

# Collective Empowerment

The Role of Ayalkootam in Advancing Women  
Fish Vendors in Kerala's Blue Economy

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# Context

- Kerala is often celebrated for its social development achievements — high literacy, strong health indicators, and a successful model of decentralization.
- Yet, fisherfolk - stark paradox.
- Women fish vendors are **doubly marginalized** — both as part of the fishing community and as women in a male- majority sector.
- **Lack of data** on fisherwomen. Most affected by natural disasters and climate change (FAO,2024).
- WEF Global Gender Gap Report 2025: India ranks 131/148 countries.
- **Gentrification**- pushed out of traditional vending space.
- Even Kerala, praised for human development and gender parity, shows **deep inequality in fishing communities** (Kurien,1995).



# Research Rationale

- Women vendors face declining fish catch, rising male competition, digital disruption, climate change. The rise of online seafood delivery services has overshadowed **traditional market stalls**, leading to the **invisibility** of women fish vendors.
- Understanding this shift is crucial in recognizing the **contributions** of women in post-harvest fisheries, which represent a significant portion of the workforce.
- **Gap:** Limited research connecting women's collective action with Blue Economy debates.



Figure: Image generated by AI

- **Collective empowerment of women** refers to the shared process where women, often through self-help groups or other associations, gain the ability to collectively influence social change, negotiate for their rights, and achieve shared goals by leveraging their combined power, rather than acting as isolated individuals. (*Neha et al., 2021*)
- Dependence on informal moneylenders → **cycles of debt**. Post-COVID, fish vending has seen new entrants from outside traditional fishing communities, including professionals who have taken it up as a livelihood option.
- **Collective agency**- builds on the concept of individual empowerment by extending it to group-level action, enabling women to tackle systemic issues like discrimination and lack of resources more effectively. ( Example- TSS, SEWA, Sakhi, SAF in Kerala)
- In India, many women's groups programs are implemented through self-help groups (SHGs). SHGs are groups of 10–20 women that meet at regular intervals to deposit money into a group-held account from which loans can be requested in times of need. These groups are typically formed by women who live close to one another and are ethnically and economically homogenous (*Baland et al., 2011, Sharma, 2001*)
- Kudumbashree's *Ayalkoottam* groups offer potential for empowerment.

# Objective

- To examine the contribution of Ayalkootam in empowering women fish vendors in Kerala.

# Methodology

- Qualitative approach: capturing lived experiences.
- Location: Karumkulam fishing village, Trivandrum district, Kerala, India

Method:

- Semi-structured interviews with women fish vendors, Ayalkootam representatives and focus group discussions.



Figure: Map of Kerala, India

# The Ayalkootam Model

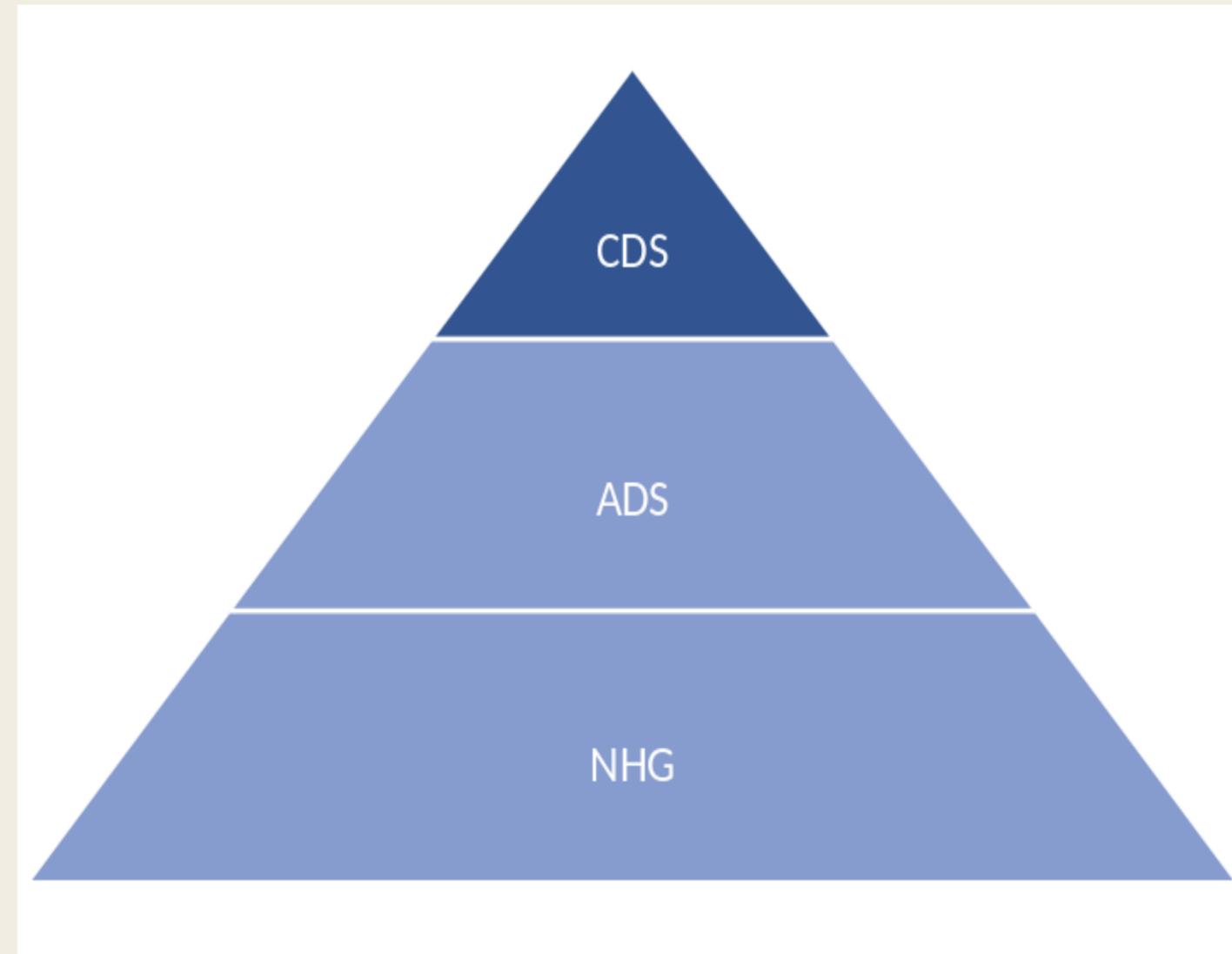
- **Kudumbashree**: State-wide poverty eradication & women empowerment mission in Kerala. Three tier structure with Neighbourhood Groups (NHGs) as primary level units, Area Development Societies (ADS) at the ward level, and Community Development Societies (CDS) at the local government level.

One of the largest women's networks in the world

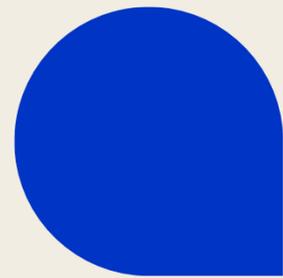
- **Ayalkootam**: Small neighborhood groups, grassroot women's collective (Started in 1998). 3,17,724 Ayalkootams in Kerala, 48,08,737 women – Total membership

## Core functions:

- Structured savings in thousands of crores in banks.
- Microcredit access.
- Peer support, decision-making.
- **Works beyond finance** → solidarity, leadership, market navigation

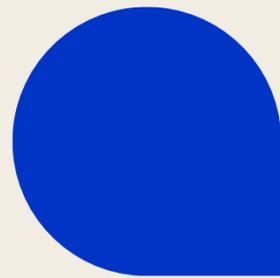


# Understanding the Ayalkootam Model



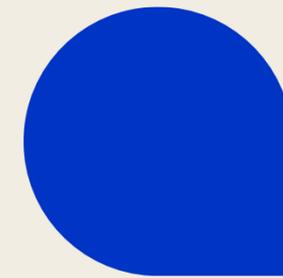
## Community Organization

Women join together to form **Ayalkootams**, fostering collaboration and support.



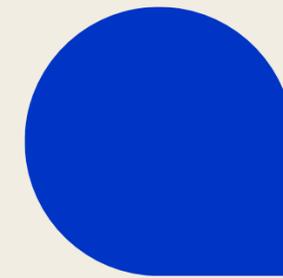
## Training Programs

Members receive specialized training in sources of alternative income and business management.



## Resource Sharing

Ayalkootams facilitate **access to equipment** and financial resources for members.



## Market Access

Women gain opportunities to **connect with markets** and enhance their sales potential.

# **Theoretical Framework: Sustainable Livelihoods Framework (SLF)**

- Origin: Chambers & Conway (1991); DFID (1999); Scoones (1998).
- Focuses on how people build and sustain their livelihoods through access to five capitals: Human, Social, Financial, Physical, Natural
- Emphasizes resilience, coping strategies, and reducing vulnerability.

## **Why SLF for Women Fish Vendors?**

- Captures how Ayalkootams rebuild lost capitals (financial, social, human) for women in fisheries.
- Explains women's strategies to cope with market disruptions, environmental decline, and gendered exclusion.
- Highlights how collective institutions strengthen resilience and create sustainable, inclusive livelihoods in the coastal economy.

# Findings: Financial Empowerment

- **Savings discipline:** regular contributions build financial cushion.
- **Microcredit access:** affordable loans replace moneylenders.
- **Investment opportunities:** equipment (ice boxes), transport, small business
- **Financial literacy:** record keeping, budgeting, negotiation skills.

**Result:** improved income stability & bargaining power





# Social and Collective Empowerment

The empowerment of women fish vendors through **collective efforts** fosters community solidarity and shared goals, enhancing their **resilience** in the face of challenges and advocating for their rights.

- Peer solidarity in a male-majority, competitive sector.
- Emotional security & support during crises (illness, debt)- **Role of the local church – supports Ayalkootam programmes – platform for sale of value added products.**
- Shared identity → stronger bargaining in markets
- Logistical collaboration (transport pooling, stall-sharing during festive seasons).
- Sense of dignity, leadership, and collective agency.



# Resilience Amidst Market Disruptions



The resilience of women fish vendors is evident as they navigate challenges, balancing **traditional practices** with the rise of online platforms, creating a **safety net** to ensure their livelihood (SDG-14 Life below water)

- Coping strategies for declining catch due to environmental stress (cyclones, waste from shipwrecks)
- Awareness and skill-based training by Ayalkootam
- Tackling male competition in vending spaces.
- Initiate value added units ,so women are not solely dependent on shrinking urban spaces
- Increased role in household financial decisions.
- Ayalkootam as a buffer against shocks** → acts as “**safety net.**”

# **Sustainable Livelihoods Framework(SLF): Ayalkootam**

- Financial Capital → savings, loans, reduced debt.
- Social Capital → networks, solidarity, peer strength.
- Human Capital → training, confidence, financial skills.
- Natural Capital → adaptation to declining fish stocks.
- Physical Capital → tools, transport, infrastructure access.
- Ayalkootam = micro-node of resilience connecting all five capitals

SLF Capital	Ayalkootam Contributions	Impact on Women Fish Vendors
Financial Capital	Regular savings, access to microcredit, pooled funds	Reduced dependency on moneylenders, ability to invest in equipment (ice boxes, transport), improved income stability
Social Capital	Peer networks, emotional support, solidarity, collective bargaining	Stronger voice in markets, mutual aid during crises, shared identity, enhanced dignity, emotional security
Human Capital	Training in financial literacy, bookkeeping, leadership development, decision-making	Increased confidence, negotiation skills, improved capacity to manage business and household finances
Physical Capital	Investment in shared tools, transport pooling, stall-sharing, access to micro-infrastructure	Reduced operational costs, improved efficiency in vending, enhanced market presence
Natural Capital	Collective adaptation to declining fish stocks, diversification strategies, sustainable practices	Ability to cope with environmental stress, maintain livelihoods despite reduced catches, greater resilience to shocks

# Implications for Women in Blue Economy



- The **inclusion of women** in the Blue Economy promotes sustainable practices and **enhances livelihoods**. Empowering women fish vendors can drive economic growth and create resilient coastal communities.
- Need to integrate fisherwomen's contributions into Blue Economy frameworks. *'Fisherwoman- just wives of fishermen ?'*- blurred in scheme documents
  - Ayalkootam shows decentralized, community-led resilience pathways. (climate resilient fish markets-ensure ventilation,cold storage,sanitation, disaster preparedness training)
  - Women vendors not as "recipients" but as active agents of change
  - Pathway toward inclusive, gender-just, sustainable fisheries economy.
  - Policy shift: scale-up and replicate Ayalkootam-like models globally

# Moving Forward Together



**Collective empowerment** is crucial for women fish vendors. By leveraging community strengths, we can **foster resilience** and drive growth in Kerala's blue economy, ensuring a sustainable future for all.

Ayalkootam transforms vulnerability into resilience for women fish vendors. Ensure women in key positions.

- Prevent gentrification – lobby govts to ensure vending zones in urban planning
- Recognizing women's role in fisheries is key to sustainable Blue Economy. (**Gender disaggregated data**)
- Mainstream women's collectives in fisheries policy. (**Gender-sensitive policies**)
- Provide institutional and financial support- interest free loans for mobile vending, online delivery groups.
- Strengthen links between grassroots and governance.

**“Behind each  
boat, there is a  
woman, a  
family and a  
community”**

~ Maria Damanaki

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