SCHEMES AND PROJECTS

PROJECT DIVISION

Project division is involved in the planning, formulation and implementation of various projects aimed at the overall socio-economic development of the traditional fishermen. Through a strong system of monitoring & evaluation, the division ensures that programmes for holistic sustainable development of the traditional fisheries sector is put in place. Matsyafed has organised beach level auctions through primary cooperative societies for ensuring the first right of sale of produce to the producer fishermen. This system has helped the fishermen to realise better value for their catch while ensuring that their loan amounts are repaid regularly and promptly from their sale proceeds, thereby enhancing their socio-economic status and credit-worthiness. 248 primary societies are presently facilitating beach level auctions for their member fishermen.

Funding of the different Projects implemented by Matsyafed is done with the financial assistance of Government of Kerala, NCDC, NBCFDC, NMDFC, NFDB, RKVY, NABARD-RIDF etc.

The major schemes/projects can be broadly classified into the following 3 areas.

1. DEVELOPMENTAL PROGRAMMES

- Beach Level Fish Auction through primary co-operative societies
- N C D C assisted Integrated Fisheries Development Programmes; implemented with the financial assistance of National Co-operative Development Corporation for providing financial assistance to fishermen for procuring fishing inputs, providing working capital funding and establishment of infrastructure facilities.
- Subsidy for motorization of country crafts; A plan scheme implemented with Central/ State Government subsidy for motorising country crafts below 10 HP.
- Subsidy for the suitable component of fishing gear; A plan scheme for providing subsidy for the purchase of suitable component of fishing gear.
- Subsidy for Bankable schemes; the plan scheme provides 25% subsidy for loan from banks/financial institutions for the purchase of fishing inputs by fishermen.
- Subsidy for Micro-Enterprises; A subsidy scheme for microfinance groups of Matsyafed for setting up microenterprises.
- Debt relief scheme; Grant under non plan head is provided to write off debts of fishermen upto 31-12-2007.

2. EMPLOYMENT GENERATION PROGRAMMES

Microfinance loan scheme for providing microfinance to Self Help Groups organised under primary fishermen co-operatives with funding of NBCFDC & NMDFC.

3. WOMEN EMPOWERMENT PROGRAMMES

- Interest Free loan Scheme; This scheme, implemented since 2008-09, provides small loans to fisher women, as working capital for fish vending. 65000 fisherwomen are being continuously assisted under this scheme. No interest is charged from the fisher women vendors on the loans.
- Mahila Samridhi Yojana; A loan scheme for the fisherwomen for any productive purpose, implemented with the assistance of NBCFDC/NMDFC.

4. WELFARE PROGRAMMES
MATSYAFED INPUT SECURITY SCHEME (MISS): Insurance of the Fishing inputs distributed under the loan schemes financed by NCDC, NBCFDC, NMDFC and other specified agencies.

LOAN DISTRESS RELIEF SCHEME (LDRS): A corpus fund has been created for waiver of loans in the event of death of Interest free loan beneficiaries and microfinance beneficiaries.

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