AFRICAN CENTRE FOR LEADERSHIP, STRATEGY & DEVELOPMENT
CENTRE LSD

Livelihood Support Training for Women in Frontline Extractive Communities (WIFE)

TRAINING MANUAL

JUNE, 2025

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Introduction

Welcome, dear participant.

We are excited to have you join this 3-day training designed especially for women leaders like you who are determined to make a difference in your community.

In many extractive communities across the Niger Delta, women like you face daily challenges such as loss of farmland, polluted water, and fewer ways to earn income. Yet, despite these struggles, women continue to work hard to feed their families, support one another, and build better futures.

This training is part of the African Centre for Leadership, Strategy & Development's (Centre LSD) effort to support sustainable, women-led solutions. Over the next three days, you will learn how to:

- Understand and form your own women's cooperative
- Keep simple records of savings and loans
- Manage and grow money through savings and small business ideas
- Work with other women to create a strong support system in your community

This manual is your guide. It contains short lessons, stories from women like you, and group activities to help you think, plan, and act. You don't need to be an expert. You just need an open heart, a clear mind, and the courage to start something new.

By the end of this training, you will be equipped to lead a local cooperative, support other women, and take the first steps towards a more secure and independent livelihood for you and your group.

Mr. Monday Osasah, FSM
Executive Director,
Centre LSD

Day 1 – Session 1: Welcome, Introductions, and Purpose of the Training

What You Will Learn

1. Feel welcomed, safe, and relaxed
2. Know why you are here and what to expect
3. Get to know the other women in the room

What to Expect Over the Next 3 Days

Day 1: What a cooperative is and how women can use it to grow
Day 2: How to keep good records and manage group money
Day 3: How to design your own cooperative and receive grant support

Let's Introduce Ourselves

Please share:
1. Your name
2. Your community and state
3. Your women's group and your role
4. What you hope to learn here

Why Are We Here?

This training is to help us support each other, grow our small businesses, and form cooperatives that bring lasting change to our communities.

Our Ground Rules

1. Come early and stay fully
2. Respect each other's voice
3. Keep your phone on silent
4. Ask questions
5. Support one another

Song to Start the Journey

We are strong! (clap clap)
We are ready! (clap clap)
We will grow! (clap clap)
Together as one! (clap clap)

Case Scenario

In Oghara community, a group of 15 women gathered under a mango tree for a meeting. They came from different women's associations—church groups, Islamic groups, and market traders. They were all drawn together because they had heard about a training that could help them grow their income and support one another.

Mama Rita, a well-respected leader in the church group, stood up and said,

"I want to learn how we can lift each other up—not just wait for handouts."

Discussion Prompt:

- What do you think brought these women together?
- What do you hope to gain from this training like Mama Rita?

Day 1 – Session 2: What is a Cooperative and Why Does It Matter?

What You Will Learn

1. Understand what a cooperative is
2. Learn how women can support one another through group work
3. Hear stories of successful women cooperatives
4. Begin to imagine your own cooperative group

A Simple Story

In a small village, women were struggling. Mama Eka suggested they save ₦200 each week. After one month, they helped Mama Fola with a small loan to buy yams. She paid it back. Then they helped another woman. Over time, they helped more than 30 women.

What Is a Cooperative?

A cooperative is a group of people who work together to support one another, especially by saving together and helping with loans.

Why Cooperatives Are Good

- You are not alone—you get support
- You can borrow money without interest
- You learn how to save and grow
- You help more women in your group

What Challenges Might Come?

- Some people may not return money
- Members may come late to meetings
- There may be disagreement or gossip

But these can be solved with trust and good rules.

Group Activity – Draw Your Cooperative

Work in your group to draw or describe your dream cooperative.

- What is it called?
- How many members?
- What will you save each week?
- What will your group rules be?

Case Scenario

In *Irri village*, the women's market group was struggling. Most women sold tomatoes and cassava, but always ran out of capital. One day, the group agreed to start saving ₦300 every week per person. After one month, they gave *Mama Blessing* ₦6,000 to boost her tomato business. She returned it in 4 weeks with a small gain. Then they gave another woman a loan. Soon, they had helped 8 women. Even with small savings, the group became stronger.

Discussion Prompt:

- What helped this group succeed?
- What problems might they face as they grow?

Day 2 – Session 3: Simple Bookkeeping for Women Cooperatives

What You Will Learn

- Understand what bookkeeping means
- Learn how to write down savings, loans, and repayments
- Practice using a simple record book
- Know how to keep your cooperative's money safe

Story: Why Bookkeeping Is Important

Mama Rose didn't write down the money collected in her group. Later, some women said they returned their loans, others said they didn't. There was confusion and people stopped trusting the group. This can happen when there is no record.

What is Bookkeeping?

Bookkeeping is writing down how money comes in and goes out of the group.

It helps everyone to see what is happening with the money. It helps to build trust and avoid fights.

Example of a Simple Record Table

Name	Date	Savings (₦)	Loan Taken (₦)	Amount Returned (₦)	Balance (₦)
Mrs Eno	June 30, 2025	500	0	0	500
Mrs Ejiro	July 5, 2025	500	1000	200	1300

Practice Time!

- Your facilitator will give you a sample sheet
- You will use real-life examples (mock stories or money)
- Work in pairs to fill out your records

If You Cannot Write…

- Ask someone you trust to help you keep the records
- Use signs like ₦ for money, ✅ for returned, ❌ for not paid
- Always keep the book in a safe place

Tip for facilitators: Explain each column of the record sheet slowly and clearly, using local examples.

Case Scenario

In *Okpai town*, the women's cooperative gave *Mama Ngozi* a loan of ₦10,000. She promised to pay back after 2 months. But no one wrote it down. Later, she said she paid ₦5,000 back, but other women didn't believe her. Arguments started. Some women left the group.

Discussion Prompt:

- What could they have done differently?
- Why is writing down savings and loans important for trust?

Day 3 – Session 4: Designing Our Own Cooperative

What You Will Learn

- Work together to create a cooperative plan
- Decide how your group will operate
- Plan how to support your members using small grants
- Get ready to return home and begin your cooperative

Let's Remember What We've Learned

- What a cooperative is and how it works
- How to save and give out loans as a group
- How to keep simple records

Group Planning Questions

Answer these with your group:

1. What is our group's name?
2. Who are our leaders? (Chairwoman, Secretary, Treasurer)
3. How many women will join?
4. How much will each woman save every week or month?
5. How much can one person borrow?
6. When must the loan be returned? (Will there be a grace period or deadline?”
7. What happens if someone doesn't return it on time?
8. When will we meet? (weekly, monthly)
9. Who will keep the records and how?

Presentation Time!

After your group answers the questions, you will present your cooperative plan to everyone.

- Draw or write your cooperative plan on a big paper

- Choose one or two people to explain it to the rest of the participants
- You can sing or clap for each group as they present!

About the Grant from Centre LSD

After the training:

- You will get a small grant to support your cooperative (Terms & Conditions will be provided)
- The money is not for sharing—it is to give small loans to your members
- You will be expected to:
  - Register members
  - Keep proper records
  - Follow the plan you made today

Case Scenario

A group of women in *Ubeji community* sat together to start a new cooperative. They agreed on the group's name, selected leaders, and chose to save ₦500 monthly. But some members wanted to meet weekly, while others said monthly. They also argued on how much one person could borrow.

Discussion Prompt:

- How should the group resolve disagreements?
- Why is it important to have clear rules from the start?

Bonus Module: Saving and Investing for the Future

What You Will Learn

- Understand the importance of saving money, even small amounts
- Learn how to save money safely
- Explore simple ideas for investing to grow your money

A Short Story

Mama Adama sold firewood in her village. Every week, she kept ₦200 aside in a small box under her bed. After 5 months, she had saved ₦4,000. She used it to buy a second bundle of firewood to sell. Soon, she had customers from two nearby villages. Her savings gave birth to a small business.

What Is Saving?

Saving means keeping a part of your money for later use, instead of spending it all.

Why Save?

- For school fees
- For business
- For sickness or emergency
- For farming tools or seeds
- For giving small loans in your group

Simple Ways to Save

You don't need a bank to start saving. Here are simple ideas:

- Use a plastic or wooden box with a padlock
- Save as a group (in your cooperative)
- Save through a church, mosque, or trusted friend
- Keep records of what you save every time

Remember: Saving small is better than not saving at all!

What Is Investing?
Investing means using your money to do something that brings more money later.

Some Investment Ideas for Women

S/N	Ideas	What to Do
1	Farming	Grow more cassava, tomatoes, or okra to sell
2	Trading	Buy & resell garri, rice, palm oil
3	Small animals	Raise goats, chickens, or rabbits
4	Crafts	Make soap, beads, local snacks or clothes
5	Education	Pay for training in tailoring, catering, etc.

Case Scenario

Mama Koko used to spend all her daily profit buying things she didn't need. After the training, she decided to save ₦200 daily in a small box. After 3 months, she had ₦18,000. She used ₦10,000 to buy pepper in bulk and sold at a profit. She now saves ₦500 daily. She's also helping two other women start saving too.

Discussion Prompt:

- What changed in Mama Koko's life?
- How can small savings lead to bigger changes in a woman's life?

Final Thoughts
Even saving ₦100 every week adds up to ₦5,200 in one year. When we save and invest together, we can build stronger families and more resilient communities. The habit of saving is more powerful than the amount.

Closing Session and Evaluation

What You Will Do

- Celebrate all you have learned in 3 days
- Share how the training helped you
- Prepare to start your cooperative at home
- Receive your certificate of participation

Celebrate Your Learning

Take turns to share:

- One thing you have learned from the training
- One thing you will do when you return to your community
- Clap for one another after each sharing!

Case Scenario

After attending the training, *Mama Funmi* returned to her community. She called a meeting and shared what she learned. Together, they formed a group and started saving. Three months later, they already supported 5 women with small loans. Now other communities want to learn from them too.

Discussion Prompt:

- What will you do when you return home?
- How can you start something small that can grow big with time?

Tell Us What You Think

Help us improve future training by filling this:

How do you feel about the training?

☐ Very Good
☐ Okay
☐ Not Good

1. What did you enjoy the most?

____

2. What can we improve next time?

____

3. Do you feel ready to start your cooperative?

☐ Yes ☐ No ☐ Maybe

Conclusion: Your Journey Begins Now

Dear Sisters,

You have come a long way over these three days. From learning what a cooperative is, to practicing how to keep records, to building a plan for your own group. You have taken bold steps toward a better future for yourself, your family, and your community.

But this is not the end. It is only the beginning.

You now carry the seeds of change. With your courage, your voice, and the support of the women around you, you can grow a cooperative that lifts many. You can show your community what is possible when women come together, not just to talk, but to act, to save, to build, and to lead.

The road may not always be easy. There will be challenges. But remember:

You are not alone.

Your group is your strength.

Centre LSD is cheering you on.

And your story is still being written.

So go back to your community with confidence.
Teach what you have learned.
Start small and stay consistent.
And never forget that you are the kind of leader this land needs.

With gratitude,
The Centre LSD Team

Glossary of Key Terms

1. Cooperative
A group of people who come together to save money, support each other, and grow their businesses as a team.

2. Savings
Money that is kept aside for future use instead of spending it immediately.

3. Loan
Money borrowed from the group or another person that must be paid back later.

4. Revolving Loan
A loan that is paid back and then given to another member. The money keeps going round the group.

5. Record Keeping
Writing down how much money was saved, who collected a loan, when it will be paid back, and other important group

information.

6. Bookkeeping
A simple way of keeping track of the group's money—what comes in and what goes out.

7. Investment
Using your money to start something—like farming, trading, or buying goods—that will bring more money in the future.

8. Interest-Free Loan
A loan you pay back without paying any extra money.

9. Group Constitution
The rules and agreement made by group members on how the cooperative will run.

10. Leadership
The act of guiding and helping a group to work well together.

11. Conflict Resolution
Solving problems peacefully when there is disagreement in the group.

12. Income
The money you earn from your work or business.

13. Expenditure
The money you spend to buy goods or run your business.

14. Training
A learning session to teach you new skills or help you become better at something.

15. Empowerment
Becoming stronger and more confident in making decisions and taking care of your future.

Follow-Up Checklist: What to Do After the Training
Use this checklist to guide your next steps as a community leader and cooperative starter.

When You Get Home
☐ Tell your group members or women's association what you learned.
☐ Call a small meeting to discuss how to start a cooperative.
☐ Share the story of other women who are saving and supporting one another.

Start Planning Your Cooperative
☐ Choose a name for your group.
☐ Agree on how often you will meet (weekly or monthly).
☐ Decide how much each person will save.
☐ Select your leaders (chairperson, secretary, treasurer).
☐ Write simple rules everyone agrees on (your group constitution).

Begin Saving and Record Keeping
☐ Start collecting savings from members.
☐ Use a notebook to record who saves, how much, and when.
☐ Give the first loan to a trusted member and write it down.
☐ Agree on when and how the loan will be repaid.

Involve the Community
☐ Inform your village head or community leader about your group.

☐ Encourage more women to join or start their own groups.
☐ Share success stories to inspire others.

Follow Up Monthly
☐ Review your group's savings and loan records.
☐ Check if members are happy with how things are going.
☐ Solve any problems together, with patience and unity.

Keep Growing
☐ Talk to Centre LSD or your local partner if you need support.
☐ Look for small ways to grow your income as a group.
☐ Keep learning, keep saving, and keep supporting each other.

✨ “Small actions lead to big change. You are a woman of strength, wisdom, and purpose. Your community needs you.”

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