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Directorate General of Maritime Administration, Mumbai

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SEAFARERS' WELFARE FUND SOCIETY (SWFS)

Report on Benchmarking of Indian Seafarer Welfare Practices and Recommendations for Strengthening the Existing Welfare Schemes under the Seafarers' Welfare Fund Society (SWFS)

Sir/Madam,

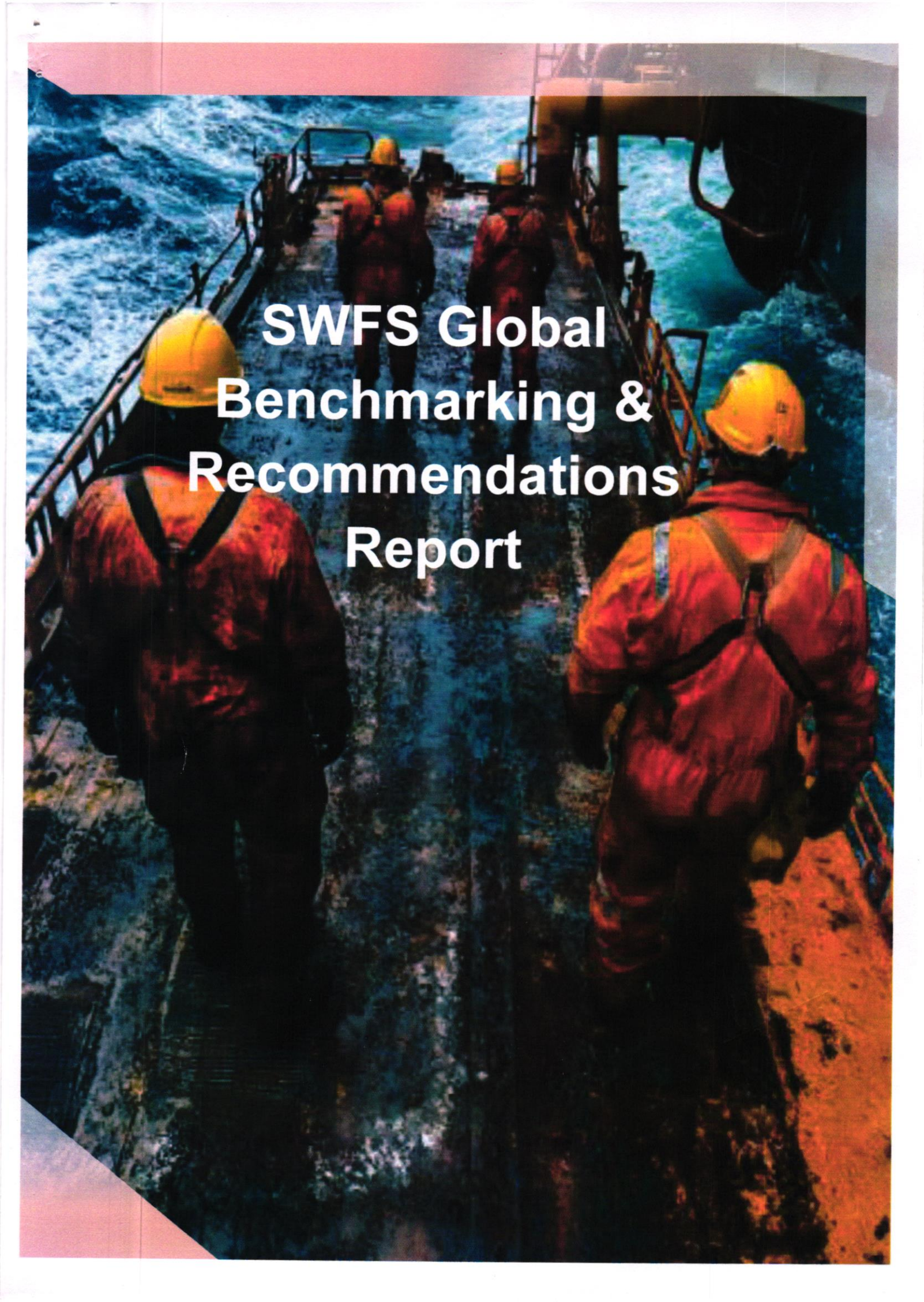
A report titled "Benchmarking of Indian Seafarer Welfare Practices and Recommendations for Strengthening the Existing Welfare Schemes under the Seafarers' Welfare Fund Society (SWFS)" has been prepared with a view to assessing the existing welfare framework available to Indian seafarers and identifying opportunities for its further strengthening through benchmarking with international best practices.

2. The report provides an assessment of the welfare schemes presently administered by SWFS and examines comparable welfare interventions adopted by leading maritime welfare organizations and social protection institutions globally. Based on the benchmarking exercise, the report outlines a range of recommendations for enhancing welfare support across areas such as financial security, education and career advancement, healthcare, retirement welfare, women seafarer welfare, beneficiary services and institutional service delivery mechanisms.
3. The report is placed in the public domain for information, reference and wider dissemination among stakeholders interested in seafarer welfare and maritime human resource development.
4. A copy of the report is enclosed as **Annexure-I** for ready reference.

Yours faithfully,

(Capt. Nitin Mukesh)

Dy. Director General of Maritime Administration (Crew-Welfare)

A photograph of four offshore workers in orange protective suits and yellow hard hats walking away from the camera on a narrow metal walkway of an offshore oil or gas platform. The walkway is flanked by railings, and the turbulent blue sea is visible on both sides. The scene is captured from a high angle, looking down the length of the platform.

SWFS Global Benchmarking & Recommendations Report

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Overview of Existing Welfare Schemes under SWFS



1 Overview of Existing Welfare Schemes under SWFS

The Seafarers' Welfare Fund Society (SWFS), under the Ministry of Ports, Shipping & Waterways, Government of India, administers a comprehensive portfolio of welfare schemes aimed at providing financial assistance and social security to Indian seafarers and their families across different stages of the seafarer lifecycle. The current welfare framework covers income protection, education, retirement, healthcare, women seafarer welfare and career progression.

The benchmarking assessment presented in this report has been undertaken against the existing SWFS welfare framework summarized below.

Scheme	Purpose / Benefit	Financial Assistance (Current)
Survivor Benefit Scheme (SBS)	Financial assistance to nominees of deceased seafarers	Up to ₹6 lakh
Death on Board Benefit Scheme (DBBS)	Assistance for death occurring onboard	Up to ₹6 lakh
Invalidity Benefit Scheme (IBS)	Assistance for permanent disability and medical unfitness	Up to ₹6 lakh
Ex-Gratia Support Benefit Scheme (ESBS)	Monthly assistance for stranded/abandoned seafarers' families	₹20,000 per month (max upto 12 months or till abandonment ends)
Medical Support Scheme (MSS)	One-time assistance for critical and terminal illnesses	Up to ₹2 lakh
Medical & Term Insurance Premium Assistance Scheme (MTIPS)	Reimbursement of medical and term insurance premiums	Up to ₹5,000
Family Benefit Scheme (FBS)	Financial assistance for children's education	Up to ₹1 lakh for pre-Sea and ₹ 50,000 for Post graduation
Award for Meritorious Child of Seafarers (ACSS)	Merit award for academic excellence	₹25,000
Old Age Benefit Scheme (OABS)	Financial assistance after retirement	₹50,000 at 65 years and ₹1 lakh at 75 years
Maternity Benefit Scheme (MBS)	Financial assistance for women seafarers during maternity	₹50,000 per delivery (maximum two deliveries)
Indian CoC Recognition & Career Progression Scheme	Assistance for ratings obtaining their first Indian Certificate of Competency	₹2 lakh
War-Risk Death/Permanent Disability Assistance	Enhanced assistance for incidents in warlike/high-risk areas	₹10 lakh

Benchmarking Approach & Methodology



2 **Benchmarking Approach & Methodology**

2.1 **Benchmarking Approach**

To identify opportunities for strengthening the welfare framework of the **Seafarers Welfare Fund Society (SWFS)**, a structured benchmarking exercise was undertaken against leading international organizations that provide welfare, social protection, financial security, education, healthcare and family support to seafarers, maritime professionals and overseas workers.

The objective of the assessment was not only to compare the financial assistance provided under existing SWFS schemes, but also to evaluate the maturity of welfare ecosystems adopted by benchmark organizations across the entire beneficiary lifecycle—from employment and active service through family welfare, healthcare, financial protection and retirement.

The benchmarking exercise was designed to identify proven practices that could be realistically adapted within the SWFS context to enhance beneficiary outcomes, strengthen programme effectiveness and support the long-term evolution of the SWFS welfare framework.

2.2 **Benchmarking Scope**

The assessment covered all major welfare schemes currently administered by SWFS. These schemes were consolidated into five thematic benchmarking categories to facilitate structured comparison with international best practices.

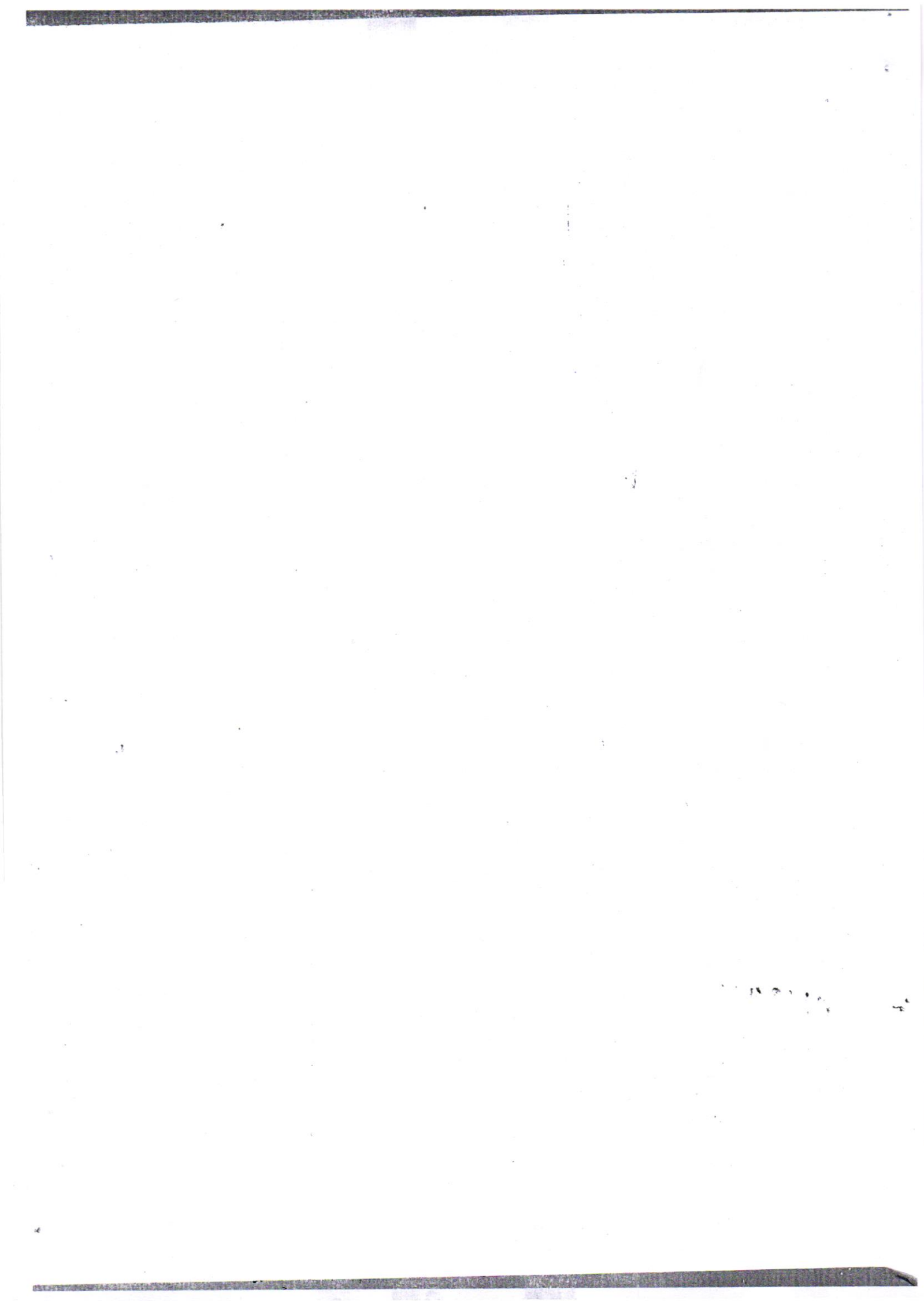
Category	SWFS Benchmarking Category	Relevant SWFS Schemes
Category 1	Income Protection, Survivor & Disability Support	SBS, DBBS, IBS, ESBS, MSS
Category 2	Education, Scholarship & Career Development	FBS, ACSS, CoC Recognition Scheme
Category 3	Old Age & Retirement Support	OABS
Category 4	Gender Inclusion & Family Welfare	MBS, FBS, ACSS
Category 5	Insurance & Financial Protection	MTIPS, MSS

Each category was benchmarked independently to ensure that recommendations were tailored to the specific objectives and beneficiary groups of the respective SWFS schemes.

2.3 **Benchmarking Parameters**

For each benchmarking category, a comprehensive set of assessment parameters was developed based on the objectives of the existing SWFS schemes as well as emerging global trends in maritime welfare and social protection.

These parameters were designed to evaluate not only financial assistance but also the breadth, maturity and sustainability of welfare programmes. The assessment considered areas such as beneficiary coverage, healthcare, education, financial protection, rehabilitation, family support, retirement planning, gender inclusion, digital service delivery and long-term welfare engagement.



Category	Benchmarking Parameters
Category 1 – Income Protection, Survivor & Disability Support	Family Welfare Support, Dependent Protection, Long-Term Income Protection, Bereavement Support, Death & Survivor Support, Disability Protection, Medical Recovery Assistance, Rehabilitation & Reintegration Support, Loss of Livelihood Support, Abandonment & Stranding Support, Emergency Welfare Response
Category 2 – Education, Skill Development & Career Advancement	Educational Scholarship Support, Merit Recognition & Academic Excellence, Education Support for Dependents, Maritime Cadet Sponsorship, Employment & Placement Support, Professional Certification & Upskilling, Career Progression Support, Career Guidance & Mentorship, Industry–Academia Collaboration, Institutional Capacity Building
Category 3 – Old Age & Retirement Support	Retirement Financial Support, Supplementary Pension Support, Pension Readiness & Retirement Planning, Senior Healthcare Protection, Long-Term Care Support, Social Inclusion & Community Engagement, Active Ageing & Lifelong Engagement
Category 4 – Gender Inclusion & Family Welfare	Maternity Financial Support, Childcare & Early Parenting Support, Family Welfare Support, Women Seafarer Health & Wellness, Gender Diversity Promotion, Career Continuity After Maternity, Leadership & Mentorship, Protection Against Harassment & Discrimination, Safe Reporting & Crisis Response, Welfare Protection Services, Lifecycle-Based Women Welfare
Category 5 – Insurance, Medical & Healthcare Protection	Health Insurance Coverage, Critical Illness Protection, Hospitalization Assistance, Medical Case Management, Preventive Healthcare, Occupational Health, Health Promotion, Medical Recovery, Rehabilitation Support, Return-to-Work Support, Family Healthcare Protection, Emergency Medical Response, Digital Healthcare Administration, Insurance Management, Beneficiary Health Records Management

The parameters served as the common evaluation framework for comparing SWFS with benchmark organizations and identifying capability gaps across each welfare category.

2.4 Selection of Benchmark Organizations

A structured screening exercise was undertaken to identify organizations demonstrating mature welfare frameworks and internationally recognized best practices relevant to the maritime sector.

Organizations were shortlisted based on the following criteria:

- Relevance to maritime welfare, seafarer wellbeing and social protection.
- Breadth and maturity of welfare programmes.
- Diversity of beneficiary support across multiple welfare domains.
- Availability of publicly available scheme information and governance documentation.
- Financial assistance and welfare benefits offered.
- International recognition and institutional credibility.
- Applicability of programmes within the Indian maritime welfare context.

Based on this assessment, the following organizations were selected for benchmarking across the respective categories.

Category	Benchmark Organizations
Category 1 – Income Protection, Survivor & Disability Support	OWWA, ISWAN, SSS, ITF Seafarers' Trust, MtS
Category 2 – Education, Skill Development & Career Advancement	OWWA, SMF, ITF Seafarers' Trust, IMO
Category 3 – Old Age & Retirement Support	MNWB, OWWA, SSS, NSWS, Sailors' Society, MtS
Category 4 – Gender Inclusion & Family Welfare	Sailors' Society, IMO, OWWA, ISWAN, MtS, WISTA International
Category 5 – Insurance, Medical & Healthcare Protection	OWWA, SSS, ITF Seafarers' Trust, Sailors' Society

2.5 Evaluation Methodology

Each benchmark organization was assessed against the predefined benchmarking parameters using a structured maturity assessment framework.

The evaluation considered:

- Scope and comprehensiveness of welfare programmes.
- Financial assistance and beneficiary coverage.
- Healthcare and insurance support.
- Family and dependent welfare.
- Education and career development initiatives.
- Retirement and post-retirement support.
- Rehabilitation and reintegration services.
- Mental health and wellbeing programmes.
- Digital service delivery and beneficiary engagement.
- Long-term sustainability of welfare interventions.

To enable consistent comparison across organizations, a maturity scoring framework ranging from 0 to 10 was applied.

Score	Assessment Level Description
0–2	No dedicated welfare support or limited intervention.
3–4	Basic welfare assistance with limited beneficiary coverage.
5–6	Structured welfare programmes addressing core beneficiary needs.
7–8	Mature, multi-dimensional welfare ecosystem with broad programme coverage.
9–10	Comprehensive welfare ecosystem demonstrating international best practices across the beneficiary lifecycle.

The assessment results were subsequently used to rank organizations within each benchmarking category and identify the most relevant practices for SWFS.

2.6 **Benchmarking Prioritization**

Following the organization screening exercise, benchmark organizations were prioritized based on the number of welfare categories in which they demonstrated mature programmes and best practices.

Organizations appearing across multiple categories were considered strategic benchmark institutions due to the comprehensiveness of their welfare ecosystems, while others were referenced for their specialist expertise within specific welfare domains.

Organisation	Categories Covered	Relevance	Benchmark Score (Out of 10)	Key Benchmarking Rationale
Overseas Workers Welfare Administration (OWWA)	5	Very High	10.0	Closest global benchmark to SWFS, offering a comprehensive welfare ecosystem covering financial assistance, education, healthcare, family welfare, livelihood support, reintegration, digital services and beneficiary lifecycle management.
Philippine Social Security System (SSS)	3	High	8.8	Provides structured long-term social protection through survivor benefits, disability protection, sickness benefits, maternity benefits and retirement pensions, making it a strong benchmark for sustainable welfare models.
Mission to Seafarers (MtS)	3	High	8.4	Delivers holistic welfare through family support, emergency assistance, counselling, community engagement and long-term beneficiary wellbeing across the global maritime community.
Sailors' Society	2	High	8.3	International leader in mental health, family welfare, women seafarer support, trauma counselling and wellbeing programmes that complement financial assistance.

International Seafarers' Welfare and Assistance Network (ISWAN)	2	High	8.2	Specializes in crisis response, abandoned seafarer support, emergency assistance, welfare helplines, mental health services and family welfare coordination.
ITF Seafarers' Trust	2	High	8.1	Funds global welfare programmes covering healthcare, mental wellbeing, training, research, rehabilitation and humanitarian assistance through partner organisations.
Singapore Maritime Foundation (SMF)	1	Category-Specific (Education)	7.8	Recognized benchmark for maritime scholarships, talent development, mentoring, internships, industry collaboration and education-to-employment initiatives.
WISTA International	1	Category-Specific (Women Leadership & Gender Inclusion)	7.6	Global benchmark for women leadership, mentoring, networking and advancing gender diversity across the maritime sector.
Norwegian Seafarers' Welfare Service (NSWS)	1	Category-Specific (Retirement & Wellbeing)	7.4	Strong benchmark for retirement welfare, active ageing, social inclusion, recreational facilities and long-term engagement of retired seafarers.
International Maritime Organization (IMO)	1	Category-Specific (Policy & Gender Inclusion)	7.3	Provides international policy frameworks, capacity-building initiatives and guidance on gender inclusion, diversity and maritime welfare standards rather than direct welfare delivery.
Merchant Navy Welfare Board MNWB)	1	Category-Specific (Retirement)	6.8	Useful benchmark for retirement welfare, elderly support, welfare referrals, multi-agency coordination and integrated welfare governance.

This prioritization ensured that the benchmarking exercise drew upon organizations recognized for both comprehensive welfare systems and specialist excellence across individual welfare domains.

2.7 Information Analysis Process

Following the benchmarking assessment, a structured information analysis process was undertaken to convert benchmarking observations into actionable recommendations for SWFS.

The analysis involved:

1. Assessing the current scope and objectives of each SWFS welfare scheme.
2. Comparing SWFS provisions against benchmark organizations for each assessment parameter.
3. Identifying capability gaps, service limitations and opportunities for enhancement.
4. Evaluating the relevance, scalability and applicability of benchmark practices within the Indian maritime welfare context.
5. Consolidating common best practices observed across multiple organizations.
6. Prioritizing recommendations based on beneficiary impact, implementation feasibility and strategic alignment with SWFS objectives.

This structured approach ensured that every recommendation was evidence-based, benchmark-driven and directly linked to identified gaps within the existing SWFS welfare framework.

2.8 Recommendation Development Framework

To maintain consistency across all five benchmarking categories, each recommendation was developed using a standard analytical framework comprising five components:

- **Benchmarking Parameters** – The specific welfare dimensions evaluated.
- **Benchmark Observation** – Key practices adopted by leading benchmark organizations, including relevant schemes and financial assistance where applicable.
- **SWFS Gap** – The identified gap between current SWFS provisions and benchmark practices.
- **Recommendation** – A targeted intervention designed to strengthen the existing SWFS welfare framework.
- **Expected Benefit** – The anticipated operational and beneficiary outcomes resulting from implementation.

This methodology ensured that every recommendation presented in the report is directly supported by benchmarking evidence, addresses a clearly identified capability gap, and provides practical guidance for enhancing the SWFS welfare ecosystem in line with internationally recognized best practices.

Assessment & Recommendations Enhancing the SWFS Welfare Ecosystem



3 Assessment & Recommendations for Enhancing the SWFS Welfare Ecosystem

3.1 Category 1 – Income Protection, Survivor & Disability Support

3.1.1 Benchmarking Summary

SWFS has established a robust welfare framework through the **Survivor Benefit Scheme (SBS)**, **Death on Board Benefit Scheme (DBBS)**, **Invalidity Benefit Scheme (IBS)**, **Ex-Gratia Support Benefit Scheme (ESBS)** and **Medical Support Scheme (MSS)**.

Benchmarking indicates that SWFS provides some of the highest direct financial assistance among comparable maritime welfare organisations, including **up to ₹6 lakh under SBS/DBBS**, **₹10 lakh for war-risk incidents**, **₹6 lakh under IBS**, **up to ₹20,000 per month for 12 months maximum or till the period of abandonment under ESBS** and **up to ₹2 lakh under MSS** for eligible Indian CDC holders suffering from specified critical illnesses.

Benchmarking against **OWWA, Philippine Social Security System (SSS), ISWAN, ITF Seafarers' Trust and Mission to Seafarers** shows that leading organisations have evolved beyond one-time financial assistance to deliver integrated welfare ecosystems supporting beneficiaries through **family restoration, bereavement assistance, disability management, rehabilitation, coordinated emergency response and medical recovery**. These initiatives improve long-term family resilience, facilitate rehabilitation and provide continuous support throughout the post-incident recovery journey.

The benchmarking confirms that SWFS has established a strong financial protection framework. The strategic opportunity is now to complement existing financial assistance with structured post-compensation, rehabilitation, healthcare recovery and crisis response services, thereby transforming Category 1 into a comprehensive **Income Protection, Survivor, Disability & Recovery Support Framework** aligned with international maritime welfare best practices.

3.1.2 Strategic Transformation Framework

Strategic Dimension	Current SWFS State	Target State
Financial Protection & Family Restoration	One-time financial assistance of up to ₹6 lakh under SBS/DBBS (₹10 lakh for war-risk cases) with limited structured post-compensation support.	Complement compensation with dependent education support, spouse livelihood restoration, family transition assistance and welfare counselling to strengthen long-term family resilience.
Bereavement Assistance	No dedicated mechanism for immediate funeral expenses or emergency family support following the death of a seafarer.	Introduce a dedicated bereavement assistance scheme providing ₹30,000–₹50,000 immediate funeral assistance, fast-track processing and coordinated family support.

Strategic Dimension	Current SWFS State	Target State
Disability, Medical Recovery & Rehabilitation	IBS provides one-time assistance of up to ₹6 lakh for permanent disability, while MSS provides up to ₹2 lakh for specified critical illnesses. Structured rehabilitation, medical recovery and return-to-work support are limited.	Integrate IBS and MSS into a comprehensive disability and recovery framework covering graded disability assessment, rehabilitation, medical recovery, vocational reskilling and structured return-to-work pathways.
Emergency & Crisis Response	ESBS provides financial assistance of up to ₹20,000 per month for max 12 months during emergencies with limited operational support.	Transform ESBS into a comprehensive crisis response framework providing 24x7 emergency coordination, repatriation support, legal assistance, temporary accommodation, family liaison and multi-agency welfare coordination.

3.1.3 Recommendations for SWFS

3.1.3.1 Establish a Family Restoration & Dependent Protection Programme

i. Benchmarking Parameters

- Family Welfare Support
- Dependent Protection
- Long-Term Income Protection

ii. Benchmark Observation

OWWA extends survivor support beyond compensation through its **Education for Livelihood Assistance Program (ELAP)**, providing annual education assistance for eligible children and livelihood assistance for surviving spouses. Similarly, the **Philippine Social Security System (SSS)** complements survivor benefits through dependent benefits and survivor pensions, ensuring continued financial security for families beyond the initial compensation

iii. SWFS Gap

While the **Survivor Benefit Scheme (SBS)** and **Death on Board Benefit Scheme (DBBS)** provide substantial one-time financial assistance of up to **₹6 lakh** (and **₹10 lakh for war-risk cases**), and the **Ex-Gratia Support Benefit Scheme (ESBS)** provides **₹20,000 per month for up to 12 months** during abandonment or exceptional hardship, there is limited structured support for dependent education, spouse livelihood restoration and long-term family resilience after financial assistance has been disbursed.

iv. Recommendation

SWFS should establish a **Family Restoration & Dependent Protection Programme** as a structured post-compensation support mechanism by:

- introducing **annual education assistance** for children of deceased or permanently disabled seafarers (e.g., ₹15,000–₹25,000 for school education, ₹30,000–₹50,000 for higher education and professional courses) until completion of their education;
- providing **vocational training, skill development and entrepreneurship assistance** for eligible spouses and adult dependents to restore household income;

- partnering with **shipping companies, maritime institutes, NSDC Skill Centers and government livelihood programmes** to facilitate employment opportunities and career counselling for eligible family members;
- introducing a **Family Transition Support Grant** for **6–12 months** following the death or permanent disability of a seafarer to assist families during the initial adjustment period;
- establishing a **Family Welfare Counselling and Referral Service** to connect beneficiaries with relevant Central and State Government welfare schemes, scholarships, insurance benefits and social security programmes.

v. Expected Benefits

- Strengthens long-term financial resilience of seafarer families.
- Ensures continuity of education for dependents.
- Supports restoration of sustainable household income.
- Provides coordinated long-term family support beyond compensation.
- Aligns SWFS with international best practices adopted by **OWWA** and **Philippine SSS**.

vi. Benchmark References

- **Overseas Workers Welfare Administration (OWWA)** – Disability & Dismemberment Benefits, Reintegration Programme (<https://owwa.gov.ph/social-benefits-2/>)
- **Philippine Social Security System (SSS)** – Disability Benefits & Disability Pension (<https://www.sss.gov.ph/disability-benefit/>)
- **International Labour Organization (ILO)** – Employment Injury Benefits Convention (C121) (https://normlex.ilo.org/dyn/nrmlx_en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:C121)

3.1.3.2 Introduce a Dedicated Bereavement Assistance Scheme

i. Benchmarking Parameters

- Bereavement Support
- Death & Survivor Assistance

ii. Benchmark Observation

Benchmark organisations recognize that the period immediately following the death of a worker places significant financial pressure on the family due to funeral expenses and other immediate obligations. Accordingly, funeral assistance is provided separately from long-term survivor compensation.

- **Overseas Workers Welfare Administration (OWWA)** provides a **Burial Benefit of PHP 20,000 (approximately ₹30,000)** to help families meet immediate funeral expenses, in addition to its Death Benefit and other survivor assistance.
- **Philippine Social Security System (SSS)** provides a **Funeral Benefit ranging from PHP 20,000–60,000 (approximately ₹30,000 – ₹90,000)**, separate from survivor pensions and death benefits, enabling families to manage funeral costs without waiting for the settlement of long-term claims.

These benchmark practices demonstrate that immediate bereavement assistance is an important component of comprehensive survivor protection, as it addresses urgent financial needs while larger compensation benefits are being processed.

iii. SWFS Gap

Although SWFS provides substantial financial compensation under the **Survivor Benefit Scheme (SBS)** and **Death on Board Benefit Scheme (DBBS)**, there is currently **no dedicated mechanism to provide immediate financial assistance for funeral expenses and other urgent costs immediately following the death of a seafarer**. Families may therefore experience short-term financial hardship while awaiting the processing and disbursement of the main compensation claim.

iv. Recommendation

Introduce a **Dedicated Bereavement Assistance Scheme** by:

- Providing an **immediate bereavement grant of ₹30,000–₹50,000**, aligned with international benchmark practices and prevailing funeral costs in India.
- Processing the bereavement grant **independently of the main SBS/DBBS compensation**, enabling rapid financial support without waiting for completion of the full compensation assessment.
- Establishing a **fast-track approval mechanism** with simplified documentation requirements to facilitate disbursement within a defined service timeline (e.g., **3–5 working days** after verification).
- Integrating the scheme with the proposed **Enterprise Beneficiary Lifecycle & Case Management Framework** to ensure timely coordination with survivor compensation and other family welfare support.
- Linking eligible families with counselling, documentation support and relevant government welfare schemes immediately after bereavement.

v. Expected Benefits

- Provides immediate financial relief for funeral and related expenses.
- Reduces financial hardship during the initial bereavement period.
- Improves the beneficiary experience through faster welfare support.
- Complements existing survivor compensation by addressing immediate family needs before long-term benefits are disbursed.

vi. Benchmark References

- **Overseas Workers Welfare Administration (OWWA)** – Disability & Dismemberment Benefits, Reintegration Programme (<https://owwa.gov.ph/>)
- **Philippine Social Security System (SSS)** – Disability Benefits & Disability Pension (<https://www.sss.gov.ph/funeral-benefit/>)

3.1.3.3 Expand the Invalidity Benefit Scheme into a Comprehensive Disability Management Framework

i. Benchmarking Parameters

- Disability Protection
- Disability Assessment
- Medical Recovery & Return-to-Work

ii. Benchmark Observation

Leading welfare organisations provide disability support that extends beyond one-time compensation by integrating disability assessment, rehabilitation and employability support.

- **Overseas Workers Welfare Administration (OWWA)** provides **Disability and Dismemberment Benefits ranging from PHP 2,490 to PHP 50,000 (approximately ₹3,700–₹75,000)** based on the type and severity of disability.

OWWA also supports injured workers through rehabilitation assistance, livelihood programmes and skills training to facilitate economic reintegration.

- **Philippine Social Security System (SSS)** provides **partial and permanent disability benefits**, including **monthly disability pensions for permanent disabilities** and **lump-sum benefits for eligible cases**, ensuring continued financial protection while supporting long-term rehabilitation and recovery.

These benchmark practices demonstrate that disability management is most effective when financial assistance is integrated with structured disability assessment, rehabilitation planning and return-to-work support rather than being limited to a one-time compensation payment.

iii. SWFS Gap

The existing **Invalidity Benefit Scheme (IBS)** primarily provides one-time financial assistance for permanent disability and medical unfitness. However, it has limited provisions for assessing partial or temporary disabilities, developing rehabilitation plans or facilitating structured return-to-work and alternative livelihood opportunities for injured seafarers.

iv. Recommendation

Expand the **Invalidity Benefit Scheme (IBS)** into a **Comprehensive Disability Management Framework** by:

- introducing a **standardized disability assessment framework** covering temporary, partial and permanent disabilities with clearly defined eligibility and compensation criteria;
- adopting a **graded financial assistance model** linked to the severity and functional impact of disability while retaining the existing benefits for permanent disability cases;
- integrating **individual rehabilitation and medical recovery plans** to support beneficiaries through treatment, physiotherapy and functional recovery;
- providing **vocational reskilling, career transition support and placement assistance** for seafarers who are permanently unable to return to sea, enabling alternative shore-based employment within the maritime sector.

v. Expected Benefits

- Creates a more comprehensive and inclusive disability management framework.
- Improves rehabilitation and recovery outcomes.
- Supports safe return to work wherever medically feasible.
- Enhances long-term employability through reskilling and career transition.
- Reduces long-term financial dependency while improving beneficiary resilience.

vi. Benchmark References

- **Overseas Workers Welfare Administration (OWWA)** – Disability & Dismemberment Benefit, Reintegration Programme (<https://owwa.gov.ph/>)
- **Philippine Social Security System (SSS)** – Disability Benefit & Disability Pension (<https://www.sss.gov.ph/disability-benefit/>)

3.1.3.4 Strengthen ESBS into a Comprehensive Crisis Response Framework

i. Benchmarking Parameters

- Emergency Welfare Response
- Abandonment & Stranding Support
- Crisis Intervention

ii. Benchmark Observation

Leading maritime welfare organisations complement emergency financial assistance with structured crisis response services that support seafarers and their families throughout emergency situations.

- **International Seafarers' Welfare and Assistance Network (ISWAN)** operates **SeafarerHelp**, a 24/7 multilingual helpline, and the **Seafarers' Emergency Fund**, providing immediate humanitarian assistance, welfare case management and support for abandoned and stranded seafarers.
- **International Transport Workers' Federation Seafarers' Trust (ITF Seafarers' Trust)** funds emergency welfare programmes, humanitarian assistance and crisis response initiatives through maritime welfare partners worldwide.
- **The Mission to Seafarers** provides repatriation assistance, temporary accommodation, family liaison and practical support during abandonment, conflict and other maritime emergencies.

These benchmark practices demonstrate that effective emergency welfare extends beyond financial assistance by providing coordinated operational support, rapid intervention and multi-agency collaboration throughout the crisis lifecycle.

iii. SWFS Gap

The **Ex-Gratia Support Benefit Scheme (ESBS)** provides financial assistance of **₹20,000 per month for up to maximum 12 months (or until the period of abandonment)**, offering meaningful income support during emergencies. However, there is limited structured support for repatriation, legal assistance, family communication and coordinated humanitarian response during prolonged crises.

iv. Recommendation

Strengthen the **Ex-Gratia Support Benefit Scheme (ESBS)** into a **Comprehensive Crisis Response Framework** by:

- establishing a **24x7 emergency response and beneficiary support mechanism** to coordinate assistance during abandonment, stranding and other maritime emergencies;
- integrating the existing **₹20,000 per month ESBS assistance** with coordinated **repatriation support** through shipping companies, Indian Missions, DG Shipping, port authorities and welfare organisations;
- providing **temporary accommodation, emergency travel, documentation and subsistence support** until beneficiaries are safely repatriated or alternative arrangements are made;
- offering **legal advisory and claims assistance** for abandonment, unpaid wages and contractual disputes through empaneled legal experts, while integrating beneficiary support with the **Enterprise Beneficiary Lifecycle & Case Management Framework**.

v. Expected Benefits

- Provides coordinated end-to-end emergency support.
- Improves response time during maritime emergencies.
- Enhances beneficiary protection beyond financial assistance.
- Strengthens repatriation, legal and welfare coordination.
- Reduces hardship for stranded seafarers and their families.
- Aligns SWFS with international best practices adopted by **ISWAN, ITF Seafarers' Trust** and **Mission to Seafarers**.

vi. Benchmark References

- International Seafarers' Welfare and Assistance Network (ISWAN) – SeafarerHelp & Seafarers' Emergency Fund (<https://www.iswan.org.uk/relief-funds/seafarers-emergency-fund/>)
- International Transport Workers' Federation Seafarers' Trust (ITF Seafarers' Trust) – Emergency Welfare & Humanitarian Assistance (<https://www.seafarerstrust.org/what-we-do/emergency-relief>)
- The Mission to Seafarers – Crisis Response, Repatriation & Family Support (<https://www.missiontoseafarers.org/>)
- Sailors' Society - Crisis Response Network - Sailors' Society

3.1.4 Overall Conclusion

The benchmarking assessment confirms that SWFS has established a robust **Income Protection, Survivor & Disability Support** framework through the **SBS, DBBS, IBS, ESBS and MSS**, delivering meaningful financial assistance to seafarers and their families during death, disability, medical emergencies and abandonment.

The strategic opportunity is to build on this strong financial foundation by evolving into a comprehensive support framework that extends beyond one-time compensation to include family restoration, bereavement assistance, disability rehabilitation, coordinated crisis response and long-term recovery. By complementing existing schemes with structured post-compensation support and integrated beneficiary services, SWFS can enhance beneficiary resilience and overall welfare outcomes while aligning with global maritime welfare best practices.

3.2 Category 2 – Education, Skill Development & Career Advancement

3.2.1 Benchmarking Summary

SWFS has established a strong education and professional development framework through the **Family Benefit Scheme (FBS)**, **Award for Meritorious Child of Seafarer (ACSS)** and **Certificate of Competency (CoC) Recognition Scheme**, providing financial assistance at key educational and career milestones. These schemes help reduce the financial burden associated with education, professional certification and early career development for seafarers and their dependents.

Benchmarking against leading maritime welfare organisations, including **Singapore Maritime Foundation (SMF)**, **MaritimeONE**, **OWWA**, **ITF Seafarers' Trust** and **Mission to Seafarers**, indicates that successful organisations have evolved beyond one-time financial assistance into integrated maritime talent development ecosystems. These organisations combine structured scholarships, cadet sponsorship, professional development, industry partnerships and digital talent management to support beneficiaries throughout the education-to-employment lifecycle.

The benchmarking demonstrates that SWFS has established a strong financial assistance foundation. The strategic opportunity is to strengthen education and career support through structured scholarship programmes, cadet development, continuous professional learning, digital talent management and institutional collaboration, creating an integrated maritime talent development ecosystem aligned with future workforce requirements.

3.2.2 Strategic Transformation Framework

Strategic Dimension	Current SWFS State	Target State
Scholarship & Education Support	Financial assistance is provided through FBS and ACSS at specific educational milestones.	Establish a structured National Maritime Scholarship Programme with recurring, merit-based and need-based scholarships supporting beneficiaries throughout their educational journey.
Cadet Development & Professional Growth	Limited structured support for sea-time training, mentoring and career progression beyond CoC recognition.	Develop integrated cadet development and professional advancement programmes supporting sea-time training, higher certifications, mentoring and leadership development.
Digital Talent Management	Education and career schemes operate independently with limited beneficiary tracking and employer integration.	Implement an Integrated Maritime Talent Management Platform connecting scholarships, mentoring, cadet placements, professional development and employment opportunities.
Industry Collaboration & Workforce Development	Industry engagement is largely programme-specific with limited institutional partnerships.	Establish long-term collaboration with shipping companies, maritime institutions and industry partners to support scholarships, cadetships, professional development and employment pathways.

3.2.3 Recommendations for SWFS

3.2.3.1 Transform Financial Assistance into a Structured National Maritime Scholarship Programme

i. Benchmarking Parameters

- Educational Scholarship Support
- Merit Recognition & Academic Excellence
- Education Support for Dependents

ii. Benchmark Observation

Leading maritime welfare organisations have evolved from providing one-time education grants to structured scholarship programmes that support beneficiaries throughout their educational journey.

- **OWWA** administers scholarship programmes such as **EDSP, ELAP and CMWSP**, providing recurring financial assistance of **up to PHP 60,000 per year (approximately ₹90,000)** along with dedicated support for dependents of deceased and disabled overseas workers.
- **Singapore Maritime Foundation (SMF)** and **MaritimeONE** offer industry-sponsored scholarships covering **tuition fees, living allowances, mentorship, internships and employment opportunities**, creating an integrated education-to-career pathway.

These benchmark practices demonstrate that scholarship programmes deliver greater long-term impact when financial assistance is integrated with **academic progression, merit recognition, industry partnerships and employment support**.

iii. SWFS Gap

The current Family Benefit Scheme (FBS) provides **one-time financial assistance of up to ₹1,00,000 for completion of approved pre-sea maritime training and up to ₹50,000 for eligible postgraduate courses**, while the Award for Meritorious Child of Seafarers (ACSS) provides a one-time merit award of ₹25,000. However, these schemes are milestone-based and do not provide structured multi-year scholarships with annual financial assistance, merit- and need-based scholarship categories, performance-linked renewals, or formal linkages with maritime institutes, shipping companies and employers to support beneficiaries throughout their education and transition into employment.

iv. Recommendation

Transform the existing FBS and ACSS into a **National Maritime Scholarship Programme** with a structured scholarship framework by:

- **Introducing stage-wise recurring scholarships** covering School Education (Class VI–XII), Undergraduate Education, Maritime Degree/Diploma Programmes and Postgraduate/Professional Studies, with annual scholarship amounts linked to the level of education and renewed based on satisfactory academic performance.
- **Creating dedicated scholarship streams** for Merit Scholarships, Need-based Scholarships, Children of Deceased/Permanently Disabled Seafarers, Girl Child Scholarships and Special Assistance Scholarships for economically vulnerable maritime families, with clearly defined eligibility criteria and annual intake targets.
- **Expanding the scope of financial assistance** beyond existing grants to cover tuition fees, hostel charges, books, uniforms, laptops/digital learning devices,

examination fees, coaching support, professional certification costs and mandatory maritime training expenses.

- **Establishing a Scholarship Management Framework** comprising online applications, document verification, merit ranking, annual renewal based on academic performance (e.g., minimum 80% marks), beneficiary progress monitoring and scholarship outcome reporting through the SWFS ERP platform.
- **Institutionalizing an Industry Co-funded Scholarship Model** by partnering with shipping companies, ports, maritime training institutes, DG Shipping-approved academies and CSR partners to create sponsored scholarships, thereby increasing scholarship capacity without proportionately increasing SWFS funding.

v. Expected Benefits

- Establishes a structured national scholarship ecosystem for maritime families.
- Improves educational continuity and completion rates.
- Increases access to higher and professional maritime education.
- Enhances transparency and accountability in scholarship administration.
- Leverages industry funding to expand beneficiary coverage and long-term programme sustainability.

vi. Benchmark References

- Singapore Maritime Foundation: <https://www.smf.com.sg/maritimeone-scholarship/>
- OWWA – Education Programmes: <https://owwa.gov.ph/>

3.2.3.2 Introduce a Maritime Cadet Development & Sea-Time Support Programme

i. Benchmarking Parameters

- Maritime Cadet Sponsorship
- Employment & Placement Support

ii. Benchmark Observation

Leading maritime organisations recognize that obtaining mandatory sea-time training is one of the biggest barriers to completing maritime education and obtaining a Certificate of Competency (CoC).

- **Singapore Maritime Foundation (SMF)** works closely with maritime employers to support talent development through scholarships, cadet sponsorships, internships and employment pathways, creating a seamless education-to-employment ecosystem.

Benchmark practices demonstrate that financial assistance alone is insufficient; successful programmes combine funding, industry partnerships, mentoring and placement support to ensure cadets successfully complete mandatory sea-time requirements and enter the maritime workforce.

iii. SWFS Gap

Although SWFS provides financial assistance for maritime education, there is currently no structured mechanism to support cadets during the mandatory sea-time phase. Many students face delays in obtaining onboard training opportunities due to the high cost of sea-time training, travel, statutory documentation, and the limited availability of cadet berths with shipping companies.

iv. Recommendation

Establish a **Maritime Cadet Development & Sea-Time Support Programme** to facilitate the successful transition of maritime students into certified seafarers by:

- **Providing Sea-Time Training Grants** to partially fund onboard training expenses, travel, accommodation, statutory documentation (CDC, passport, visa, medical examinations, INDOS and other mandatory certifications), insurance and other approved expenses incurred during mandatory sea-time training.
- **Creating a National Cadet Placement Network** by partnering with Indian and international shipping companies, ship managers, ports and maritime employers to reserve cadet berths and facilitate structured onboard training opportunities for eligible SWFS beneficiaries.
- **Implementing a Cadet Mentorship Programme** that pairs cadets with experienced Masters, Chief Engineers and senior officers who provide career guidance, professional mentoring and periodic performance reviews throughout the sea-time training period.
- **Establishing a Digital Cadet Tracking System** within the SWFS ERP to manage applications, allocate cadet berths, monitor sea-time progress, record completion milestones and generate placement and completion reports for programme monitoring.
- **Introducing an Industry Partnership & Recognition Framework** that encourages shipping companies to sponsor cadets through co-funded training programmes, CSR initiatives or reserved training berths, with annual recognition for organisations making significant contributions to maritime workforce development.

v. Expected Benefits

- Reduces financial barriers to completing mandatory sea-time training.
- Improves cadet placement and completion rates.
- Strengthens collaboration between SWFS and the maritime industry.
- Accelerates the availability of qualified officers and certified seafarers.
- Establishes a structured education-to-employment pathway for maritime students.

vi. Benchmark References

- Singapore Maritime Foundation (SMF): <https://www.smf.com.sg/maritimeone-scholarship/>
- Singapore Maritime Foundation (SMF): [Maritime Outreach Network - Singapore Maritime Foundation](#), [MaritimeONE Internship Program - Singapore Maritime Foundation](#)

3.2.3.3 Establish a Comprehensive Maritime Professional Development & Career Advancement Framework

i. Benchmarking Parameters

- Professional Certification & Upskilling
- Career Progression Support
- Career Guidance & Mentorship

ii. Benchmark Observation

SMF and **MaritimeONE** support maritime professionals through structured certification pathways, mentoring, career guidance and employer partnerships, while **WISTA International** promotes leadership development and professional networking. These organisations demonstrate that workforce development extends beyond certification to continuous learning and career progression.

iii. SWFS Gap

The existing **CoC Recognition Scheme** primarily rewards successful certification but provides limited support for higher qualifications, structured career planning, mentoring, leadership development and transition into senior or shore-based maritime roles.

iv. Recommendation

Establish a **Maritime Professional Development & Career Advancement Framework** by:

- **Expanding the CoC Recognition Scheme** to support higher CoC examinations, specialized maritime certifications, simulator training and future-focused skills such as digitalization, automation and decarbonization.
- **Introducing structured career development services** including competency mapping, career counselling and guidance for progression into senior operational, technical and management positions.
- **Developing sea-to-shore career pathways** in collaboration with shipping companies, ports, maritime institutes and regulators to facilitate career transition into marine operations, port management, training, consultancy and other shore-based roles.
- **Recognizing continuous professional development** through annual professional excellence awards and lifelong learning initiatives.

v. Expected Benefits

- Promotes continuous professional development.
- Improves career progression and leadership capability.
- Enhances workforce competitiveness and future readiness.
- Supports retention of experienced maritime professionals.

vi. Benchmark References

- SMF & MaritimeONE Singapore: <https://www.smf.com.sg/maritimeone-scholarship/>
- WISTA International: [IMO–WMU Women’s Leadership and Empowerment \(WLE\) Training Course - WISTA International](#)

3.2.3.4 Develop an Integrated Maritime Talent Management Platform

i. Benchmarking Parameters

- Employment & Placement Support
- Career Guidance & Mentorship
- Educational Scholarship Support
- Digital Beneficiary Lifecycle Management

ii. Benchmark Observation

Singapore Maritime Foundation (SMF) and **MaritimeONE** have developed integrated digital platforms that connect scholarships, mentoring, internships, employer engagement and career opportunities within a single talent ecosystem, enabling beneficiaries to progress seamlessly from education to employment.

iii. SWFS Gap

Current education and career development schemes operate independently, with limited integration between scholarship administration, mentoring, cadet placement, professional development and employer engagement, resulting in fragmented beneficiary support.

iv. Recommendation

Develop an **Integrated Maritime Talent Management Platform** to serve as the single digital ecosystem for education, training and career development by:

- **Integrating all education-related schemes** including scholarships, CoC recognition, cadet development and professional development into a unified beneficiary portal.

- **Providing a central platform** for scholarship management, mentor allocation, cadetship opportunities, internships, career counselling and employer engagement throughout the beneficiary lifecycle.
- **Partnering with shipping companies, maritime institutes and employers** to publish training opportunities, cadet berths, internships and employment vacancies through the platform.
- **Maintaining a digital talent profile** capturing beneficiary qualifications, certifications, training history, competencies and career progression to support workforce planning and placement.
- **Leveraging dashboards and analytics** to monitor scholarship outcomes, placement rates, programme performance and industry skill requirements for evidence-based decision-making.

v. Expected Benefits

- Creates an integrated education-to-employment ecosystem.
- Improves beneficiary engagement throughout the career lifecycle.
- Enhances employment and placement outcomes.
- Strengthens collaboration between SWFS, academia and the maritime industry.
- Enables data-driven talent development and programme management.

vi. Benchmark References

- Singapore Maritime Foundation (SMF): <https://www.smf.com.sg/>
- MaritimeONE Singapore: <https://www.maritimeone.sg/>

3.2.3.5 Strengthen Industry Partnerships through an Institutional Collaboration Framework

i. Benchmarking Parameters

- Educational Scholarship Support
- Professional Certification & Upskilling
- Employment & Placement Support

ii. Benchmark Observation

Leading organisations such as **Singapore Maritime Foundation (SMF)** and **MaritimeONE** work closely with shipping companies, maritime academies, ports and government agencies to co-fund scholarships, facilitate cadet placements, support workforce development and align education with industry requirements. These partnerships strengthen programme sustainability while improving graduate employability.

iii. SWFS Gap

SWFS currently collaborates with industry stakeholders on a programme-specific basis, with limited institutional partnerships for scholarship funding, cadet development, research, curriculum enhancement and long-term maritime workforce planning.

iv. Recommendation

Establish an **Institutional Collaboration Framework** to strengthen industry-academia partnerships by:

- **Partnering with shipping companies, ports, maritime academies and training institutes** to jointly deliver scholarship programmes, cadet sponsorships, internships and professional development initiatives.

- **Developing co-funded models** through CSR contributions and industry sponsorships to expand scholarship coverage, certification support and workforce development programmes.
- **Collaborating with maritime institutions** to enhance curriculum, simulator training, faculty development, research and innovation in emerging areas such as digitalization, automation and green shipping.
- **Establishing an Industry Advisory Council** comprising representatives from shipping companies, maritime institutions and regulators to periodically review skill requirements and guide programme enhancement.
- **Facilitating joint initiatives** between industry, academia and government to strengthen maritime talent development and improve employment opportunities for Indian seafarers.

v. Expected Benefits

- Strengthens industry-academia collaboration.
- Expands programme reach through shared funding.
- Improves education quality and workforce readiness.
- Aligns training with evolving industry requirements.
- Supports sustainable maritime talent development.

vi. Benchmark References

- Singapore Maritime Foundation (SMF): <https://www.smf.com.sg/mco-career-portal/>

3.2.4 Overall Conclusion

The benchmarking demonstrates that SWFS has established a strong foundation for supporting maritime education and professional development through the **Family Benefit Scheme (FBS), Award for Meritorious Child of Seafarer (ACSS) and Certificate of Competency (CoC) Recognition Scheme**. However, leading maritime welfare organisations have evolved beyond milestone-based financial assistance to develop integrated education-to-employment ecosystems.

The strategic opportunity for SWFS is to transform Category 2 into a **Comprehensive Education, Scholarship & Career Development Framework** by strengthening scholarships, cadet development, professional learning, mentoring and industry partnerships, thereby supporting beneficiaries throughout their maritime careers while aligning with international maritime welfare best practices.

3.3 Category 3 – Old Age & Retirement Support

3.3.1 Benchmarking Summary

SWFS currently supports retired seafarers through the **Old Age Benefit Scheme (OABS)** by providing one-time financial assistance of **₹50,000 at 65 years** and **₹1,00,000 at 75 years**. In addition, retired beneficiaries remain eligible for selected welfare schemes such as the **Medical Support Scheme (MSS)**, which provides financial assistance of up to **₹2 lakh** for the treatment of eligible critical and terminal illnesses. These schemes provide an important financial safety net during retirement.

Benchmarking against leading organisations such as **OWWA**, **Philippine Social Security System (SSS)**, **Merchant Navy Welfare Board (MNWB)**, **Norwegian Seafarers' Welfare Service (NSWS)**, **Mission to Seafarers** and **Sailors' Society** demonstrates that retirement welfare has evolved beyond one-time financial assistance into integrated retirement support frameworks. These organisations combine retirement financial security, retirement planning, preventive healthcare, healthy ageing and active community engagement to support beneficiaries throughout their post-retirement years.

The benchmarking demonstrates that SWFS has established a strong retirement assistance framework. The strategic opportunity is to strengthen retirement support by enhancing long-term financial security, improving retirement preparedness, promoting healthy ageing and enabling retired seafarers to remain socially connected and actively engaged throughout retirement.

3.3.2 Strategic Transformation Framework

Strategic Dimension	Current SWFS State	Target State
Retirement Financial Security	OABS provides one-time financial assistance of ₹50,000 at 65 years and ₹1,00,000 at 75 years.	Expand OABS into a comprehensive retirement financial security framework supporting long-term financial resilience, periodic assistance and post-retirement income generation.
Retirement Planning & Transition	Limited structured support is available before retirement for financial planning or career transition.	Introduce pre-retirement planning, financial literacy, pension advisory and transition support to improve retirement preparedness.
Healthy Ageing & Senior Wellbeing	Retired beneficiaries are eligible for financial assistance of up to ₹2 lakh under MSS for eligible critical and terminal illnesses, with limited preventive healthcare initiatives.	Complement MSS with preventive healthcare, annual health screening, healthy ageing programmes, rehabilitation support and long-term healthcare partnerships.
Active Ageing & Community Engagement	Limited structured opportunities exist for retired seafarers to remain engaged with the maritime community after retirement.	Promote active ageing through retiree networks, mentoring, volunteering and knowledge-sharing programmes that encourage lifelong engagement with SWFS and the maritime sector.

3.3.3 Recommendations for SWFS

3.3.3.1 Transform OABS into a Comprehensive Retirement Financial Security Framework

i. Benchmarking Parameters

- Retirement Financial Support
- Supplementary Pension Support
- Financial Resilience

ii. Benchmark Observation

Leading welfare organisations such as the **Philippine Social Security System (SSS)**, **Merchant Navy Welfare Board (MNWB)** and **Norwegian Seafarers' Welfare Service (NSWS)** complement retirement benefits with long-term financial security measures, including periodic financial assistance, pension support, financial planning and livelihood programmes. These organisations adopt a lifecycle approach that helps retirees maintain financial independence throughout retirement rather than relying solely on one-time retirement grants.

iii. SWFS Gap

The **Old Age Benefit Scheme (OABS)** currently provides one-time financial assistance of **₹50,000 at 65 years** and **₹1,00,000 at 75 years**. While retired beneficiaries are also eligible for **financial assistance of up to ₹2 lakh under the Medical Support Scheme (MSS)** for eligible critical and terminal illnesses, there are limited mechanisms to strengthen long-term financial resilience, support post-retirement income generation or provide periodic assistance to financially vulnerable retirees.

iv. Recommendation

Transform **OABS** into a **Comprehensive Retirement Financial Security Framework** by:

- **retaining the existing retirement grants** while introducing a **means-tested Retirement Assistance Grant** (e.g., **₹3,000–₹5,000 per month** or **₹30,000–₹60,000 annually**) for economically vulnerable retired seafarers based on predefined eligibility criteria.
- **Establishing a Retiree Livelihood Support Programme** that provides financial assistance, entrepreneurship guidance and skill enhancement for retirees interested in consultancy, maritime training, small businesses or community-based enterprises.
- **Partnering with banks, pension providers and financial institutions** to offer retirement savings plans, pension advisory services, investment guidance and financial literacy programmes tailored to retired seafarers.
- **Implementing a Financial Vulnerability Assessment Framework** to periodically assess retirees' financial wellbeing and priorities additional support for beneficiaries facing economic hardship.

v. Expected Benefits

- Strengthens long-term financial security for retired seafarers.
- Reduces financial vulnerability during retirement.
- Encourages sustainable post-retirement income generation.
- Promotes financial planning and retirement preparedness.

vi. Benchmark References

- Philippine Social Security System (SSS): <https://www.sss.gov.ph/retirement-benefit/>
- Merchant Navy Welfare Board (MNWB): <https://seafarerssupport.org/>

- Norwegian Seafarers' Welfare Service (NSWS): <https://www.mpk.no/>, <https://www.sdir.no/en/Seafarers/Working-and-living-conditions-for-seafarers/welfare-and-wellbeing/>

3.3.3.2 Establish a Retirement Planning & Transition Support Programme

i. Benchmarking Parameters

- Pension Readiness
- Retirement Planning
- Financial Literacy

ii. Benchmark Observation

Leading organisations such as the **Philippine Social Security System (SSS)**, **Merchant Navy Welfare Board (MNWB)** and **Norwegian Seafarers' Welfare Service (NSWS)** begin retirement planning well before retirement by combining financial literacy, pension advisory and transition counselling.

- **Philippine Social Security System (SSS)** provides **monthly retirement pensions** based on a member's contribution history, together with retirement planning guidance and financial education to support long-term income security after retirement.
- **Merchant Navy Welfare Board (MNWB)** complements retirement welfare through financial guidance, welfare advisory services and access to hardship grants for retired seafarers experiencing financial difficulties.
- **Norwegian Seafarers' Welfare Service (NSWS)** supports retired seafarers through community engagement programmes, welfare advisory services and activities that promote financial and social wellbeing during retirement.

These benchmark practices demonstrate that retirement welfare should begin **before retirement**, enabling seafarers to prepare financially and professionally for life after active sea service rather than relying solely on post-retirement financial assistance.

iii. SWFS Gap

SWFS support is primarily available after beneficiaries become eligible under the **Old Age Benefit Scheme (OABS)**, which provides **₹50,000 at 65 years** and **₹1,00,000 at 75 years**. However, there are limited structured initiatives to prepare seafarers for retirement through financial planning, pension awareness and career transition support before retirement.

iv. Recommendation

Establish a **Retirement Planning & Transition Support Programme** by:

- **Introducing pre-retirement planning programmes** for seafarers **3–5 years before retirement**, covering retirement planning, pension options, taxation, healthcare planning and financial management.
- **Partnering with banks, pension providers and financial institutions** to provide retirement savings plans, investment advisory services and financial literacy programmes tailored to seafarers.
- **Developing digital retirement planning tools** including retirement calculators, financial planning guides and personalized retirement readiness assessments through the SWFS digital platform.
- **Providing career transition counselling** to support retirees in pursuing second careers, entrepreneurship, maritime consultancy, training and community engagement after retirement.

- **Conducting annual retirement awareness programmes** in collaboration with maritime employers and financial institutions to improve retirement preparedness across the maritime workforce.

v. Expected Benefits

- Improves retirement preparedness and financial resilience.
- Promotes informed retirement and investment planning.
- Supports a smoother transition from sea service to retirement.
- Encourages productive post-retirement engagement.

vi. Benchmark References

- Philippine Social Security System (SSS): <https://www.sss.gov.ph/retirement-benefit/>
- Merchant Navy Welfare Board (MNWB): <https://seafarersupport.org/>
- Norwegian Seafarers' Welfare Service (NSWS): <https://www.mpk.no/>

3.3.3.3 Develop an Integrated Healthy Ageing & Senior Wellbeing Framework

i. Benchmarking Parameters

- Senior Healthcare Protection
- Preventive Healthcare
- Long-Term Care Support

ii. Benchmark Observation

Leading maritime welfare organisations integrate retirement welfare with **preventive healthcare, wellness programmes and long-term healthcare support** to improve retirees' quality of life.

- **OWWA** complements financial assistance through **MEDplus**, providing additional medical support and access to healthcare services.
- **Norwegian Seafarers' Welfare Service (NSWS)** promotes healthy ageing through preventive health, wellness and community engagement programmes.
- **Mission to Seafarers** and **Sailors' Society** support retired seafarers through healthcare access, wellbeing services, counselling and community-based welfare support.

These benchmark practices demonstrate that retirement welfare is most effective when **financial assistance is complemented by preventive healthcare, regular health screening and long-term wellbeing initiatives**, rather than focusing solely on treatment after illness.

iii. SWFS Gap

While retired beneficiaries are eligible for financial assistance of up to **₹2 lakh** under the Medical Support Scheme (MSS) for critical and terminal illnesses, there are limited structured initiatives for preventive healthcare, routine health screening, healthy ageing or long-term wellbeing specifically for retired seafarers.

iv. Recommendation

Develop an Integrated Healthy Ageing & Senior Wellbeing Framework by:

- Introducing an **Annual Preventive Health Check-up Benefit of up to ₹10,000 per retiree**, covering screening for diabetes, hypertension, cardiovascular diseases, vision, hearing and other age-related conditions.
- Partnering with hospitals, diagnostic centers and healthcare providers to offer **10–30% discounted OPD consultations, diagnostics and annual health packages** for retired seafarers.

- Launching healthy ageing programmes covering physical fitness, nutrition, lifestyle management and awareness on age-related diseases through regional workshops and digital health sessions.
- Establishing referral support for rehabilitation, physiotherapy, home-based care and specialist geriatric treatment for retirees requiring long-term medical assistance.
- Developing caregiver awareness programmes and health education resources to support families caring for elderly beneficiaries.

Note: Mental health counselling and psychosocial support should continue to be delivered through the organisation-wide SWFS Mental Health & Wellbeing Framework.

v. Expected Benefit

- Improves long-term health and quality of life.
- Encourages preventive healthcare and early diagnosis.
- Reduces future healthcare expenditure.
- Promotes healthy, active and independent ageing.

vi. Benchmark References

- **OWWA – MEDplus** (Supplemental Medical Assistance Programme): <https://owwa.gov.ph/supplemental-medical-assistance-program-for-ofws-medplus/>
- **Mission to Seafarers – Health & Wellbeing Services**: <https://www.missiontoseafarers.org/wecare>
- **Sailors' Society – Wellness at Sea**: <https://sailors-society.org/maritime-industry/wellness-at-sea-an-introduction/>

3.3.3.4 Establish an Active Ageing, Community Engagement & Legacy Programme

i. Benchmarking Parameters

- Social Inclusion & Community Engagement
- Knowledge Sharing
- Lifelong Beneficiary Engagement

ii. Benchmark Observation

Leading maritime welfare organisations recognize that retirement extends beyond financial securing leading maritime welfare organisations recognize that retirement extends beyond financial security by promoting **active ageing, lifelong engagement and continued contribution to the maritime community**. Rather than limiting support to financial assistance, these organisations create structured opportunities for retired seafarers to remain socially connected, share professional knowledge and participate in community activities.

- **Norwegian Seafarers' Welfare Service** promotes social wellbeing through community centers, cultural activities, welfare events and volunteer engagement, helping retired seafarers maintain social connections and active lifestyles.
- **Mission to Seafarers** engages retired maritime professionals as volunteers, ship visitors and mentors, enabling them to support serving seafarers while remaining connected to the maritime community through its global network of over 200 ports.
- **Sailors' Society** encourages lifelong engagement through its *Wellness at Sea* programme, peer support initiatives and wellbeing networks, fostering mentoring, knowledge sharing and community participation across all stages of a seafarer's career.

Norwegian Seafarers' Welfare Service facilitates community activities and welfare engagement for retired seafarers, while Mission to Seafarers and Sailors' Society encourage volunteering,

peer support and mentoring programmes that enable experienced seafarers to continue contributing to the maritime sector.

iii. **SWFS Gap**

Current support focuses primarily on retirement financial assistance, with limited structured opportunities for retired seafarers to remain socially engaged, mentor future professionals or contribute their knowledge and experience to the maritime community.

iv. **Recommendation**

Establish an Active Ageing, Community Engagement & Legacy Programme by:

- Establishing **regional SWFS Retiree Chapters** to organize quarterly networking events, health camps and community engagement activities for retired seafarers.
- Launching a **Maritime Mentor Programme** that connects retired Masters, Chief Engineers and senior officers with maritime students, cadets and young professionals through structured mentoring and career guidance.
- Creating a **Volunteer Corps** enabling retired seafarers to participate in maritime awareness campaigns, welfare outreach, training programmes and disaster response initiatives.
- Instituting an **Annual SWFS Maritime Legacy Awards & Knowledge Forum** to recognize distinguished retirees and document best practices, operational experiences and lessons learnt for future generations.
- Developing a **digital Retiree & Alumni Portal** within the SWFS ERP to maintain retiree profiles, facilitate communication, manage volunteer opportunities and promote lifelong engagement.

v. **Expected Benefit**

- Reduces social isolation among retired seafarers.
- Encourages active ageing and community participation.
- Preserves valuable maritime knowledge and experience.
- Strengthens lifelong engagement between retirees and SWFS.
- Creates a sustainable knowledge-sharing ecosystem for the maritime sector.

vi. **Benchmark References**

- Norwegian Seafarers' Welfare Service – [Welfare service in Norwegian ports - Norwegian Maritime Authority](#)
- Mission to Seafarers – <https://www.missiontoseafarers.org/>, Volunteering & Community Support: <https://www.missiontoseafarers.org/volunteering>, [Family Support Network | Supporting Seafarers | The Mission to Seafarers](#)
- Sailors' Society – <https://www.sailors-society.org/>

3.3.4 **Overall Conclusion**

The benchmarking demonstrates that SWFS has established a strong retirement welfare foundation through the **Old Age Benefit Scheme (OABS)** and **Medical Support Scheme (MSS)**, providing retirement financial assistance and healthcare support for eligible retired seafarers. The strategic opportunity is to build on this foundation by evolving into a comprehensive **Retirement & Healthy Ageing Framework** that integrates retirement planning, preventive healthcare, active ageing and long-term wellbeing. By complementing existing benefits with structured retirement preparedness and community engagement initiatives, SWFS can enhance the financial resilience and quality of life of retired seafarers while aligning with global maritime welfare best practices.

3.4 Category 4 – Gender Inclusion & Family Welfare

3.4.1 Benchmarking Summary

SWFS currently supports women seafarers through the **Maternity Benefit Scheme (MBS)**, which provides **₹50,000 per delivery** (maximum two deliveries). While this provides valuable financial assistance during childbirth, the current framework is primarily maternity-focused, with limited structured support for women's healthcare, childcare, career continuity, leadership development and workplace protection.

Benchmarking against **OWWA**, **Philippine Social Security System (SSS)**, **ISWAN**, **Mission to Seafarers**, **Sailors' Society** and **WISTA International** demonstrates that leading maritime welfare organisations have evolved beyond standalone maternity benefits into comprehensive women seafarer support frameworks. These organisations integrate maternal welfare, preventive healthcare, career development, leadership programmes, workplace safeguarding and professional networking to support women throughout their maritime careers.

The benchmarking demonstrates that SWFS has established a strong foundation through the Maternity Benefit Scheme. The strategic opportunity is to strengthen women-focused welfare by expanding maternal and family support, promoting preventive healthcare, enabling career progression and leadership development, and establishing safe and inclusive workplaces that encourage long-term participation of women in India's maritime sector.

3.4.2 Strategic Transformation Framework

Strategic Dimension	Current SWFS State	Target State
Maternal & Family Welfare	Maternity Benefit Scheme provides one-time financial assistance of ₹50,000 per delivery (maximum two deliveries).	Expand the scheme into a comprehensive maternal and family welfare framework supporting maternity, childcare, parenting guidance and early family wellbeing.
Women's Health & Wellbeing	Support is primarily limited to maternity assistance with limited women-specific preventive healthcare initiatives.	Strengthen women-focused welfare through preventive healthcare, reproductive health, occupational wellness and long-term health support across different career stages.
Career Development & Leadership	Limited structured initiatives support career continuity, mentoring or leadership development for women seafarers.	Promote career progression through return-to-work support, mentoring, leadership development, networking and professional advancement opportunities.
Workplace Protection & Safe Reporting	No dedicated framework exists for workplace safeguarding, grievance management or confidential reporting.	Establish a structured workplace protection framework with confidential reporting, legal support, case management and awareness programmes to promote safe and inclusive workplaces.

3.4.3 Recommendations for SWFS

3.4.3.1 Transform the Maternity Benefit Scheme into a Comprehensive Maternal & Family Welfare Framework

i. Benchmarking Parameters

- Maternity Financial Support
- Childcare & Early Parenting Support
- Family Welfare Support

ii. Benchmark Observation

Leading maritime welfare organisations extend maternity support beyond childbirth by integrating financial assistance with childcare, parenting support and family welfare services. For example, Overseas Workers Welfare Administration, together with the Philippine Social Security System, provides maternity benefits of up to **PHP 80,000 (approximately ₹1.2 lakh)**, complemented by childcare, livelihood and family welfare programmes. Organisations such as Mission to Seafarers and Sailors' Society further support seafarer families through parenting guidance, welfare coordination and family support services.

iii. SWFS Gap

The existing Maternity Benefit Scheme provides a **one-time maternity benefit of ₹50,000** (maximum two deliveries). While the financial assistance is significant, structured support for childcare, early parenting and continued family welfare following childbirth is currently limited.

iv. Recommendation

Transform the existing Maternity Benefit Scheme into a Comprehensive Maternal & Family Welfare Framework by:

- **Retaining the existing ₹50,000 maternity benefit** while introducing an **Early Parenting Support Grant of up to ₹25,000** during the first two years after childbirth for eligible beneficiaries.
- Providing **childcare and early education assistance of ₹10,000–₹25,000 per child annually** during the early childhood years under defined eligibility criteria.
- Establishing partnerships with hospitals, maternal healthcare providers and childcare organisations to deliver parenting education, maternal nutrition guidance, breastfeeding support and child development programmes.
- Creating a structured referral mechanism linking beneficiaries with Government schemes such as **POSHAN Abhiyaan, Janani Suraksha Yojana and Integrated Child Development Services (ICDS)** to maximize available benefits.

v. Expected Benefit

- Extends welfare support beyond childbirth.
- Improves maternal and child wellbeing.
- Strengthens long-term family resilience.
- Creates a comprehensive maternal and family welfare ecosystem.

vi. Benchmark References

- Philippine Social Security System (SSS) - Maternity Benefit: <https://www.sss.gov.ph/maternity-benefit/>
- Mission to Seafarers - Family Support: <https://www.missiontoseafarers.org/>
- Sailors' Society - Family Support & Wellbeing: <https://sailors-society.org/maritime-industry/families-and-shore-staff/>

3.4.3.2 Develop a Women Seafarer Health & Wellbeing Framework

i. Benchmarking Parameters

- Women Seafarer Health & Wellness
- Preventive Healthcare
- Occupational Health

ii. Benchmark Observation

Leading maritime welfare organisations have expanded women-focused welfare beyond maternity by integrating **preventive healthcare, occupational health, reproductive healthcare and wellbeing support** throughout a woman's maritime career.

- **OWWA** complements national health insurance through **MEDplus**, providing medical assistance of up to **PHP 50,000 (approximately ₹75,000)** for eligible overseas workers requiring hospitalization.
- **ISWAN** addresses women seafarers' health through dedicated resources, health awareness and welfare support under '**Safe at sea...it takes all of us!**' campaign and wellbeing initiatives.
- **Mission to Seafarers** and **Sailors' Society** promote women's wellbeing through healthcare access, welfare referrals, counselling and health awareness programmes, recognizing the unique health challenges faced by women working at sea.

These benchmark practices demonstrate that women-specific welfare is most effective when **maternity assistance is complemented by preventive healthcare, occupational health programmes and access to specialized healthcare services throughout a woman's maritime career.**

iii. SWFS Gap

Current SWFS support is primarily centered on the **₹50,000 Maternity Benefit Scheme**, with limited structured initiatives addressing preventive healthcare, occupational health and long-term wellbeing throughout a woman's maritime career.

iv. Recommendation

Develop a dedicated Women Seafarer Health & Wellbeing Framework by:

- Introducing an **Annual Women Health Check-up Benefit of up to ₹10,000** covering reproductive health, breast and cervical cancer screening, lifestyle diseases and routine preventive diagnostics.
- Partnering with hospitals, diagnostic centers and specialist healthcare providers to offer **10–30% discounted consultations, diagnostic services and women-specific healthcare packages** for registered beneficiaries.
- Developing occupational health programmes covering onboard ergonomics, menstrual health management, nutrition, fatigue management and workplace wellness tailored to women seafarers.
- Conducting periodic awareness programmes on preventive healthcare, reproductive health, family planning, nutrition and healthy lifestyle practices through physical and digital platforms.
- Establishing referral support for specialist gynecological care, high-risk pregnancies and other women-specific medical services whenever required.

v. Expected Benefit

- Improves long-term health outcomes.
- Encourages preventive healthcare and early diagnosis.
- Supports healthier and longer maritime careers.

- Enhances the overall wellbeing of women seafarers.

vi. Benchmark References

- OWWA – MEDplus (Supplemental Medical Assistance Programme): <https://owwa.gov.ph/supplemental-medical-assistance-program-for-ofws-medplus/>
- ISWAN – Safe at Sea Campaign: <https://www.iswan.org.uk/our-work/safe-at-sea-campaign/>
- Mission to Seafarers – Health & Wellbeing: <https://www.missiontoseafarers.org/wecare>
- Sailors' Society – Wellness at Sea: <https://www.sailors-society.org/wellness-at-sea>

3.4.3.3 Establish a Women in Maritime Career Development & Leadership Programme

i. Benchmarking Parameters

- Gender Diversity Promotion
- Career Continuity
- Leadership & Mentorship

ii. Benchmark Observation

Leading maritime organisations actively invest in women's career progression through structured mentoring, leadership development, networking and return-to-work initiatives.

- WISTA International operates the **Maritime SheEO Leadership Accelerator**, international mentoring programmes and global networking initiatives to increase women's representation in leadership positions across the maritime sector.
- Overseas Workers Welfare Administration supports returning overseas workers through the **Balik Pinas! Balik Hanapbuhay! Program**, providing livelihood assistance of up to **PHP 20,000 (approximately ₹30,000)**, while the **OWWA Reintegration Program** (implemented with partner financial institutions) provides financing support of up to **PHP 2 million (approximately ₹30 lakh)** for qualified entrepreneurial ventures.
- Mission to Seafarers and International Seafarers' Welfare and Assistance Network strengthen career continuity through mentoring, welfare support, professional guidance and networking initiatives that improve long-term workforce participation and retention

iii. SWFS Gap

SWFS currently has limited structured initiatives supporting career continuity following maternity, leadership development, professional networking or long-term career progression for women seafarers.

iv. Recommendation

Establish a Women in Maritime Career Development & Leadership Programme by:

- Launching a **Women Return-to-Sea Programme** offering career counselling, competency refresher training and re-certification assistance of up to **₹50,000** for women returning after maternity or career breaks.
- Creating a **National Women Maritime Mentorship Network** connecting cadets, junior officers and women professionals with experienced Captains, Chief Engineers and maritime leaders for structured mentoring and career guidance.
- Providing **Leadership Development Grants of up to ₹1 lakh** for advanced maritime certifications, executive leadership programmes, management courses and international professional development opportunities.
- Organizing annual **Women in Maritime Leadership Forums**, networking events and employer engagement programmes in collaboration with shipping companies, maritime institutions and industry associations.

- Instituting an **SWFS Women Maritime Excellence Awards** to recognize outstanding women professionals and promote role models for future generations.

v. Expected Benefit

- Improves retention of women professionals.
- Supports career continuity and leadership development.
- Increases women representation in senior maritime roles.
- Promotes greater gender diversity across the maritime industry.

vi. Benchmark References

- WISTA International - Mentoring Programme: <https://wistainternational.com/our-work/training-programmes/imowista-leadership-accelerator-program/>
- OWWA - Balik Pinas! Balik Hanapbuhay! Programme: <https://owwa.gov.ph/balik-pinas-balik-hanapbuhay-program-bpbh/>
- OWWA - Enterprise Development and Loan Program (EDLP): <https://owwa.gov.ph/ofw-enterprise-development-and-loan-program-formerly-p2b-ofw-reintegration-program/>
- Mission to Seafarers -Careers & Welfare Support: <https://www.missiontoseafarers.org/>

3.4.3.4 Strengthen the Women Seafarer Workplace Protection & Safe Reporting Framework

i. Benchmarking Parameters

- Protection Against Harassment & Discrimination
- Safe Reporting & Crisis Response
- Welfare Protection Services

ii. Benchmark Observation

Leading maritime organisations have established structured safeguarding frameworks that provide confidential reporting, legal assistance and coordinated welfare support for women facing harassment, discrimination or abuse. For example, International Seafarers' Welfare and Assistance Network operates **Safe at Sea**, providing confidential support for seafarers experiencing bullying, harassment and abuse, while Mission to Seafarers and WISTA International promote safe workplaces through welfare services, awareness programmes and industry advocacy for gender inclusion.

iii. SWFS Gap

SWFS currently lacks a structured workplace protection framework that enables confidential reporting, legal guidance, case management and coordinated support for women seafarers experiencing workplace harassment, discrimination or abuse.

iv. Recommendation

Strengthen the Women Seafarer Workplace Protection & Safe Reporting Framework by:

- Establishing a **24x7 confidential reporting helpline and digital grievance portal** integrated with the SWFS ERP to enable secure reporting and case tracking.
- Creating a **Women Protection Cell** with defined service standards to provide case management, legal guidance and welfare support, ensuring resolution within specified timelines (e.g., acknowledgement within **24 hours** and case assessment within **7 working days**).
- Empaneling legal experts, counsellors and welfare officers to provide confidential legal advice, crisis intervention and referral support for affected beneficiaries.

- Developing standard operating procedures with shipping companies for reporting, investigation, victim protection and coordinated response to workplace harassment and discrimination.
- Conducting annual awareness programmes and gender-sensitization workshops for seafarers, employers and maritime training institutes to promote safe, respectful and inclusive workplaces.

v. Expected Benefit

- Promotes safe and respectful workplaces.
- Encourages confidential reporting and timely grievance resolution.
- Strengthens institutional accountability and beneficiary protection.
- Aligns SWFS with international safeguarding and workplace inclusion standards.

vi. Benchmark References

- ISWAN – Safe at Sea (Bullying, Harassment & Abuse Support)
<https://www.seafarerswelfare.org/safe-at-sea> , SeafarerHelp (24x7 Confidential Welfare Helpline): <https://www.iswan.org.uk/seafarerhelp/>
- Mission to Seafarers – Welfare & Crisis Response -
<https://www.missiontoseafarers.org/contact-a-chaplain> , [Family Support Network | Supporting Seafarers | The Mission to Seafarers](#)
- WISTA International – Diversity, Inclusion & Leadership-
<https://wistainternational.com/committees/diversity-committee/>
- Sailors' Society - [Crisis Response Network - Sailors' Society](#)

3.4.4 Overall Conclusion

The benchmarking demonstrates that SWFS has established a strong foundation for supporting women seafarers through the **Maternity Benefit Scheme (MBS)**, which provides meaningful financial assistance during childbirth. However, leading maritime welfare organisations have evolved beyond standalone maternity benefits to develop comprehensive frameworks that support women throughout their maritime careers by integrating maternal welfare, preventive healthcare, career development, leadership advancement and workplace protection.

The strategic opportunity for SWFS is to build upon the existing Maternity Benefit Scheme by transforming Category 4 into a **Comprehensive Women Seafarer & Family Welfare Framework** that extends support beyond childbirth to promote women's health, career continuity, leadership development and safe, inclusive workplaces. By complementing existing financial assistance with these initiatives, SWFS can improve workforce participation, strengthen gender diversity and enhance the long-term wellbeing of women seafarers while aligning with international maritime welfare best practices.

3.5 Category 5 – Insurance, Medical & Healthcare Protection

3.5.1 Benchmarking Summary

SWFS currently provides healthcare protection through the Medical & Term Insurance Premium Assistance Scheme (MTIPS). Under this scheme, eligible seafarers receive reimbursement of up to 50% of insurance premiums (subject to a maximum of ₹5,000), while the Medical Support Scheme (MSS) provides financial assistance of up to ₹2 lakh for the treatment of critical and terminal illnesses. These initiatives reduce the financial burden associated with serious medical conditions while encouraging greater insurance coverage among seafarers.

Benchmarking against OWWA, the Philippine Social Security System (SSS), ITF Seafarers' Trust and Sailors' Society demonstrates that leading maritime welfare organisations have evolved beyond treatment-focused financial assistance to comprehensive healthcare ecosystems. These organisations integrate preventive healthcare, supplementary medical assistance, hospitalization support, income protection during illness, rehabilitation, return-to-work support, family healthcare assistance and coordinated healthcare services throughout the healthcare lifecycle.

The benchmarking confirms that SWFS has established a strong foundation in healthcare protection through MTIPS and MSS. The strategic opportunity is to transform the existing framework into a comprehensive Maritime Health & Healthcare Protection Framework that promotes preventive healthcare, integrated treatment support, rehabilitation, family healthcare protection and long-term workforce wellbeing while aligning with international maritime welfare best practices.

3.5.2 Strategic Transformation Framework

Strategic Dimension	Current SWFS State	Target State
Integrated Healthcare Protection	Medical assistance of up to ₹2 lakh for eligible critical illnesses under MSS and reimbursement of 50% of Medical & Term Insurance premiums (up to ₹5,000) under MTIPS.	Transform MTIPS and MSS into an integrated healthcare protection framework providing supplementary hospitalization support, temporary income assistance during prolonged treatment, specialist referrals and coordinated healthcare services.
Preventive Healthcare & Occupational Wellness	Healthcare support is primarily treatment-focused with limited preventive healthcare initiatives.	Introduce preventive healthcare through annual health screenings, occupational wellness programmes, health awareness initiatives and lifestyle disease prevention to improve long-term health outcomes.
Family Healthcare & Emergency Medical Support	Healthcare support primarily focuses on the individual seafarer, with limited assistance for eligible dependents or emergency medical situations.	Expand healthcare protection through defined dependent medical assistance, emergency medical support, hospital partnerships and coordinated family welfare assistance during critical illness.

3.5.3 Recommendations for SWFS

3.5.3.1 Expand MTIPS into an Integrated Healthcare Protection Framework

i. Benchmarking Parameters

- Health Insurance Coverage
- Critical Illness Protection
- Hospitalization Assistance
- Medical Case Management

ii. Benchmark Observation

Leading maritime welfare organisations have evolved from providing financial assistance for medical treatment to delivering **integrated healthcare support** throughout the beneficiary's treatment and recovery journey.

- **Overseas Workers Welfare Administration (OWWA)** complements national health insurance through **MEDplus**, providing medical assistance of up to **PHP 50,000 (approximately ₹75,000)** for eligible overseas workers requiring hospitalization.
- **Philippine Social Security System (SSS)** provides **Sickness Benefits**, replacing a portion of lost income during periods of temporary illness or medical incapacity, thereby supporting beneficiaries until they are fit to resume work.
- **ITF Seafarers' Trust** funds medical hardship, rehabilitation and welfare programmes through maritime welfare partners, while **Sailors' Society** provides wellbeing support, welfare case management and practical assistance to seafarers facing serious health challenges.

These benchmark practices demonstrate that effective healthcare protection extends beyond medical reimbursement by integrating **hospitalization support, income protection, treatment coordination, specialist referrals and beneficiary case management** throughout the healthcare lifecycle.

iii. SWFS Gap

SWFS currently provides reimbursement of **50% of Medical & Term Insurance Premiums (up to ₹5,000)** and financial assistance of up to **₹2 lakh** under the Medical Support Scheme for critical and terminal illnesses. However, structured support for prolonged hospitalization, treatment coordination, temporary income loss and end-to-end medical case management remains limited.

iv. Recommendation

Expand the Medical & Term Insurance Premium Assistance Scheme (MTIPS) and Medical Support Scheme (MSS) into an Integrated Healthcare Protection Framework by:

- Introducing **supplementary hospitalization assistance of up to ₹1 lakh** for prolonged hospitalization, high-cost procedures and intensive care, over and above existing MSS benefits, based on defined eligibility criteria.
- Providing **temporary income support of ₹5,000–₹10,000 per month for up to six months** for seafarers medically certified as unfit for work during recovery from critical illness or major surgery.
- Establishing a network of **empaneled hospitals and specialist healthcare providers** offering cashless treatment, negotiated treatment packages and priority access for SWFS beneficiaries.
- Creating a **Medical Case Management Cell** to coordinate hospital admissions, insurance claims, documentation, specialist referrals and beneficiary assistance throughout the treatment journey.

- Introducing referral mechanisms for specialist consultations, second medical opinions and advanced treatment at recognized tertiary healthcare institutions where clinically required.

v. Expected Benefits

- Improves access to quality healthcare.
- Reduces financial burden during prolonged treatment.
- Simplifies treatment and insurance coordination.
- Provides comprehensive healthcare support beyond reimbursement.

vi. Benchmark References

- OWWA – MEDplus (Supplemental Medical Assistance Programme): <https://owwa.gov.ph/supplemental-medical-assistance-program-for-ofws-medplus/>
- Philippine Social Security System (SSS) – Sickness Benefit: <https://www.sss.gov.ph/sickness-benefit/>
- ITF Seafarers' Trust – What We Do: <https://www.seafarerstrust.org/what-we-do>
- Sailors' Society – Wellness at Sea: <https://www.sailors-society.org/wellness-at-sea>

3.5.3.2 Establish a Preventive Healthcare & Occupational Wellness Programme

i. Benchmarking Parameters

- Preventive Healthcare
- Occupational Health
- Health Promotion

ii. Benchmark Observation

Leading maritime welfare organisations increasingly priorities preventive healthcare to improve workforce wellbeing and reduce long-term medical risks. For example, Overseas Workers Welfare Administration conducts preventive health awareness programmes alongside healthcare assistance, while ITF Seafarers' Trust funds initiatives on occupational health, fatigue management and disease prevention. Sailors' Society further promotes healthy lifestyles and wellbeing through its **Wellness at Sea** programme, demonstrating the importance of proactive health management throughout a seafarer's career.

iii. SWFS Gap

Current SWFS healthcare schemes primarily provide financial assistance after illness through insurance premium reimbursement and critical illness support, with limited structured initiatives promoting preventive healthcare, occupational wellness or early disease detection.

iv. Recommendation

Establish a Preventive Healthcare & Occupational Wellness Programme by:

- Introducing an **Annual Preventive Health Check-up Benefit of up to ₹10,000** covering diabetes, hypertension, cardiovascular diseases, cancer screening and other lifestyle-related conditions for eligible beneficiaries.
- Partnering with hospitals and diagnostic centers to provide **10–30% discounted health screening packages**, routine medical examinations and vaccination programmes aligned with maritime health requirements.
- Conducting occupational wellness programmes focusing on fatigue management, nutrition, sleep health, musculoskeletal disorders, ergonomics and communicable disease prevention for seafarers.

- Organizing periodic health awareness campaigns onboard ships and at maritime training institutes to promote healthy lifestyles and encourage early medical intervention.

v. Expected Benefits

- Encourages early diagnosis and preventive healthcare.
- Improves long-term workforce health and fitness.
- Reduces future healthcare expenditure.
- Promotes a healthier and more resilient maritime workforce.

vi. Benchmark References

- OWWA – MEDplus (Supplemental Medical Assistance Programme): <https://owwa.gov.ph/supplemental-medical-assistance-program-for-ofws-medplus/>
- Philippine Social Security System (SSS) – Sickness Benefit: <https://www.sss.gov.ph/sickness-benefit/>
- ITF Seafarers' Trust – What We Do: <https://www.seafarerstrust.org/what-we-do>
- Sailors' Society – Wellness at Sea: <https://www.sailors-society.org/wellness-at-sea>

3.5.3.3 Strengthen Family Healthcare & Emergency Medical Assistance

i. Benchmarking Parameters

- Family Healthcare Protection
- Emergency Medical Response

ii. Benchmark Observation

Leading maritime welfare organisations extend healthcare support beyond individual seafarers by providing **emergency medical assistance, family welfare support and coordinated healthcare services**.

- **OWWA** complements medical assistance through **MEDplus** and welfare support for beneficiaries requiring urgent treatment.
- **ITF Seafarers' Trust** funds emergency medical and humanitarian assistance through maritime welfare partners.
- **Sailors' Society** provides crisis response, family support and welfare coordination during medical emergencies.

These practices demonstrate that effective healthcare protection combines **emergency financial assistance, family support and coordinated medical care** beyond reimbursement of treatment costs.

iii. SWFS Gap

Current SWFS healthcare schemes primarily focus on the individual seafarer, with limited structured support for eligible dependents or rapid financial assistance during medical emergencies.

iv. Recommendation

Strengthen Family Healthcare & Emergency Medical Assistance by:

- Establishing a **Medical Emergency Assistance Fund** providing **immediate emergency assistance of up to ₹50,000** within **48–72 hours** for life-threatening medical emergencies, followed by additional MSS support of **up to ₹2 lakh** wherever applicable.
- Partnering with empaneled hospitals to provide **10–30% discounted treatment packages**, priority admissions and cashless facilities for SWFS beneficiaries and eligible dependents.

- Creating a **24x7 Medical Assistance Helpline** to coordinate emergency referrals, ambulance support and hospital admissions during medical emergencies.
- Providing family welfare coordination, documentation support and insurance claim facilitation throughout prolonged treatment or critical illness.

v. Expected Benefits

- Strengthens healthcare protection for seafarers and their families.
- Enables rapid response during medical emergencies.
- Reduces financial hardship arising from critical illnesses.
- Enhances beneficiary confidence in SWFS healthcare support.

vi. Benchmark References

- **OWWA – MEDplus:** <https://owwa.gov.ph/supplemental-medical-assistance-program-for-ofws-medplus/>
- **ITF Seafarers' Trust – What We Do:** <https://www.seafarerstrust.org/what-we-do>
- **Sailors' Society:** <https://www.sailors-society.org/>

3.5.3.4 Implement a Digital Health & Beneficiary Management Platform

i. Benchmarking Parameters

- Digital Healthcare Administration
- Insurance Management
- Beneficiary Lifecycle Management

ii. Benchmark Observation

Leading maritime welfare organisations have modernized healthcare administration through integrated digital platforms that simplify beneficiary access and improve service delivery.

- **OWWA** provides online applications, digital member verification and electronic processing of welfare and medical assistance.
- **Philippine SSS** enables digital submission and tracking of sickness, disability and medical benefit claims through its My.SSS portal.
- **Sailors' Society** and **ISWAN** provide digital access to welfare services, healthcare information and beneficiary support through online and mobile platforms.

These benchmark practices demonstrate that digital healthcare platforms improve accessibility, reduce processing time, enhance transparency and enable data-driven programme management.

iii. SWFS Gap

Healthcare administration is currently scheme-based with limited digital integration across insurance premium assistance, medical assistance, hospital coordination and beneficiary engagement. Beneficiaries have limited visibility of application status, document verification and healthcare records.

iv. Recommendation

Develop an **Integrated Digital Health & Beneficiary Management Platform** by:

- Enabling end-to-end online applications for **Medical Support Scheme (MSS)** assistance and **Medical & Term Insurance Premium Assistance Scheme (MTIPS)** reimbursements through the SWFS ERP.
- Creating a secure digital health profile for every beneficiary containing insurance details, medical assistance history, claim records and uploaded medical documents.

- Integrating the platform with empaneled hospitals, insurers and diagnostic centers for electronic verification, faster approvals and cashless/discounted treatment wherever feasible.
- Providing real-time claim tracking, automated SMS/email/mobile notifications and digital document verification to reduce processing timelines.
- Developing management dashboards to monitor claim processing time, fund utilization, disease trends, beneficiary coverage and hospital performance, supporting evidence-based decision-making.

v. Expected Benefits

- Improves accessibility and transparency.
- Reduces claim processing time and paperwork.
- Enhances beneficiary experience through digital self-service.
- Strengthens programme governance through real-time analytics and monitoring.
- Supports efficient healthcare administration across all SWFS medical schemes.

vi. Benchmark References

- **OWWA e-Services / Digital Services:** <https://polo-owwa.com/owwa-online-eservices/>
- **Philippine SSS – My.SSS Portal:** <https://www.sss.gov.ph/>
- **ISWAN – SeafarerHelp & ISWAN for Seafarers App:** <https://www.iswan.org.uk/seafarerhelp/>
- **Sailors' Society – MyWellness e-Learning:** <https://sailors-society.org/seafarers/e-learning/>

3.5.4 Overall Conclusion

The benchmarking demonstrates that SWFS has established a strong healthcare protection framework through the **Medical Support Scheme (MSS)** and **Medical & Term Insurance Premium Assistance Scheme (MTIPS)**, providing meaningful financial assistance for critical illnesses and promoting insurance coverage among Indian seafarers. However, leading maritime welfare organisations have expanded healthcare support beyond financial assistance by integrating preventive healthcare, treatment coordination, occupational wellness, rehabilitation, emergency medical response and family healthcare into a holistic healthcare ecosystem.

The strategic opportunity for SWFS is therefore not simply to enhance existing financial benefits, but to transform Category 5 into a **Comprehensive Maritime Health & Healthcare Protection Framework** that supports beneficiaries throughout the entire healthcare lifecycle—from prevention and early diagnosis to treatment, recovery, rehabilitation and long-term wellbeing. By strengthening integrated healthcare protection, occupational wellness, emergency medical assistance and family healthcare support, SWFS can improve health outcomes, enhance workforce resilience and deliver a more accessible, coordinated and beneficiary-centric healthcare system aligned with international maritime welfare best practices.

3.6 Cross-Cutting Strategic Recommendations for SWFS

3.6.1 Benchmarking Summary

The benchmarking assessment across all five welfare categories demonstrates that SWFS has established a comprehensive welfare framework providing meaningful financial support across compensation, education, retirement, healthcare and women-focused welfare. Existing schemes compare favorably with several national and international maritime welfare organisations and continue to deliver significant value to Indian seafarers and their families.

Benchmarking against organisations such as OWWA, Philippine Social Security System (SSS), ISWAN, ITF Seafarers' Trust, Mission to Seafarers, Sailors' Society, Singapore Maritime Foundation (SMF) and WISTA International indicates that leading maritime welfare organisations have evolved beyond administering standalone welfare schemes to developing integrated, beneficiary-centric welfare ecosystems. These organisations leverage enterprise-wide digital platforms, beneficiary lifecycle management, strategic partnerships and governance frameworks to deliver coordinated, accessible and continuously improving welfare services throughout the seafarer lifecycle.

SWFS has already established a strong foundation through the implementation of its Enterprise Resource Planning (ERP) system. The strategic opportunity is to build upon this foundation by strengthening enterprise-wide capabilities that support all welfare schemes through integrated digital service delivery, beneficiary lifecycle management, strategic partnerships and performance-driven governance, enabling SWFS to evolve into a modern, digitally enabled and integrated maritime welfare organisation.

3.6.2 Cross-Cutting Strategic Transformation Framework

Strategic Dimension	Current SWFS State	Target State
Enterprise Digital Welfare Management	ERP implementation is underway, primarily supporting welfare scheme administration and benefit processing.	Transform the ERP into an integrated enterprise welfare platform providing end-to-end digital service delivery, workflow automation, stakeholder integration and real-time programme management across all welfare schemes.
Beneficiary Lifecycle & Case Management	Welfare schemes largely operate independently, with limited coordination for beneficiaries requiring support under multiple schemes.	Establish an integrated beneficiary lifecycle and case management framework enabling coordinated service delivery, cross-scheme referrals and personalized beneficiary support throughout the maritime lifecycle.

Strategic Dimension	Current SWFS State	Target State
Strategic Partnerships & Beneficiary Outreach	Welfare services are primarily delivered directly by SWFS, with limited structured collaboration and programme-wide outreach.	Develop a strategic partnership ecosystem with industry, healthcare providers, educational institutions, financial organisations and government agencies, supported by integrated outreach and beneficiary engagement programmes.
Governance, Performance Management & Continuous Improvement	Programme monitoring is primarily operational, with periodic benchmarking and policy reviews.	Institutionalize enterprise-wide governance through performance management, benchmarking, beneficiary feedback, impact assessment and continuous policy improvement to strengthen long-term programme effectiveness.

3.6.2.1 Transform the ERP into an Enterprise Welfare Management & Digital Service Delivery Platform

i. Benchmarking Parameters

- Digital Welfare Management
- Integrated Service Delivery
- Data-Driven Administration

ii. Benchmark Observation

Leading organisations such as OWWA, Philippine SSS and ISWAN utilize integrated digital platforms that manage the complete welfare lifecycle through online applications, digital records, workflow automation, beneficiary communication and performance monitoring.

iii. SWFS Gap

The ongoing ERP implementation is primarily focused on scheme administration and presents an opportunity to become the single digital platform supporting all beneficiary interactions and welfare operations.

iv. Recommendation

Transform the ERP into an **Enterprise Welfare Management Platform** by:

- creating a **Unique Beneficiary ID** linked to every welfare scheme throughout the seafarer's lifecycle.
- digitizing end-to-end processing including applications, document verification, approvals, payments and grievance management;
- enabling beneficiaries to access a self-service portal/mobile application for scheme applications, claim tracking, document uploads and notifications;
- integrating the ERP with hospitals, insurers, DG Shipping, maritime institutes and shipping companies for automated verification and service delivery;
- developing executive dashboards to monitor scheme utilization, processing timelines, fund utilization, beneficiary coverage and programme outcomes.

v. Expected Benefits

- Maximizes ERP investment.
- Improves service delivery.
- Reduces processing time.
- Enables data-driven governance.

3.6.2.2 Establish an Integrated Beneficiary Lifecycle & Case Management System

i. Benchmarking Parameters

- Beneficiary Lifecycle Management
- Welfare Case Management
- Integrated Service Delivery

ii. Benchmark Observation

Organisations such as Mission to Seafarers, ISWAN and Sailors' Society provide coordinated welfare support by managing beneficiaries throughout their maritime lifecycle rather than administering isolated schemes.

iii. SWFS Gap

Beneficiaries currently interact with individual welfare schemes independently, with limited coordination across education, healthcare, retirement, emergency assistance and family welfare programmes.

iv. Recommendation

Establish an **Integrated Beneficiary Lifecycle & Case Management System** by:

- defining standard beneficiary journeys from maritime education, employment and active service through retirement and family support;
- assigning dedicated welfare case managers for beneficiaries requiring assistance under multiple schemes;
- implementing automatic cross-referrals between education, healthcare, disability, retirement and emergency welfare schemes through the ERP;
- conducting periodic beneficiary reviews to monitor long-term outcomes and identify additional welfare needs;
- maintaining a consolidated beneficiary welfare history to support personalized service delivery.

v. Expected Benefits

- Delivers integrated welfare services.
- Improves beneficiary experience.
- Enables proactive interventions.
- Strengthens long-term beneficiary engagement.

3.6.2.3 Develop a Maritime Welfare Partnership & Outreach Programme

i. Benchmarking Parameters

- Institutional Partnerships
- Stakeholder Engagement
- Service Integration

ii. Benchmark Observation

OWWA, SMF and ITF Seafarers' Trust significantly expand their welfare reach through structured partnerships with employers, maritime institutions, healthcare providers, financial institutions, and government agencies.

iii. SWFS Gap

Current collaborations are largely programme-specific, with limited institutional mechanisms for jointly delivering education, healthcare, employment and welfare services.

iv. Recommendation

Develop a **Maritime Welfare Partnership & Outreach Programme** by:

- executing long-term MoUs with shipping companies, maritime academies, ports, hospitals, insurers and financial institutions;
- establishing industry-funded scholarships, cadet sponsorships, healthcare programmes and rehabilitation initiatives through CSR partnerships;
- creating a national referral network for employment, healthcare, financial counselling and skill development services;
- conducting annual welfare awareness campaigns across maritime institutes, ports and shipping clusters;
- establishing regional SWFS facilitation centers and digital helpdesks to improve beneficiary access.

v. Expected Benefits

- Expands welfare coverage.
- Improves beneficiary accessibility.
- Strengthens industry collaboration.
- Enhances programme sustainability.

3.6.2.4 Institutionalize Welfare Governance, Performance Evaluation & Continuous Improvement

i. Benchmarking Parameters

- Governance
- Performance Management
- Continuous Improvement

ii. Benchmark Observation

Leading organisations continuously improve welfare programmes through KPI-based governance, beneficiary feedback, benchmarking and periodic policy reviews.

iii. SWFS Gap

SWFS has an opportunity to institutionalize organisation-wide monitoring, evaluation and policy improvement across all welfare programmes.

iv. Recommendation

Institutionalize an **Enterprise Welfare Governance & Continuous Improvement Programme** by:

- establishing a Welfare Governance Committee to oversee strategy, policy and programme performance.
- defining organisation-wide KPIs covering processing time, beneficiary satisfaction, fund utilization, outreach, service quality and welfare outcomes;
- implementing quarterly ERP performance dashboards and annual impact assessments.
- conducting annual benchmarking against leading maritime welfare organisations and international best practices;

- reviewing welfare schemes every 1–2 years based on operational data, beneficiary feedback and emerging industry requirements.

v. Expected Benefits

- Strengthens governance.
- Improves accountability.
- Supports evidence-based decision-making.
- Keeps SWFS welfare programmes future-ready.

3.6.3 Overall Strategic Conclusion

The benchmarking assessment confirms that SWFS has established a robust welfare framework that delivers meaningful financial assistance across compensation, education, retirement, healthcare and women-focused welfare. The implementation of the Enterprise Resource Planning (ERP) system provides a strong platform for further strengthening welfare delivery through integrated enterprise capabilities.

The strategic opportunity is therefore not limited to digital transformation alone, but to establish an integrated welfare ecosystem that supports beneficiaries throughout the seafarer lifecycle. By strengthening enterprise digital welfare management, beneficiary lifecycle management, strategic partnerships, governance and continuous programme improvement, SWFS can enhance service accessibility, operational efficiency and long-term programme effectiveness across all welfare schemes.

These enterprise-wide initiatives complement the category-specific recommendations and provide the organizational foundation required to transform SWFS into a modern, digitally enabled and beneficiary-centric maritime welfare organisation aligned with international maritime welfare best practices.

Conclusion & Way Forward



4 Conclusion & Way Forward

4.1 Conclusion

This benchmarking assessment demonstrates that SWFS has established a mature welfare framework that provides meaningful financial support across the key dimensions of seafarer welfare, including income protection, education, retirement, healthcare, and women seafarer welfare. Existing schemes compare favorably with several national and international maritime welfare organisations and, in many cases, provide competitive levels of financial assistance to Indian seafarers and their families.

The assessment also highlights a broader evolution in global maritime welfare. Leading organisations are increasingly moving beyond the administration of standalone financial assistance schemes towards integrated welfare ecosystems that combine financial support with preventive interventions, beneficiary lifecycle management, digital service delivery, strategic partnerships, and outcome-based programme management. This evolution reflects a shift from reactive welfare assistance towards a more holistic and sustainable model of beneficiary support.

The recommendations presented in this report have therefore been designed to strengthen the existing SWFS welfare framework rather than fundamentally alter it. They seek to build upon the strengths of the current schemes while introducing internationally benchmarked practices that improve accessibility, continuity of support, operational efficiency and long-term beneficiary outcomes.

4.2 Way Forward

The recommendations should be viewed as a strategic direction for the continued evolution of the SWFS welfare ecosystem rather than as a set of independent initiatives. While each welfare category identifies specific opportunities for enhancement, their successful implementation will be significantly strengthened through the enterprise-wide capabilities outlined under the Cross-Cutting Strategic Recommendations.

The ongoing ERP implementation, together with strengthened beneficiary lifecycle management, governance, strategic partnerships and integrated service delivery, provides SWFS with an opportunity to establish a common organizational foundation upon which future welfare enhancements can be progressively incorporated. As individual welfare schemes are reviewed and enhanced over time, these enterprise capabilities can provide a consistent operating model, improve coordination across schemes and support a seamless beneficiary experience without requiring each programme to develop independent processes or systems.

It is equally important that future enhancement of welfare schemes continues to be guided by periodic benchmarking, beneficiary feedback, utilization trends and changing needs of the Indian maritime workforce. Such an evidence-based approach will enable SWFS to ensure that its welfare programmes remain relevant, financially sustainable and responsive to the evolving expectations of seafarers and their families.

Ultimately, the recommendations contained in this report represent an opportunity for SWFS to transition from a collection of well-performing welfare schemes to an integrated maritime welfare ecosystem. By building upon its existing strengths and progressively embedding international good practices into policy, programme design and service delivery, SWFS can further strengthen its position as the national institution responsible for safeguarding the long-term welfare and wellbeing of Indian seafarers and their families.

Glossary



5 Glossary

Abbreviation	Full Form
ACSS	Award for Meritorious Child of Seafarer
CDC	Continuous Discharge Certificate
CoC	Certificate of Competency
CSR	Corporate Social Responsibility
DBBS	Death On-Board Benefit Scheme
DG Shipping	Directorate General of Shipping
ERP	Enterprise Resource Planning
ESBS	Ex-Gratia Support Benefit Scheme
FBS	Family Benefit Scheme
IBS	Invalidity Benefit Scheme
ICDS	Integrated Child Development Services
ILO	International Labour Organization
IMO	International Maritime Organization
INDOS	Indian National Database of Seafarers
ISWAN	International Seafarers' Welfare and Assistance Network
ITF (Seafarers' Trust)	International Transport Workers' Federation (Seafarers' Trust)
KPI	Key Performance Indicator
MBS	Maternity Benefit Scheme
MNWB	Merchant Navy Welfare Board
MoU	Memorandum of Understanding
MSS	Medical Support Scheme
MTIPS	Medical & Term Insurance Premium Assistance Scheme
NSDC	National Skill Development Corporation
NSWS	Norwegian Seafarers' Welfare Service
OABS	Old Age Benefit Scheme
OPD	Out-Patient Department
OWWA	Overseas Workers Welfare Administration

Abbreviation	Full Form
POSHAN Abhiyaan	National Nutrition Mission (Government of India scheme)
SBS	Survivor Benefit Scheme
SMF	Singapore Maritime Foundation
SSS	(Philippine) Social Security System
SWFS	Seafarers' Welfare Fund Society
WISTA (International)	Women's International Shipping & Trading Association (International)