Of Safety Nets and Trampolines

In coastal Tamil Nadu, a fisher federation demonstrates how collective action and financial inclusion can build resilient communities and livelihoods

In March 2026, the Government of India celebrated the country's status as the second largest fish producer, with seafood export values doubling over the past decade (Department of Fisheries, Government of India 2026; Press Information Bureau, 2026). This statistic means little to Anjalai, a fresh fish vendor from Tiruvallur, who is more concerned about whether she will return home having sold all her fish before the sun becomes too sharp overhead. The Draft Blue Economy Policy 2022 speaks of 'optimal utilisation of all sectors of the maritime domain', through export-oriented fishing, infrastructure, and untapped energy. However, for small-scale fishers, fishwork is not just a 'sector', but a valuable source of food security and cultural inheritance. Despite being important actors in the making of the coastline, they are now being pushed out of the very landscape they have lived in for generations.

Although cooperative institutions are often dismissed as unsustainable, collective arrangements can matter quite a lot in places where markets are unjust

How are fishers responding to these shifts? In Tiruvallur, a coastal district in South India, fishers have, over the last 14 years, built the Tiruvallur District Fishermen Sangams Federation (TDFSF) as a collective platform through which they navigate changing markets and climate landscapes. Three features stand out as to why fishers continue to invest in the federation: its roots in existing community institutions, credit and savings systems designed around the realities of fishwork, and the inclusion of fisherwomen. At a time when policy and public discourse dismiss cooperative institutions as unsustainable, the TDFSF offers a refreshing reminder that collective arrangements can matter quite a lot in places where markets are unjust.

From precarity to collective: The making of TDFSF

Located on the northernmost frontiers of Tamil Nadu, Pazhaverkadu is an ecological hotspot in the Tiruvallur District. It houses 11,700 families across 42 villages located along the Pulicat Lake. Most men fish in the lake, or the Bay of Bengal, and older women sell fresh and dried-salted fish in the local market and the neighbouring villages through head-load vending. Some even travel to markets in Chennai, the capital of the state.

The aftermath of the 2004 Tsunami marked the donation of many boats by the state and domestic/ international development agencies, but not all fishermen received boats. In the absence of collateral and limited credit options, many bought boats, taking loans from merchants at 48-50 percent rates of interest. These merchants also exercised a monopoly over the local market, where they paid fishers only INR 350 for 1 kg of 'vanjaram' (seer fish) worth INR 550-600. This led to a vicious debt cycle, particularly for fishers from historically oppressed Adidravidar (Scheduled Castes) and Irular (Scheduled Tribes) communities.

In this period, the Government of Tamil Nadu and the International Fund for Agricultural Development (IFAD) launched the Post-Tsunami State Livelihoods Programme (PTSLP) for income restoration and financial inclusion. The project engaged the services of the South Indian Federation of Fisher Societies (SIFFS) to mobilise fishers in the 12 affected coastal districts.

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Fisherwomen meeting at the TDFSF office, Pazhaverkadu, Tamil Nadu, India

S. Ephrem (then CEO of SIFFS) and Dr. Pakshirajan (Consultant, SIFFS) led the creation of fisher societies on the basis of SIFFS's three objectives: marketing the fish caught by members at fair prices, providing credit for renewal of fishing equipment, and promoting savings (Kurien, 2025). With the help of Mr. Bernard, a local botany graduate and social worker, a group of 30 fishermen came together in August 2010 to form the first Fish Marketing Society (FMS) or 'Sangam' under the Tamil Nadu Societies Registration Act, 1975.

An FMS typically has 20-100 artisanal boat-owning fishermen who can avail of collective loans to repay existing ones taken to purchase boats. Each member takes the same loan amount from the PTSLP corpus and repays it over fixed intervals, accepting collective responsibility for repayment. By 2013, nine FMSs comprising 487 fishermen registered as the TDFSF. A year later, the federation expanded to include fish-vending women in the region, who had similar difficulties in accessing credit, by organizing them into Joint Liability Groups (JLGs) of four to five women each. Today, the TDFSF has 1,450 fishermen and 3,545 fisherwomen members across 24 FMSs and 950 JLGs. Although funding from the PTSLP project ended in 2020, the federation is now self-financed and led by a 10-member Executive Council, with Mr. Bernard as the CEO.

Building on existing community institutions

There were multiple attempts to collectivise fishers in Pazhaverkadu after the 2004 Tsunami. However, none of them evolved into functioning and sustainable cooperatives. TDFSF endured due to its management being closely woven into the local social fabric, learning from the success of fishermen cooperatives in Kerala (Kurien, 1980). Instead of replacing existing ways of organizing, the federation began with the support of traditional panchayats, which regulate access to the lake and fishing gear. In the initial stages, these panchayats were crucial to identify responsible candidates, handle resistance from merchants, and encourage fishers to join the federation. Even today, traditional panchayats address cases of loan default by calling for a 'sabhai' (village gathering) that has helped to ensure low default rates of just 1.98 percent and 1.08 percent among men and women, respectively.

Much of the federation's day-to-day work is carried out by educated locals hired as community development officers. Under them, fishers come together for weekly meetings to collect repayments and discuss new government and federation schemes. Over time, women's groups' meetings have evolved beyond financial check-ins to include health, their children's schooling and careers. This led to the organizing of ration supplies during COVID-19 and conducting regular health camps for the fishers. Together, these two threads of local legitimacy and community engagement gave the TDFSF its particular texture: an organization where people could discuss and negotiate openly, rather than one that decides for 'beneficiaries'.

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Financial systems designed for fishers

Before the Fish Marketing Societies were formed, most fishermen depended on merchants not only to sell their catch, but also to borrow money. With almost 50 percent interest rates, a fisher described this period as slavery: "Avanagluku adimaya irunthom" (We were slaves to them). They could sell the day's catch only to their lender, who would pay them just half the price, citing loan repayment. After every hard day of labour, they left with just enough in hand and started the next morning again in debt. With the FMS, members got loans at not more than 15 percent rates of interest. As they repaid their loans, they became eligible for larger amounts. Eventually, they closed off their debts with the merchants and bought their own boats.

To counter the market monopoly, FMS members collectively relied on a federation-appointed auctioneer who ensured both a fair price for their labour and that payments reached them directly. Over time, an informal minimum selling price emerged, shaped by season and supply rather than middlemen. Every member sets aside 15 percent of the daily income for loan repayment, compulsory savings of two percent, administrative costs, and membership fees altogether. For instance, for a catch worth INR 10,000, a fisher would receive INR 8,500 in hand and INR 200 set aside as savings. This was a stark shift compared to the INR 5,000 he received earlier, which barely covered everyday expenses, let alone savings. Today, the fishermen have outgrown this auctioneering service as they are well-informed about the local rates and individually sell their catch for good prices.

Fisherwomen and expanding everyday agency

Women are not only vendors in the market, but also unpaid managers of their households, stretching money across food, school fees, medicines, and emergencies. Earlier, women borrowed money from merchants to purchase fish or manage household expenses. These loans were provided at 10-15 percent interest – for a loan of INR 10,000, lenders gave them only INR 8,500 after deducting interest upfront. They had to repay the entire amount in three months, and even a day's delay would result in an additional INR 500 as interest. In contrast, when a woman takes a INR 10,000 loan from a JLG, she gets the entire amount in hand, pays only INR 540 as interest over a period of 10 months, and, most importantly, is treated with sensitivity.

Ramani still remembers standing in front of the federation office when her husband fell ill, and she could not pay her share on the usual tenth of the month. "I thought they would shout at me and come to my house, but they told me to repay it along with the amount next month. With the federation, I know that everyone will understand," she recounted.

During the COVID-19 pandemic, the federation also began to provide

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Boats ready for fishing, Pulicat Lake, Tamil Nadu, India

women with transport to sell their fish at Red Hills and Porur, 40 kms and 62 kms away respectively, from its headquarters. Anjalai is a JLG member who has been selling fish and shrimp at Red Hills (43 kms away) for 25 years. "Buses were not available, and even when the lockdown was lifted, we had to catch a bus at 2 am to reach by 5 am. If we were late, we would lose our customers. For this, the federation arranged a Bolero van, so we could go safely early in the morning," she said.

Fisherwomen also set aside an amount of INR 50 per week as compulsory savings and can withdraw money only after they have saved at least INR 4,000-5,000. With members drawing larger loans, they have begun to avail life insurance for the loans. In case of death, the nominee gets back the amount paid along with INR 5,000 towards funeral expenses and the unpaid portion of the loan is settled within the federation. The insurance scheme has been crucial for the survival of many female-headed households. Lakshmi and her husband took a loan of INR 10,000 to buy nets, but he passed away just after they paid their third instalment. "I got the Rs 2,700 I paid, and (federation) also told me I do not need to pay the remaining Rs 7,600," she said.

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For many women, the excitement of change came not in the market, but at the bank. For loans above INR 1 lakh (100,000), federation members get Kisan Cards to avail loans at just 2 percent interest rates. In the last two years, the federation has also worked with the Federal Bank of India, disbursing over INR 25 crores (250,000,000) to 3,000 JLG members. Many women described their first visit to a bank with pride as they had learnt how to sign their names and talk to the bank staff confidently. They also observed that the bank staff were more responsive owing to the referral from the federation. Banks have also emerged as important spaces of knowledge-sharing to make choices on what appliances to buy or which school to send their children to. Vimala shared: "Now that I have money, I can save and buy small things for my children. I also talk to other women – 'Where are you from? Where did your children study?'. When I discuss this, I get all this information to go back home, talk to my husband, and we make decisions together."

Today, these conversations have grown to accommodate local aspirations for their children. In a meeting in Annamalaicheri, one JLG begins a discussion in the larger group: "We need some coaching classes for computer (IT and typing) and English." Many members increasingly see this as a priority, hoping that the next generation will have opportunities beyond fishwork. Commenting on the lack of community representation in governance, the federation's CEO shared, "We are currently providing scholarships for children of members who score more than 80 percent in their 10th and 12th board examinations. The next goal is to start a knowledge centre for coaching UPSC and TNPSC (public service) aspirants, we need fishers to be part of the government."

Lessons for the future

Any coastal or marine policy in India must be reimagined to reflect the region's cultural and ecological context, which requires local participation. Research indicates that resource and environmental management, with active support and cooperation from stakeholders and implementation of community rules such as association with temples, kinship ties, etc., is more effective than state-run technocratic approaches (Karnad, 2017; Sims & Deb, 2009). Kurien (1998) proposes a triadic structure of management where the community is the anchor that provides stability, the market acts as an oar to provide momentum, and the state is the rudder and regulator that gives direction. This is descriptive of the federation's role in Pazhaverkadu, which the state initially funded and guided, but was implemented at the grassroots level by fishers themselves.

The organization of cooperatives is bumpy, and socio-economic inclusion among fishers brings new challenges at each step of development, with some intractable limitations at the community level. Studies on other cooperatives in India and the broader Global South highlight the importance of autonomous decision-making and community management in addressing internal obstacles and opportunities (Jentoft et al., 2018; Jyotishi et al., 2020). Within the TDFSF, however, active participation and punctual repayment has not translated to leadership: only four women have secured leadership positions, with none at the top ranks. Another concern is the sustainability of the price moderation achieved by the FMS model, with increasing commercialisation of fisheries and drive towards aquaculture in the region. As export establishments threaten local resource stocks, global value chains seem to be leading the fishers to limited or no bargaining power yet again.

Opportunities at the lowest stages of the fishers' hierarchy and their inclusion in economic progress should not be confused with a long-term sustainable development strategy. To realise a vision of genuine socio-economic inclusion, programmes to support fishers must provide them with opportunities throughout the broader economy, with the development of literacy, job skills and social resources. Concerted efforts are needed at a larger scale to address excessive and non-seasonal fishing, livelihood and habitation security, and an equitable sharing of the commons. That said, stories like that of the TDFSF offer rich insights into community mobilisation and responses and what it means to truly march 'with' the marginalised.

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For more

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