



A study on the progress of PM Vishwakarma scheme implemented at Gujarat, in which primary selection of beneficiaries is led by local self-governing bodies

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Abstract

This research paper presents a comprehensive study on the progress of the PM Vishwakarma Scheme implemented in Gujarat. The PM Vishwakarma Scheme aims to empower traditional artisans and craftspeople by providing them skill training on advance tools as well as supporting them through financial assistance and toolkits. It is a scheme with a decentralized approach, wherein Local Self-Governing Bodies (LSGBs) - such as Panchayati Raj institutions and urban local bodies—are entrusted with the initial identification and recommendation of eligible beneficiaries. In line with this, the study evaluates the screening process led by local self-governing bodies as well as the progress and inclusivity of the marginalized communities, as a beneficiary across the districts of Gujarat under the said scheme.

Keywords: Artisans, Government Program, Local Self Governance, Vishwakarma

Introduction

A significant section of the workforce of the Indian economy consists of artisans and craftspeople who work with their hands and tools, are usually self-employed and are generally considered to be a part of the informal or unorganized sector of the economy. These traditional artisans and craftspeople are referred to as 'Vishwakarmas' and are engaged in occupations like Blacksmiths, Goldsmiths, Potters, Carpenters, Sculptors, etc. These skills or occupations are passed from generation-to-generation following a guru-shishya model of traditional training, both within the families and other informal groups of artisans and craftspeople.

In the above backdrop, a new scheme, called 'PM Vishwakarma' was launched by Ministry of Micro, Small and Medium Enterprises, Govt. of India to provide holistic and end-to-end support to artisans and craftspeople through access to collateral free credit, skill training, modern tools, incentive for digital transactions and market linkage support. It aims at improving the quality as well as the reach of products and services of artisans and craftspeople and to ensure that the Vishwakarmas are integrated into the domestic and global value chains.

In this scheme, the artisans and craftspeople will receive PM Vishwakarma Certificate and PM Vishwakarma ID Card. A unique digital number shall be created and reflected on the certificate and the ID Card. The certificate shall enable the applicant's recognition as a Vishwakarma and shall make him/her eligible to avail all the benefits under the Scheme. The PM Vishwakarma Certificate and ID Card will be provided digitally as well as in physical form to the beneficiaries. After that, the skilling intervention is undertaken to enhance the capabilities of traditional artisans and craftspeople, who have been working with hands and traditional tools for generations. This intervention consists of three components: Skill Assessment, Basic Training and Advanced Training. The skill upgradation will embed modern tools, design elements and integration with the sector value chain as its key components of domain skilling. Besides domain skills, skill upgradation will also cover

aspects that will enable Vishwakarma to access other features of the scheme, including usage of toolkits, marketing support, enterprise creation and expansion through credit and benefits of digital transactions.

As a part of wage compensation during training, each beneficiary will be eligible to receive a training stipend of Rs. 500 per day while undergoing the Basic Training program. It is credited to the beneficiaries' bank account through DBT mode after training completion and certification by MSDE. A toolkit incentive of up to Rs. 15,000 will be provided to the beneficiary after Skill Assessment at the start of Basic Training. The incentive will be disbursed to the beneficiaries through e-RUPI/e-vouchers which can be utilized at designated centers to procure improved toolkits.

A digital guide and short video tutorials will be provided to Vishwakarmas to familiarize and enable them in skillful handling of the modern tools in their trades. The improved toolkits will enable the Vishwakarmas to enhance their quality and production levels resulting in higher productivity and value for their products. Along with this, the loan support of Rs. 1,00,000 at simple interest 5% after basic skilling and loan support of Rs. 2,00,000 will be given to artisans after their advance training. The Scheme is conjointly implemented by the Ministry of Micro, Small and Medium Enterprises (MoMSME), the Ministry of Skill Development and Entrepreneurship (MSDE) and the Department of Financial Services (DFS), Ministry of Finance (MoF), Government of India.

The involvement of LSGBs is a strategic move intended to ensure that the benefits of the scheme reach the rightful recipients at the community level. By analyzing the implementation framework, stakeholder engagement, and outcomes at the local level, this study seeks to evaluate the effectiveness of this decentralized approach.

Review of Literature

Goetz, A. M., & Jenkins, R. (2001) ^[1] studied beneficiary identification in rural development projects, arguing that participatory methods through local bodies resulted in more

socially just outcomes when transparency mechanisms like social audits were enforced.

Chattopadhyay, R., & Duflo, E. (2004) ^[2] conducted a randomized policy experiment in West Bengal and Rajasthan to assess Gram Panchayat decision-making. They concluded that when women-headed Panchayats had more autonomy, they were more responsive to community needs, suggesting the potential of LSGBs to select beneficiaries effectively.

Kudva, N. (2005) ^[3] found that decentralization under the 73rd Amendment enabled LSGBs to identify and prioritize local development needs, yet beneficiary selection in schemes like old-age pensions and widow allowances often suffered from favoritism.

Panda, B. (2006) ^[4] reviewed the Indira Awaas Yojana (IAY) and pointed out that while Gram Panchayats were given authority to finalize the housing lists, political favoritism and caste-based exclusion remained barriers.

Bardhan, P., & Mookherjee, D. (2006) ^[5] conducted empirical research on targeted programs and found that decentralized beneficiary selection, while increasing community responsiveness, had mixed outcomes depending on governance quality at the local level.

Dasgupta, A., & Beard, V. A. (2007) ^[6] explored community-driven development programs in India and Indonesia, concluding that local bodies, if supported with institutional capacity and transparency norms, can select beneficiaries more fairly and effectively.

World Bank (2011) reported that in the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), the Gram Panchayats were vital in job card issuance and worksite selection. However, irregularities and local elite capture were prevalent in areas with weak institutional accountability.

Transparency International India (2012), in its study on decentralized governance, emphasized that the success of LSGB-led schemes depends on social accountability tools like social audits and gram sabha validation.

Planning Commission of India (2013), in its evaluation report on decentralized planning, observed that schemes with LSGB-led selection, such as the Backward Regions Grant Fund (BRGF), performed better in addressing local priorities and marginalized groups.

Srinivas, M. N. (2014) ^[10] investigated implementation of social security pensions in Karnataka and found that local bodies were more responsive to community needs but also prone to local elite capture in the absence of audit mechanisms.

Rajasekhar, D., & Manjula, R. (2015) ^[11] examined self-employment programs like the Swarna Jayanti Gram Swarozgar Yojana (SGSY), noting that local bodies were instrumental in identifying beneficiaries, but the lack of proper training and guidelines led to biased selection.

Jha, S., & Mathur, A. (2019) ^[12] studied the Pradhan Mantri Awas Yojana–Gramin (PMAY-G) and found that local self-governing bodies played a central role in selecting housing beneficiaries. While this decentralized model enabled local targeting, the process was often affected by local political dynamics (Jha & Mathur, 2019) ^[12].

Ghosh, A. (2021) ^[13] studied implementation of Panchayat-led housing schemes in West Bengal and found that the panchayats' discretion led to favoritism unless state monitoring mechanisms were active.

Datta, A. (2021) ^[14] explored the role of LSGBs in Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (PMJAY) beneficiary identification. He found that

involvement of local bodies improved trust and enrollment, especially in tribal areas.

(Deshpane, 2023) ^[15] The PM Vishwakarma scheme represents a significant stride towards preserving India's cultural heritage, empowering skilled artisans, and promoting the rich tradition of craftsmanship that has endured for generations. The initiative embodies the government's commitment to supporting traditional crafts, and ensuring that they thrive in the modern era. At its core, the scheme seeks to bolster and nurture the Guru-Shishya Parampara (mentor-disciple tradition) and the family-based practice of imparting traditional skills among Vishwakarmas. The scheme thus undoubtedly reflects the steadfast commitment of the government under the Prime Minister Narendra Modi to support and uplift individuals engaged in traditional crafts.

(Shobha Karandlaje, 2024) ^[17] PM Vishwakarma Scheme is a holistic scheme that provides an end-to-end support to artisans and craftspeople. This Scheme is being co-implemented by three Ministries of Government of India namely, Ministry of Micro, Small and Medium Enterprises, Ministry of Skill Development and Entrepreneurship and Department of Financial Services. There is continuous coordination and constructive collaboration among these Ministries and the State Governments, which makes it one of the most unique schemes ever launched and implemented in the country. The State Governments play a very important role in the three-tier verification process of the beneficiaries of the Scheme. The response to the Scheme has been extremely positive. When the Scheme was launched in 2023, it was expected that a number of 30 lakh beneficiaries would be onboard in a time period of five years. It is heartening to see that within 11 months, 2.36 crore enrolments have already taken place and out of these, 17.16 lakh beneficiaries have successfully registered, after the three-stage verification process. The Scheme emphasizes on giving 'Samman' to the Vishwakarmas engaged in these trades, upgrading their 'Samarthya' and bringing 'Samridhi' to them. 'Samman' is accorded to the beneficiaries by awarding them a PM Vishwakarma Certificate and ID card once they are registered.

Research Gap/ Need for Study

There is limited empirical research evaluating the artisan related Government scheme, where the primary selection of beneficiaries is led by local self-governing bodies (LSGB). During the review of literature, it has been found that the following areas which can be explored through this study.

- Process of LSGBs to identify eligible beneficiaries in alignment with scheme guidelines.
- Whether the decentralized selection process has improved inclusivity, and outreach to genuine traditional artisans.
- The real-time progress of the scheme in regional contexts like Gujarat.

This research gap points to the need for a focused, region-specific study to critically assess the operational efficiency, stakeholder engagement, and ground realities of the scheme's implementation in Gujarat. Such a study could offer valuable insights for policy refinement and better targeting of welfare schemes across India.

Objectives

1. To study the role and process of Local Self-Governing Bodies in primary selection of beneficiaries under PM Vishwakarma scheme.

- To examine the extent of scheme coverage and inclusion of traditional artisans and craftspeople across different regions of Gujarat.

Methodology

This study adopts a descriptive and analytical research design, utilizing secondary data sources to examine the progress of the PM Vishwakarma Scheme in the state of Gujarat, with particular emphasis on the role of Local Self-Governing Bodies (LSGBs) in the primary selection of beneficiaries as well as the progress of scheme under various indicators.

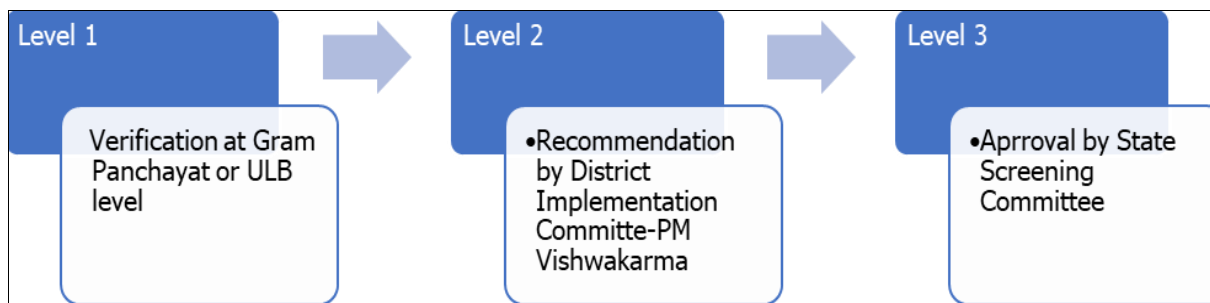
Limitation of Study

As the study is based solely on secondary data, real-time beneficiary feedback and on-ground implementation challenges may not be fully captured. The findings are therefore limited to the reported data and documentation

made available through government and institutional channels as well as from PM Vishwakarma Scheme Dashboard.

Interpretation & Analysis

The study and observations highlight the critical role of Local Self-Governing Bodies in identification and screening of beneficiaries. For the registrations, the artisans can enroll them through the CSCs (Common Service Centers) under MeitY. This exercise helps to capture the details of eligible families of artisans and craftspeople besides collecting relevant details such as bank account, purpose, toolkit interest etc. The documents or information to be provided by the beneficiaries are Aadhaar-seeded bank account details, bank details and ration card for the registration. After the registrations, there is a three-tier verification and approval process for the registration of beneficiaries.



Level 1: Verification at Gram Panchayat or ULB level

The first step of screening for the artisans and craftspeople registered under PM Vishwakarma is through the head of Gram Panchayat/ Chairman of Village Council or Executive Head/ Administrator of the Urban Local Body. The Head of Panchayat can use the services of Gram Sevak/Panchayat Secretary in screening and verifying the details provided by the beneficiaries. The Head of Gram Panchayat also ascertains that the beneficiary has been traditionally engaged in the trade on a self-employment basis.

The verification by local self-governing body includes the following:

- An artisan or craftsperson working with hands and tools and engaged in one of the family-based traditional trades (i.e. Carpenter, Boat maker, Armorer, Blacksmith, Hammer & Toolkit maker, Locksmith, Sculptor, Goldsmith, Potter, Cobbler, Mason, Basket Maker, Tailor, Barbor, Doll & Toy maker, Malakar, Washerman, Fish net Maker) in the unorganized sector on a self-employment basis.
- The minimum age of the beneficiary should be 18 years on the date of registration.

- The status of the application at level 1 in Gujarat is as mentioned below.
- The beneficiary should be engaged in the trades concerned on the date of registration and should not have availed loans under similar credit-based schemes of Central Government or State Government for self-employment/ business development, e.g. PMEGP, PM SVANidhi, Mudra, in the past 5 years. However, the beneficiaries of MUDRA and SVANidhi who have repaid their loan, will be eligible under PM Vishwakarma. This period of 5 years will be calculated from the date of sanction of the loan.
- The registration and benefits under the Scheme shall be restricted to one member of the family. For availing benefits under the Scheme, a ‘family’ is defined as consisting of the husband, wife and unmarried children.

Based on the above criteria, the beneficiaries are screened by local self-governing body members of Gujarat through call as well, and the status of the same is as mentioned below.

Table 1: Level 1 Approved Data [Source: Training Centers & DIC (as of May 2025)]

Sr. No.	District	Registered	Level 1 Approved	Pending	Rejected	Under Process	% Rejected	Pending %
1	Ahmedabad	119990	88942	11048	3320	16680	2.77%	9.21%
2	Amreli	39886	29184	7040	198	3464	0.50%	17.65%
3	Anand	54118	48215	4759	261	883	0.48%	8.79%
4	Arvalli	28875	25474	2319	250	832	0.87%	8.03%
5	Banaskantha	193014	179634	11331	1138	911	0.59%	5.87%
6	Bharuch	20315	16718	2712	189	696	0.93%	13.35%
7	Bhavnagar	95348	78285	12522	641	3900	0.67%	13.13%
8	Botad	38250	28295	9475	136	344	0.36%	24.77%
9	Chhotaudepur	9650	8688	516	26	420	0.27%	5.35%
10	Dahod	54428	50632	3527	160	109	0.29%	6.48%

11	Dangs	4341	4067	248	3	23	0.07%	5.71%
12	Dwarka	14570	11728	2477	93	272	0.64%	17.00%
13	Gandhinagar	38497	35138	2838	102	419	0.26%	7.37%
14	Gir Somnath	26928	19644	5091	856	1337	3.18%	18.91%
15	Jamnagar	34769	22342	6310	498	5619	1.43%	18.15%
16	Junagadh	26835	23432	2969	140	294	0.52%	11.06%
17	Kachchh	54188	37538	7797	281	8572	0.52%	14.39%
18	Kheda	28841	24820	3806	215	0	0.75%	13.20%
19	Mahesana	117246	103608	12194	995	449	0.85%	10.40%
20	Mahisagar	33883	29331	4287	124	141	0.37%	12.65%
21	Morbi	29007	28083	305	83	536	0.29%	1.05%
22	Narmada	9296	7816	1418	21	41	0.23%	15.25%
23	Navsari	17505	14724	2586	96	99	0.55%	14.77%
24	Panchmahal	32918	25762	3731	444	2981	1.35%	11.33%
25	Patan	92240	85071	6195	957	17	1.04%	6.72%
26	Porbandar	6500	3264	2647	6	583	0.09%	40.72%
27	Rajkot	63094	55260	7334	500	0	0.79%	11.62%
28	Sabarkantha	28159	10377	5124	571	12087	2.03%	18.20%
29	Surat	65999	63620	745	639	995	0.97%	1.13%
30	Surendranagar	67372	43983	17432	604	5353	0.90%	25.87%
31	Tapi	13119	11652	1098	80	289	0.61%	8.37%
32	Vadodara	36538	34120	1681	274	463	0.75%	4.60%
33	Valsad	16418	14750	1382	75	211	0.46%	8.42%
	Total	1459181	1215327	161881	13627	68346	0.93%	11.09%

Level 2: Vetting and Recommendation by the District Implementation Committee The registration verified by the Head of Gram Panchayat or the Executive Head is forwarded online to the District Implementation Committee headed by the office of District Collector. The second step of verification is done by the District Implementation

Committee which ensures proper vetting and recommendation of the applications made by the beneficiaries. The status of the application at level 2 in Gujarat is as mentioned below.

Table 2: Level 2 Approved Data [Source: Training Centers & DIC (as of May 2025)]

Sr. No.	District	Eligible at Level 2	Approved	Pending	Rejected	%Rejected	%Pending
1	Ahmedabad	88942	12584	76357	1	0.00%	85.85%
2	Amreli	29184	17056	11682	446	1.53%	40.03%
3	Anand	48215	18040	30172	3	0.01%	62.58%
4	Arvalli	25474	8443	17031	0	0.00%	66.86%
5	Banaskantha	179634	29295	150339	0	0.00%	83.69%
6	Bharuch	16718	1450	15268	0	0.00%	91.33%
7	Bhavnagar	78285	7590	70648	47	0.06%	90.24%
8	Botad	28295	4462	23832	1	0.00%	84.23%
9	Chhotaudepur	8688	8120	537	31	0.36%	6.18%
10	Dahod	50632	22629	28000	3	0.01%	55.30%
11	Dangs	4067	3102	963	2	0.05%	23.68%
12	Dwarka	11728	7290	4306	132	1.13%	36.72%
13	Gandhinagar	35138	6782	28356	0	0.00%	80.70%
14	Gir Somnath	19644	7427	12201	16	0.08%	62.11%
15	Jamnagar	22342	13767	217	8358	37.41%	0.97%
16	Junagadh	23432	19176	748	3508	14.97%	3.19%
17	Kachchh	37538	4354	32965	219	0.58%	87.82%
18	Kheda	24820	4172	20648	0	0.00%	83.19%
19	Mahesana	103608	28450	75158	0	0.00%	72.54%
20	Mahisagar	29331	11350	17981	0	0.00%	61.30%
21	Morbi	28083	15382	8009	4692	16.71%	28.52%
22	Narmada	7816	2146	5670	0	0.00%	72.54%
23	Navsari	14724	2702	11881	141	0.96%	80.69%
24	Panchmahal	25762	6244	18550	968	3.76%	72.01%
25	Patan	85071	15842	69228	1	0.00%	81.38%
26	Porbandar	3264	2288	951	25	0.77%	29.14%
27	Rajkot	55260	12645	42615	0	0.00%	77.12%
28	Sabarkantha	10377	6572	2958	847	8.16%	28.51%
29	Surat	63620	4663	58956	1	0.00%	92.67%
30	Surendranagar	43983	12326	29542	2115	4.81%	67.17%

31	Tapi	11652	3788	7864	0	0.00%	67.49%
32	Vadodara	34120	20445	1920	11755	34.45%	5.63%
33	Valsad	14750	2823	11765	162	1.10%	79.76%
	Total	1264197	343405	887318	33474	2.65%	70.19%

Level 3: Approval by the State Screening Committee The final approval for registration of beneficiaries is accorded by the Screening Committee after due diligence and consideration of the recommendation made by the District Implementation Committee. The Screening Committee will be chaired by an officer of the field formation of the Office of DC-MSME and includes State Lead Bank Manager, representatives of MSDE, State Departments of

MSME/Industry and Panchayat Raj members in each State/UT.

The status of the data approval for L1, L2 and L3 in Gujarat (as on May 2025) is as mentioned below, which is received from the stakeholders of the scheme.

The status of the application at level 3 in Gujarat is as mentioned below.

Table 3: Level 3 Approved Data [Source: Training Centers & DIC (as of May 2025)]

Sr. No.	District	Eligible at Level 3	Approved	Pending	Rejected	%Rejected	%Pending
1	Ahmedabad	12584	7769	4806	9	0.07%	38.19%
2	Amreli	17056	8107	8109	1	0.01%	47.54%
3	Anand	18040	16549	1488	3	0.02%	8.25%
4	Arvalli	8443	5852	2590	1	0.01%	30.68%
5	Banaskantha	29295	25277	4011	7	0.02%	13.69%
6	Bharuch	1450	1078	341	31	2.14%	23.52%
7	Bhavnagar	7590	5492	5499	3	0.04%	72.45%
8	Botad	4462	4027	432	3	0.07%	9.68%
9	Chhotaudepur	8120	1169	1178	1	0.01%	14.51%
10	Dahod	22629	19924	19934	0	0.00%	88.09%
11	Dangs	3102	1124	1135	0	0.00%	36.59%
12	Dwarka	7290	2025	2037	0	0.00%	27.94%
13	Gandhinagar	6782	3007	3771	4	0.06%	55.60%
14	Gir Somnath	7427	5704	5718	1	0.01%	76.99%
15	Jamnagar	13767	3915	3930	0	0.00%	28.55%
16	Junagadh	19176	5089	5105	0	0.00%	26.62%
17	Kachchh	4354	2423	2440	2	0.05%	56.04%
18	Kheda	4172	3507	665	0	0.00%	15.94%
19	Mahesana	28450	25165	3283	2	0.01%	11.54%
20	Mahisagar	11350	10110	1238	2	0.02%	10.91%
21	Morbi	15382	3643	3664	37	0.24%	23.82%
22	Narmada	2146	1354	789	3	0.14%	36.77%
23	Navsari	2702	2180	2203	0	0.00%	81.53%
24	Panchmahal	6244	2686	2710	4	0.06%	43.40%
25	Patan	15842	14228	1613	1	0.01%	10.18%
26	Porbandar	2288	1353	1379	0	0.00%	60.27%
27	Rajkot	12645	10039	2593	13	0.10%	20.51%
28	Sabarkantha	6572	3034	3062	16	0.24%	46.59%
29	Surat	4663	3349	1305	9	0.19%	27.99%
30	Surendranagar	12326	4810	4840	1	0.01%	39.27%
31	Tapi	3788	2303	1481	4	0.11%	39.10%
32	Vadodara	20445	5768	5800	3	0.01%	28.37%
33	Valsad	2823	1895	1928	5	0.18%	68.30%
	Total	343405	213955	111077	166	0.05%	32.35%

The data reflected in the chart below indicates that the level of efficiency and responsiveness in initial application scrutiny and data verification is relatively high. It suggests that LSGBs are actively processing applications and forwarding them promptly due to their community connect. After the approval of Level 3, the shortlisted beneficiaries will receive the PM Vishwakarma Card, Registration Certificate and become eligible for the basic skill training under the scheme, as well as for its subsequent benefits. The training is given by the onboarded ITIs, Centers of Pradhan

Mantri Kaushal Kendras (PMKKs), Centers of Gujarat Matikam Kalakari Rural Technology Institutes (GMKRTI), Jan Shikshan Sansthan (JSS), National Skill Training Institute (NSTI) and Stone Artisan Park Training Institute (SAPTI). Till the date in Gujarat, the training is initiated in all the 33 districts of Gujarat and in all the 18 trades. The artisans trained through this scheme in Gujarat is 1,66,210 till May 2025. The trade wise and district wise snapshot of the same is as mentioned below.

Table 4: Trade wise Artisans Trained in Gujarat under PM Vishwakarma [Source: PMV Dashboard]

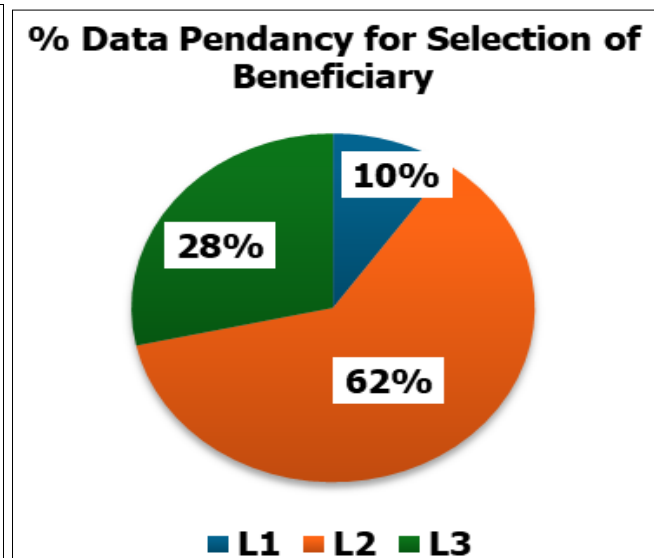
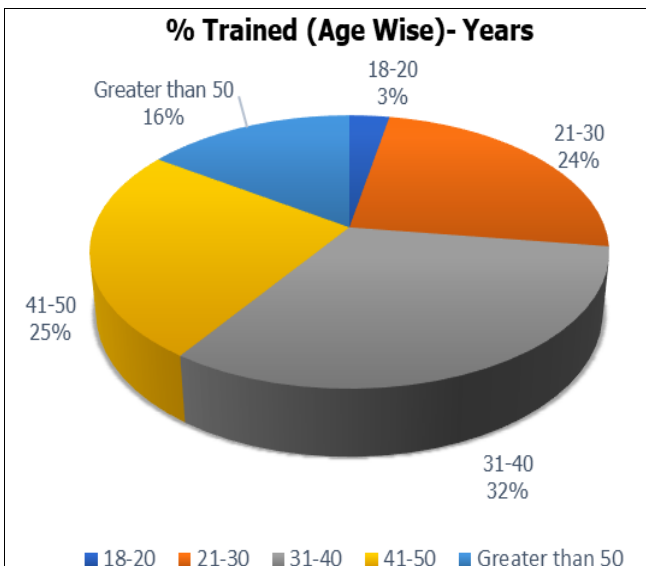
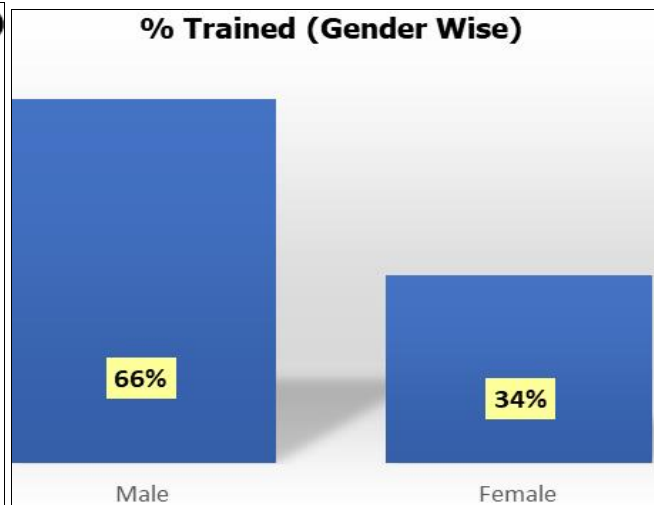
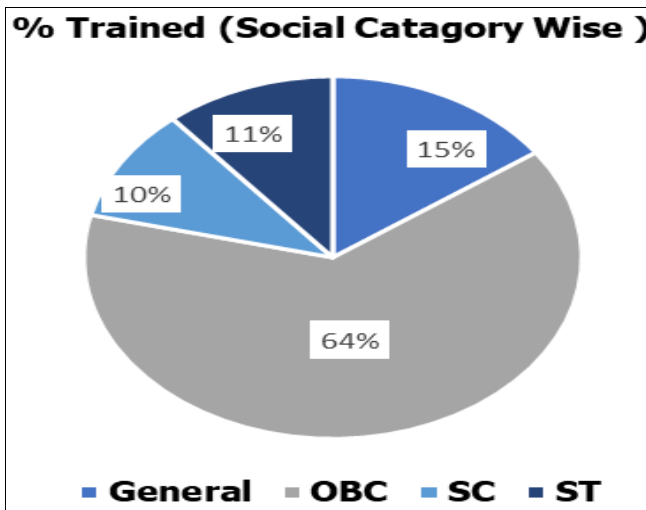
Sr. No.	Trade	Trained under PM Vishwakarma
1	Barber	25,039
2	Tailor	49,353
3	Blacksmith	13,864
4	Potter	5,170
5	Fishing Net	2,969
6	Carpenter	23,472
7	Mason	31,121
8	Hammer & Toolkit	2,877
9	Sculptor	2,273
10	Malakaar	2,589
11	Basket Maker & Other	2,212
12	Cobbler	1,466
13	Dhobi	2,146
14	Doll & Toy	548
15	Boat Maker	179
16	Goldsmith	721
17	Armourer	134
18	Locksmith	77
	Total	1,66,210

Table 5: District wise Artisans Trained in Gujarat under PM Vishwakarma [Source: PMV Dashboard]

Sr. No.	District	Trained Vishwakarma
1	Ahmedabad	807
2	Amreli	7289
3	Anand	12321
4	Arvalli	4358
5	Banaskantha	23437
6	Bharuch	216
7	Bhavnagar	4476
8	Botad	3539
9	Chhota Udepur	759
10	D. Dwarka	1556
11	Dahod	13219
12	Dang	133
13	Gandhinagar	2568
14	Gir Somnath	4227
15	Jamnagar	3583
16	Junagadh	4291
17	Kachchh	1150
18	Kheda	3110
19	Mahesana	23222
20	Mahisagar	8321
21	Morbi	3270
22	Narmada	892
23	Navsari	1678
24	Panchmahal	1452
25	Patan	11754
26	Porbandar	1131
27	Rajkot	8815
28	Sabarkantha	1488
29	Surat	2919
30	Surendranagar	3772
31	Tapi	2154
32	Vadodara	3856
33	Valsad	447
	Total	161907

The trained artisans under the scheme include all the sections of society, age group and gender. The snapshot of the same is represented through the charts presented below.

It reflects the scheme is successful so far to adapt an inclusive approach irrespective of indicator i.e. Gender, Social Category and Age.



After the basic skill training, the artisans received the training certificate, toolkit and Direct Benefit Transfer (DBT) of Rs. 4,000 (500 Per Day*6 Days + 1000 Transportation Cost) as wage compensation. The artisans willing to opt loan have applied for it, from which they are receiving loan of Rs. 1,00,000 at 5% simple interest to establish/expand/diversify their enterprise.

Conclusion

The implementation of the PM Vishwakarma Scheme in Gujarat, with the primary selection of beneficiaries led by Local Self-Governing Bodies (LSGBs), demonstrates a promising model of decentralized governance in welfare delivery.

The LSGBs, owing to their grassroots presence and close community connect, have played a pivotal role in identifying deserving artisans quickly and more inclusively. Their ability to make faster decisions and facilitate outreach has resulted in only 11% pendency for scrutiny, despite more than 2,00,000 registrations under the scheme—a significant administrative achievement.

The demographic profile of the beneficiaries selected under the scheme further underlines the social equity and inclusive intent of the initiative. Among the approved beneficiaries:

- 34% are women, indicating a strong step toward women empowerment in traditionally male-dominated artisan sectors.
- 89% belong to marginalized communities (OBC, SC, ST), reflecting the scheme's focus on social justice and targeted upliftment.
- 59% are young artisans, aligning with the national vision of engaging youth in building a Viksit (Developed) and Aatmnirbhar (Self-Reliant) Bharat.

This composition reflects not only the effectiveness of LSGB-led targeting but also the transformative potential of the scheme in empowering traditional craftspeople—often overlooked in the formal economy.

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