

GOVERNMENT OF INDIA
MINISTRY OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING
DEPARTMENT OF FISHERIES

LOK SABHA

UNSTARRED QUESTION NO. 247
TO BE ANSWERED ON 22nd JULY, 2025

Fish Workers

247. Shri Bapi Halдар:

Will the Minister of **FISHERIES, ANIMAL HUSBANDRY AND DAIRYING** be pleased to state:

- (a) whether the Government has any data on access to subsidized credit, insurance and microfinance for small-scale fish workers in Lok Sabha Constituency Mathurapur and Sundarbans in West Bengal;
- (b) the number of fishers covered under National Fisheries Development Board (NFDB) credit schemes during the last three years;
- (c) whether traditional coastal fishers are being excluded from bank linked like Pradhan Mantri Matsya Sampada Yojana (PMMSY) or Kisan Credit Card (KCC);
- (d) whether the Government proposes to include these vulnerable communities under targeted financial inclusion measures; and
- (e) the status of insurance coverage for fishers operating in disaster prone regions like Sundarbans?

ANSWER

**MINISTER OF STATE FOR FISHERIES, ANIMAL HUSBANDRY AND DAIRYING
(SHRI GEORGE KURIAN)**

(a) The Government does not maintain specific data on access to subsidized credit, insurance, and microfinance at the Parliamentary Constituency or sub-regional level, including Mathurapur and the Sundarbans in West Bengal. However, fish workers in these regions are eligible beneficiaries under Government of India schemes such as the Pradhan Mantri Matsya Sampada Yojana (PMMSY), Fisheries and Aquaculture Infrastructure Development Fund (FIDF), and Kisan Credit Card (KCC).

(b) The National Fisheries Development Board (NFDB) does not implement direct credit schemes. However, it facilitates credit-linked interventions under the Pradhan Mantri Matsya Sampada Yojana (PMMSY) and the Fisheries and Aquaculture Infrastructure Development Fund (FIDF), which operate through interest subvention and credit guarantee mechanisms. These interventions, which *inter alia* support deep sea fishing vessels, hatcheries, biofloc units, and cold chain infrastructure, are executed by State Governments and Nodal Loaning Entities (NLEs) with support from NFDB. The Board does not maintain disaggregated year-wise data on individual beneficiaries availing credit through these facilitated mechanisms.

(c) and (d): Traditional coastal fishers are not excluded from schemes such as PMMSY or KCC. In fact, these schemes are specifically designed to support small-scale and traditional fishers—including vulnerable communities—through targeted financial inclusion measures. These include prioritized access to institutional credit, insurance, livelihood assistance, and capacity-building initiatives, alongside infrastructure support and value chain development. Guidelines have been issued to States and banks to promote equitable inclusion.

(e) The Group Accident Insurance Scheme (GAIS), implemented through the National Fisheries Development Board (NFDB), provides insurance coverage for registered fishers, including those in disaster-prone areas like the Sundarbans. West Bengal participated in the scheme during the second year of implementation (26 July 2022 to 25 July 2023), during which 8,499 fishers were covered.
