Title:

*Role of VSLAs in co-management of marine resources: a platform for livelihood diversification*

**WIOOMSA topic theme (suggested): Human dimension of coastal communities**

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**Background**

Village Savings and Loans Associations (VSLAs) are small microfinance groups created to facilitate rural people's access to informal community-based financial services. Each VSLA group consists of between 15 to 25 people from the community. VSLAs are formed based on trust between the members, who meet weekly to make their savings and take out loans. These loans are accessible (affordable and easy to obtain- no bureaucratic processes) and with low interest rates.

**Methods**

The Our Sea Our Life project uses VSLAs as a tool to support the co-management of marine resources, specifically as a way to improve the well-being of communities and diversify livelihoods, with focus on horticulture, while reducing the pressure on marine resources. The project works with 6 vulnerable coastal communities in Northern Mozambique, in the districts of Palma and Mocimboa da Praia, where 23 VSLAs (466 members) have been created. The methodology included monitoring of VSLA performance and interviews with VSLA group members (mostly women).

**Results**

Our results have found that VSLAs are a link between community members and co-management, through outreach and facilitating participatory co-management activities. Horticulture is an alternative livelihood activity to fishing, that also brings many benefits to
the community, such as reduced dependence on marine resources as a source of income, and diversification of community members’ diet (by adding vegetables to meals) and therefore increase in intake of nutrients. Noticeably, it has been mostly women joining VSLA groups in OSOL communities, who have reportedly experienced a higher impact from the opportunity costs of local marine protected areas. Women usually use the intertidal zones to collect bivalves, fish for octopus and fish using mosquito nets (the latter being illegal). As such, VSLAs bring opportunities to make savings from their income and to take out loans, which can be used to invest in alternative activities for income (and therefore reduce the use of unsustainable and illegal fishing methods such as mosquito net use). The introduction of VSLAs has already seen some examples of livelihood diversification, such as small businesses for selling capulanas, selling home-made snacks, tea rooms, horticulture (with the potential to expand) and others. Our Sea Our Life has facilitated and supported the creating of horticulture activities through the VSLA groups. In its initial phase (one year), OSOL horticulture groups from Quirinde and Quiwia (Palma District) have produced around 1300kg of vegetables (tomatoes, onions, peppers, lettuce and cabbage).

Conclusion

Among the stories we have collected, we present Ms. Biancha Amisse, from Mbuizi and Ms. Fate Momade Abede, from Quiwia, both VSLA members and involved in horticulture activities. Biancha and Fate told us that being part of these two activities simultaneously enabled them to improve their homes, increase their income and improve their families' nutrition, and even have managed to save enough to buy seeds for the next planting season. We conclude that VSLAs can be linked to the reduction of women's dependence on marine resources, particularly to the use of unsustainable fishing gear. However, further research is needed to assess the link between VSLA participation and reduced pressure on marine resources.

Key words: VSLA, co-management, livelihood diversification, horticulture, marine resources