

Village Savings and Loan Associations (VSLA): An Effective Strategy for Empowering Communities for Sustainable Management of Coastal Ecosystems



CONFERENCE ON FISHERIES AND COASTAL ENVIRONMENT
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Outline

- Background
- VSLA Concept
- Goal/Objectives
- HM Approach
- Results/Impacts
- Conclusions

Background

- Climate vulnerability assessment and Resource Profiling
 - Communities are made vulnerable by their high dependence on natural resources for food and income
 - The need to organize members of these communities to empower them manage their natural resources.
 - Introduction of the Village Savings and Loans Associations (VSLA).

VSLA Concept

- Group of people who save together and take small loans from those savings.
- Gives the poor and vulnerable the chance to save
- Applied in the rural settings to organize and empower community members
- First Introduction in Niger by CARE international in 1991

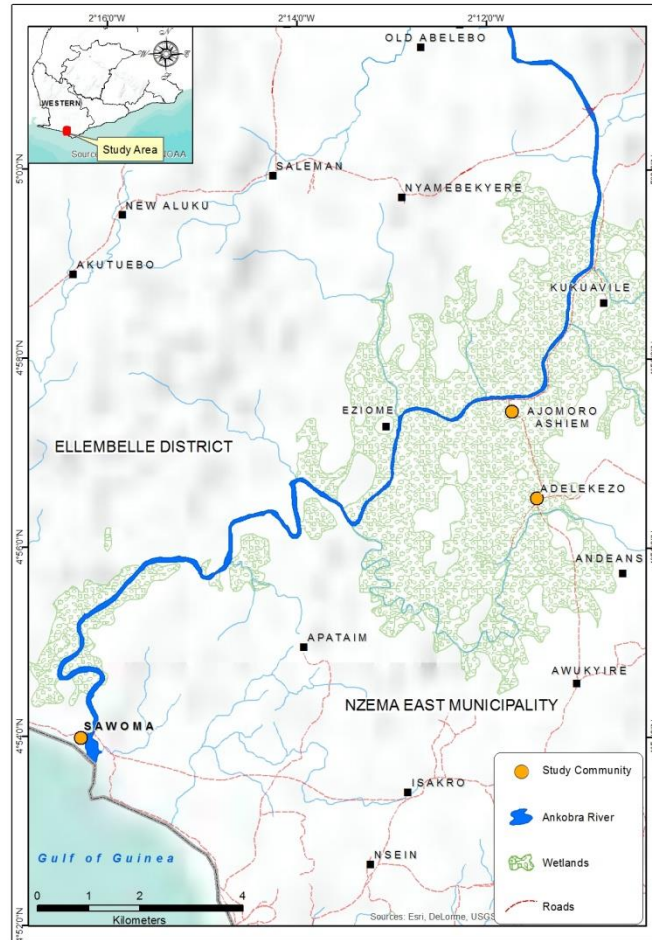
VSLA Cycle



Goal/Objectives

- Using the Village Savings and Loan approach in three Ankobra Estuarine communities to
 - Develop the attitude of savings to improve household income
 - Build community cohesion
 - Empower community members to manage their natural resources

Study area: Ankobra Estuarine Communities



HM Approach

- VSLA for community mobilization
- Group saving and taking of loans
- Building of group cohesion
- Formation of Community Conservation Committees (CCC)
- Mangrove nursery establishment, replanting and other resource management activities

Methodology

- Regular monitoring visits
- Interview checklist
- Focus group discussions

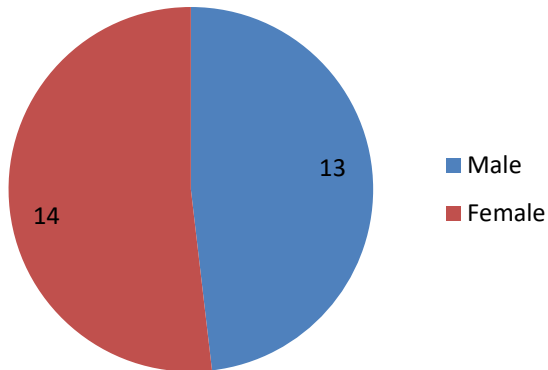
Impact from VSLA activities

- VSLA borrowing: Basic needs, school fees, trading, farming, dug out canoe for fishing activities, fish for processing
- Save during bumper season to provide security during lean season
- **Group cohesion** built to manage resources
- Mangrove nursery establishment and restoration activities
- Access to loans to **enhance livelihood** activities
- **Gender**: women able to get loans, generate income and invest in livelihood activities, contribute and serve as leaders on VSLA management position

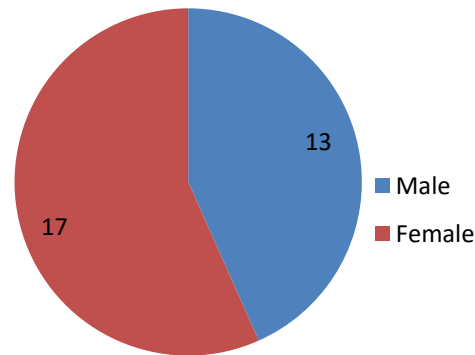
Impact from VSLA activities

- Total Members: 82
- Total amount contributed: 13031.00
- Loan disbursed: 4779.75

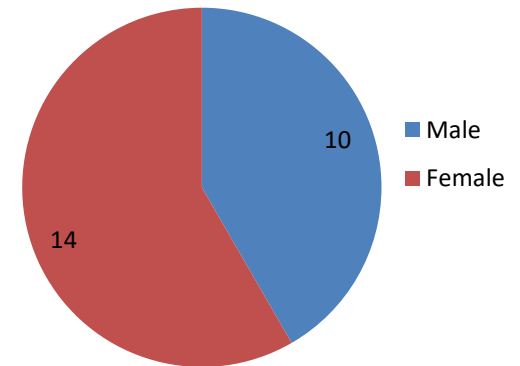
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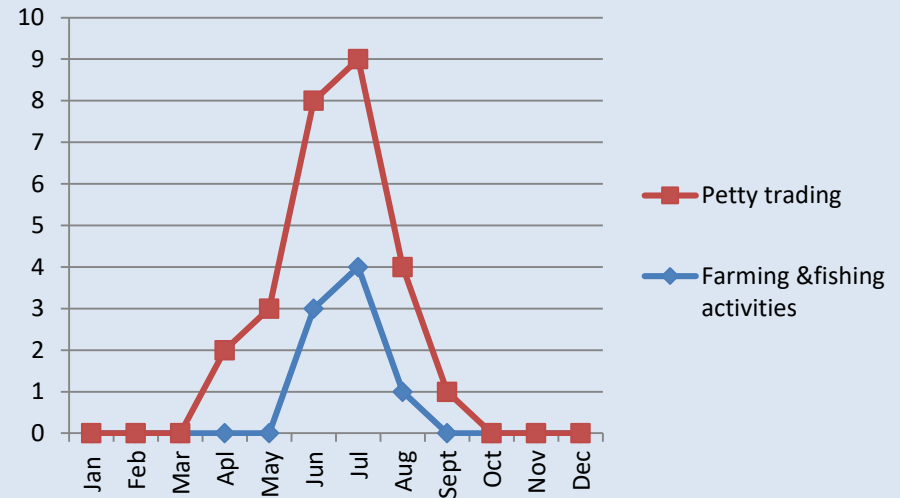
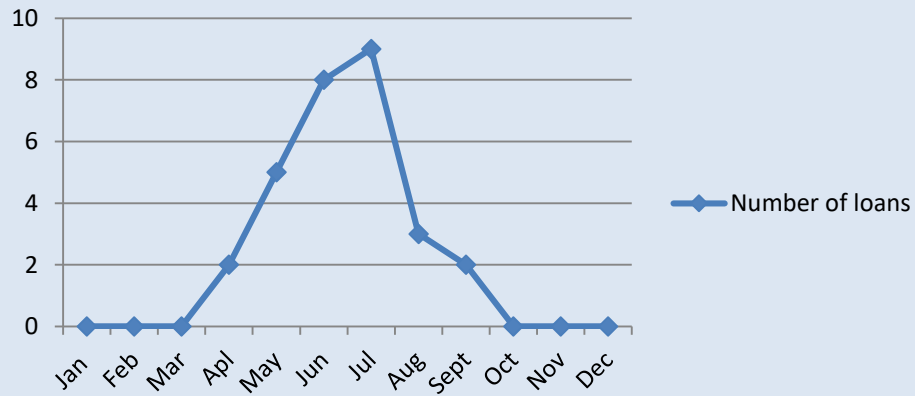


Adelekazo



Loan seasonality

Number of loans







Conclusions

- VSLA is an effective approach in building community cohesion for natural resource management
- Accelerating growth and building loan capacity
- Access to highly responsive and safe financial services
- Facilitate diversified opportunities for communities
- VSLA concept is a very useful approach in the sustainability of project successes

THANK YOU



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- ✓ Coastal Sustainable Landscapes Project (CSLP)
- ✓ Sustainable Fisheries Management Project



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