

# The Coastal Fishermen's Stack — Every Scheme an Odisha Fisher Can Access

This note is for fisheries department officers, coastal NGOs, fishermen cooperative societies, beach-level officers, and community workers in Odisha's coastal districts — Balasore, Bhadrak, Kendrapara, Jagatsinghpur, Puri, and Ganjam. It maps every scheme a traditional or small-s...

JABASU KNOWLEDGE COMMONS · JABASU.ORG

---

A

convergence-notes

Published: June 2026 · Last reviewed: June 2026

---

## The Invisible Welfare Gap in Odisha's Fisheries

Odisha has 485 km of coastline, approximately 4.5 lakh registered fishermen families, and one of India's most biologically productive fisheries zones. The communities living along this coast — Noliasahi, Balikhandra, Chandrabhaga, Puri beachfront, Chilika's shore villages, Ganjam's trawler belts — are among Odisha's oldest and most culturally distinct communities.

They are also among the most welfare-invisible in terms of government scheme access. The reason is structural: fishing communities do not fit neatly into the category frameworks that most welfare schemes use. They are not farmers (PM-KISAN doesn't apply directly if they don't have agricultural land). They are not urban workers (they don't register with ULBs). They are not tribal (most coastal fishing communities in Odisha are OBC — Keuta, Kaibartta, Nolia castes). They fish in a high-risk environment but are not registered as construction workers or industrial workers.

Yet the government has designed a substantial welfare architecture specifically for fishers — led by the Pradhan Mantri Matsya Sampada Yojana (PMMSY). Most fishers have never heard of it.

---

## **Layer 1 — Fisherman Registration: The First Step (Gateway to All Schemes)**

Before accessing any fisheries-specific scheme, a fisher must be **registered with the Fisheries Department** of Odisha.

### **How to register:**

- Apply at the District Fisheries Officer (DFO) or Block Fisheries Officer with:
  - Aadhaar card
  - Proof of fishing activity (boat registration document, or community leader's certificate)
  - Biometric photograph
  - Bank account details

### **What registration provides:**

- **Fisherman Identity Card** — the foundational document for all fisheries schemes
- Eligibility for marine fisher insurance schemes
- Access to PMMSY benefits
- Eligibility for the seasonal fishing ban compensation

**If not yet registered:** This is the single most important action a fisher can take. Registration is free and available at the Block Fisheries Officer's office.

---

## Layer 2 — Pradhan Mantri Matsya Sampada Yojana (PMMSY)

PMMSY is India's flagship fisheries development scheme — launched in September 2020 with a Rs. 20,050 crore investment for 5 years (FY21-25), extended to FY26. As of July 2025, fisheries development projects totalling over Rs. 21,274 crore have been approved under PMMSY. The scheme has played a transformative role, yielding record fish production and expanding employment opportunities across the sector.

PMMSY has two components relevant to Odisha's coastal fishers:

### Component 1 — Welfare Provisions for Traditional Fishers

**Fisherman insurance under PMMSY:** Under PMMSY, the government provides group personal accident insurance to active registered fishers:

- **Accidental death or permanent total disability:** Rs. 5 lakh
- **Permanent partial disability:** Rs. 2.5 lakh
- **Hospitalisation for accident:** Rs. 25,000

**Premium:** The government bears the full premium — the fisher pays nothing. Insurance is through SBI General or other empanelled insurers via the Fisheries Department.

**Who is eligible:** All registered active fishers — both marine and inland — with a valid Fisherman Identity Card.

**How to access:** Through the District Fisheries Officer. Registration in the departmental insurance scheme happens automatically on Fisherman Identity Card registration in most districts.

**Seasonal ban compensation:** During the annual fishing ban (typically June-July for the Bay of Bengal coast — 61 days for mechanised boats, 61 days for traditional craft, announced by the state government each year), fishers cannot earn from the sea.

PMMSY provides:

- Compensation to registered traditional/small-scale fishers during the ban period
- The specific amount varies by state and year — in Odisha, Rs. 4,000-6,000 per fisher family during the ban period (verify current amount with the DFO for the current year)

## **Component 2 — Asset and Infrastructure Support**

### **Fishing vessel/boat subsidy under PMMSY:**

- For traditional fishers to upgrade from non-motorised to motorised country craft: subsidy of 40% of cost (60% for SC/ST and women beneficiaries) — subject to state-specific guidelines
- For small-scale mechanised vessel acquisition: subsidy support at 25-40% of project cost
- For construction of ice plants, cold storage units, fish retail kiosks: subsidy at 25-40% for individuals (40-60% for cooperatives and SHGs)

**Application:** Through the District Fisheries Officer, with a project proposal for the specific intervention (boat purchase, cold storage, kiosk).

---

## **Layer 3 — Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY)**

Launched under PMMSY in FY 2023-24, PM-MKSSY focuses on formalising the fisheries sector and supporting micro and small fisheries enterprises with over Rs. 6,000 crore investment through FY 2026-27.

### **What PM-MKSSY provides for small fishers:**

- Formalisation support (helping fishers register as micro-enterprises under Udyam)
- Credit linkage for fish farming and processing micro-enterprises
- Digital enabling (fisheries e-platform, digital transactions for fish sales)

- Productivity enhancement support for aquaculture
- 

## **Layer 4 — Financial Inclusion and Insurance (Jan Suraksha)**

### **PMJDY — Bank Account for Every Fisher Household**

Every fisher family must have a PMJDY zero-balance bank account — which is the delivery mechanism for the seasonal ban compensation, PMMSY subsidies, and all DBT-based welfare transfers.

**A specific gap in fishing communities:** Many fishers have bank accounts but have not completed Aadhaar-to-bank NPCI seeding — which means government DBT transfers fail. This is the single most common reason fishers don't receive the compensation they are entitled to during the fishing ban.

### **PMSBY — Accident Insurance at Rs. 20/Year (Most Critical for Fishers)**

For fishers going to sea, PMSBY (PM Suraksha Bima Yojana) provides Rs. 2 lakh accident insurance at Rs. 20/year. This is the most directly relevant social protection scheme for any sea-going worker. A fisherman who capsizes, loses a limb in a net accident, or is injured in a boat collision is protected by PMSBY.

Combined with the PMMSY fisherman group insurance (free), a registered fisher who is also enrolled in PMSBY has Rs. 2 lakh (PMSBY) + Rs. 5 lakh (PMMSY group insurance) = **Rs. 7 lakh in accident protection.**

### **PMJJBY — Life Insurance at Rs. 436/Year**

For a fisher whose income is the household's lifeline, Rs. 2 lakh life insurance at Rs. 436/year is a minimal but meaningful protection for the family.

---

## Layer 5 — Food and Nutrition Security

**NFSA/PDS Food Entitlement** All BPL fishing households with NFSA ration cards receive 5 kg grain/person/month at zero cost under PM Garib Kalyan Anna Yojana (extended through December 2028).

**Seafood as food source:** Coastal fishing communities typically have adequate protein from fish — their primary food security concern is grain and vegetables during the fishing ban period when income stops. The PDS grain entitlement is most critical precisely during the ban period when both income and expenditure are highest (boat maintenance, net repair).

---

## Layer 6 — Health Coverage

### **GJAY + Ayushman Bharat PM-JAY**

All BPL fishing households with NFSA ration cards are eligible for GJAY — cashless treatment at government hospitals and empanelled private hospitals. For fishing communities, the specific health risks are: sea accidents (JSSK equivalent doesn't apply, but GJAY covers hospitalisation), skin conditions from sun and saltwater exposure, malaria (Kendrapara and coastal areas have significant malaria burden), and respiratory conditions.

**Ayushman Bharat Vaya Vandana Card (for fishers aged 70+)** From September 2024, all persons aged 70+ are entitled to Rs. 5 lakh/year health cover — regardless of economic status.

---

## Layer 7 — Shelter and Housing

**PMAY-G (if the fisher household has land)** If the fisher family owns agricultural land or residential land and lives in a kutcha structure: PMAY-G provides Rs. 1.2 lakh for a pucca house. Fisher families are not automatically categorised as agricultural households — but if they have land records, they are eligible.

**PMAY-Urban (for urban coastal fishers)** Fishers living in municipal areas (Puri, Berhampur) are eligible for PMAY-Urban 2.0 — the ISS (interest subsidy) vertical provides 4% interest subsidy on home loans for EWS/LIG households.

---

## **Layer 8 — Women in Fishing Households**

### **MAMATA-PMMVY**

Every pregnant woman in a fishing household is entitled to MAMATA (Rs. 10,000 over two installments) and PMMVY (Rs. 5,000-6,000 from 2025-26). Register at the nearest AWC.

### **Subhadra Yojana**

Every woman in the fisher household aged 21-60 with an individual PMJDY account is entitled to Subhadra Yojana — Rs. 5,000/year.

### **Mission Shakti SHG for Fisherwomen**

Fisherwomen who process and sell fish — the majority of the traditional marine fish marketing system in Odisha is operated by women — can form Mission Shakti SHGs, access zero-interest credit (up to Rs. 10 lakh), and work toward Lakhpati Didi status through fish processing, value addition, and organised marketing.

**Fish drying, pickling, and processing** as an enterprise: MUDRA Shishu (Rs. 50,000) or Kishor (up to Rs. 5 lakh) credit is the entry point for formalising a fisherwoman's processing enterprise.

---

## **Layer 9 — Children's Education in Fishing Households**

**PM POSHAN (Mid-Day Meal)** All children from fisher households enrolled in government schools receive PM POSHAN meals — the nutritional safety net that keeps children in school during the lean season.

**NFBS (National Family Benefit Scheme)** If the primary breadwinner of a fishing household (aged 18-59) dies at sea, the family receives Rs. 20,000 as a one-time grant from the National Family Benefit Scheme — to be applied within 90 days of death. This is over and above PMJJBY and PMMSY fisherman insurance.

---

## The Fishing Ban Period: The Most Acute Vulnerability Window

The annual fishing ban — typically 61 days from June onwards for the Bay of Bengal coast — is when fishing communities face their highest economic stress. Income stops. Boat maintenance costs are high. Schools need fees for the new academic year. This is when the safety net matters most.

**During the ban period, a fishing household should receive:**

Source	Amount	Condition
PMMSY seasonal ban compensation	Rs. 4,000-6,000 (verify current year)	Registered fisher
CM-KISAN (if agricultural land)	Rs. 2,000 Akshaya Tritiya installment	Land records in name
Subhadra Yojana (women)	Rs. 5,000 (August installment)	eKYC done, individual account
NFSA food grain	25 kg/month (5 persons)	NFSA card
PMJJBY/PMSBY (protection)	Coverage active	Premium auto-debited in May

---

## The Three Most Common Failures in Fishing Communities

**1. Fisherman Identity Card not renewed.** Registration must be renewed periodically with the Fisheries Department. Fishers who registered 5+ years ago and

never renewed may find their card inactive — blocking them from PMMSY insurance and ban compensation. Verify status at the Block Fisheries Officer.

**2. Ban compensation paid but NPCI mapping incomplete.** The ban compensation is paid via DBT — but if the Aadhaar is not correctly seeded to the bank account in the NPCI database, the transfer fails and sits in a suspense account. The remedy is a Bank Mitra visit to complete NPCI mapping.

**3. PMMSY group insurance claim never filed.** When a sea accident occurs, the family must file an insurance claim with the District Fisheries Officer within 90 days — with the death certificate (or disability certificate), the Fisherman Identity Card, and bank details. Many families miss this window because they don't know the 90-day limit exists.

---

## Contact Points

Authority	For	Contact
District Fisheries Officer (DFO)	Fisherman Identity Card, PMMSY, ban compensation	At district HQ
Block Fisheries Officer (BFO)	Registration, local scheme implementation	At block level
Fisheries Extension Officer	Technical guidance, aquaculture	Through DFO
NABARD	Fisheries cooperative credit	NABARD district office
Mo Seva Kendra	GJAY, Subhadra, bank NPCI mapping	Nearest MSK

---

*Last verified: June 2026. PMMSY extended to FY26 with over Rs. 21,274 crore in approved projects. PMMSY fisherman group insurance: Rs. 5 lakh accidental death coverage — free for registered fishers. Annual fishing ban compensation: verify current year amount with District Fisheries Officer. PM-MKSSY (PM Matsya Kisan*

*Samridhi Sah-Yojana): Rs. 6,000 crore, FY 2023-24 to 2026-27.*

*JaBaSu Knowledge Commons · [knowledge@jabasu.org](mailto:knowledge@jabasu.org) ·*

*jabasu.org/knowledge/convergence*

---

Published by JaBaSu Trust. For corrections or additions: [knowledge@jabasu.org](mailto:knowledge@jabasu.org)