- Representation from co-op members **already in leadership and/or solidarity groups**
- Representation from **all age groups, religions etc., both married and unmarried**
- Preferable, if s/he can read/write (not a strict requirement)
- **Show interest** in being a peer educator



Key Success Factors

- 1) **Ongoing support from supplier/buyer**, throughout the program
- 2) **Careful selection** of Peer Educators
- 3) **Working constructively with Implementing Partner** to overcome implementation challenges
- 4) **Monitoring data collection** and providing timely updates on progress and project impacts



What do you see as key additional success factors?

Impact Evaluation



- ☀ **For baseline**, the following number of respondents are needed, ideally:
- **50 women collectors and processors**
 - **5 men in the shea communities**
 - **2 co-op leaders and 2 supplier managers** (ideally the Centre Manager/Group Leader and production manager, including one supervisor to provide their supplier perspective)

- ☀ **For endline:**
- Ensure, *to the extent possible*, that the same workers and managers are surveyed.

03

Next Steps



Next Steps

1. Kickoff Meetings at the co-operative level
2. Selection of peer educators within each co-operative
3. Implementing Partner to prepare training timetable and share with supplier/buyers
4. Commence trainings in the chosen co-ops



1 Kick-off Meeting at the Co-Ops

What: Brand and supplier leads hold On-site meeting with Shea women groups or co-operatives to discuss roles and responsibilities, key activities, and timeline.

Why: Solidify project buy-in and ensure alignment by clarifying roles, responsibilities and expectations among project partners.

Field Officers Key Activities

- Meeting preparation
- Travel to site
- Facilitate meeting

Workplace Key Activities

- Provide a room/space to hold the meeting
- Assemble Co-op leaders for meeting



2 Selection of the Peer Educators (PEs) from the Cooperatives

What: Peer to peer education is the process where motivated women and men receive training and then conduct formal or informal educational activities to share that information with their peers. Peer Educators (PEs) can be selected in different ways (for example cooperative committees selects PEs, women coop members nominate PEs).

In all cases, Peer Educators should be volunteers.

Tips for the Workplace

Each PE is to reach a maximum of 10-15 peers.

Supplier Field Officers

- Work with co-op leaders to selecting PEs

Supplier Key Activities

- Provide Implementing Partner with list of PEs



3

Conduct Baseline Assessment

What: Field Officers conduct an on-site assessment to understand the financial state and needs for the women in the respective work place. This will establish a baseline upon which to measure project impact via interviews and Focus Group Discussion (FGDs) with female and male workers, and management.

Why: Identify key financial needs at that site and effectively measure project impact upon conclusion.



Field Officers Key Activities

- Prepare baseline Questionnaire
- Travel to site
- Conduct 2 full-days baseline Assessment on site with 50 women 10 men and 5 managers
- Perform full analysis of baseline Assessment

Workplace Key Activities

- Facilitate the baseline assessment by ensuring workers and management are available for the interviews

4

Facilitate training of Peer Educators (PEs) and follow up activities

What: Establish number of PEs selected from each group.

Training: 5 trainings and 5 follow-up refresher trainings are provided for the peer educators by the local implementing partner in a period of 10 Months.

Tips:

Each training session ideally covers not more than 30 PEs.

PEs set up outreach training with their colleagues/peers for 30 min to 1 hour on a designated day of the week. Preferably immediately / the day after the training.

Field Officers Key Activities

- Conduct 5 three-hour trainings- interactive sessions using participatory techniques including one-hour refresher trainings
- Facilitation of training and follow up activities

Workplace Key Activities

- Provide a suitable training venue for the peer educators

5 Support peer-to-peer dissemination of financial Resilience information

What: The Field Officers works with Co-op management and PEs to develop plan for outreach/ dissemination to peers. Outreach should include both formal trainings and informal large-scale promotion (e.g., festivals).

PEs are responsible for sharing financial messages with their peers.

Outreach methods may include:

- Scheduled **formal** peer-to-peer training sessions during working hours e.g 1 hour the following day after the training
- **Informal** or casual outreach during lunch/break-time/or otherwise to fixed number of women– i.e., each peer educator needs to share information with 10-15 of their peers in their cooperative (share with the same group of women every month for 10 months)
- PE could also share the information in other community spaces, as weaving groups, microfinance groups, etc.
- Outreach activities will be monitored by peer educators and the Field Officer and reported back to the respective Brand partner during monthly trainings.

Field Officer Key Activities

- Monitor formal and informal outreach
- Facilitation of follow-up activities

Workplace Key activities

- Provide time to PEs to disseminate formally during their work hours and informally on their free time
- Monitor formal and informal outreach
- Randomly check to see whether non-PEs are aware of program and Financial materials

Discussion and Q&A

Useful Links & Resources

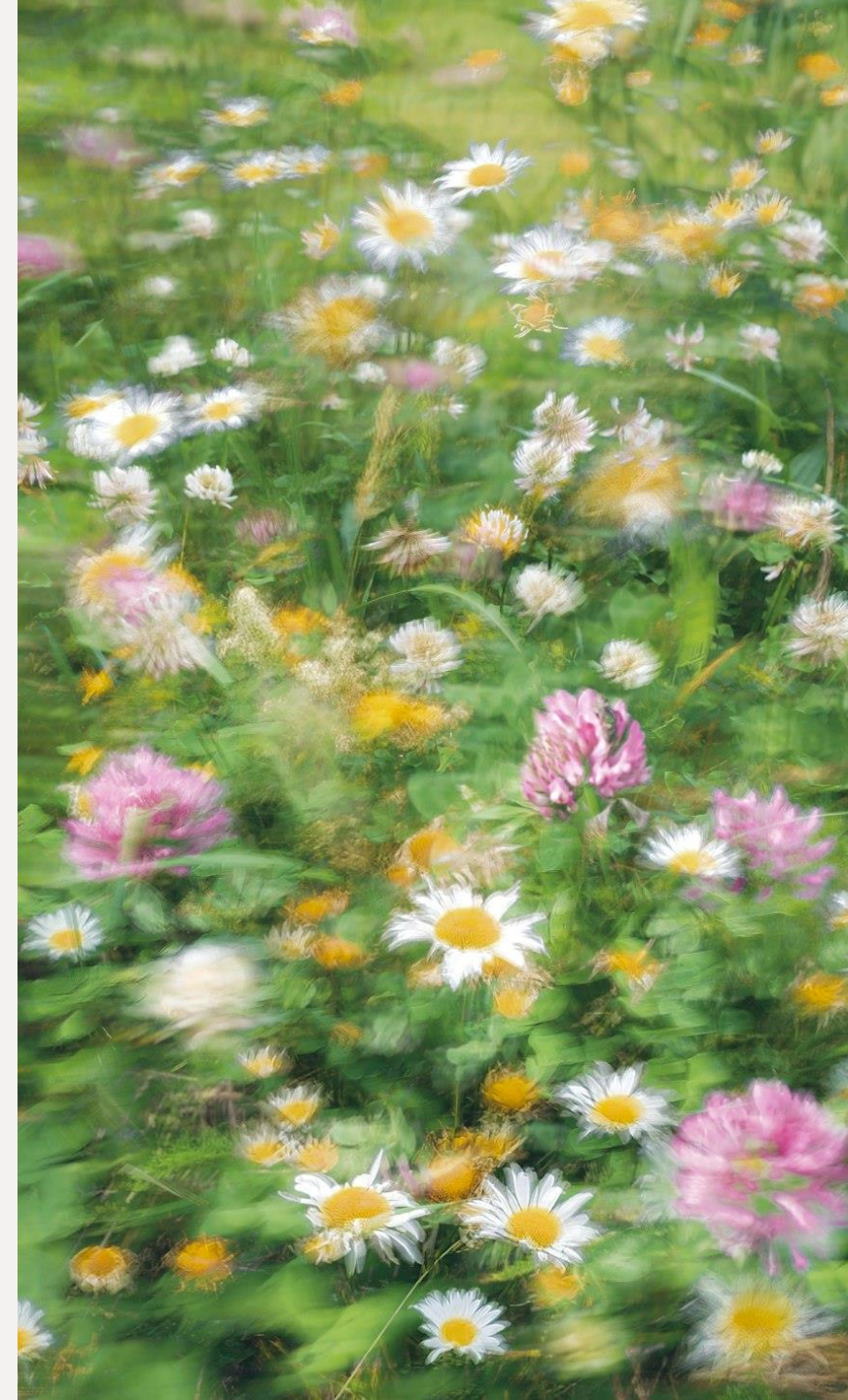
Sharing Stories and Observations from the field:

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”



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