

EMPOWERING INDIA'S ARTISANS: A CRITICAL POLICY REVIEW OF THE PM VISHWAKARMA SCHEME (2023–2025)

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Abstract—The Scheme Pradhan Mantri Vishwakarma, marks a paradigm shift in India's approach to artisanal empowerment by integrating skill development, concessional finance, digital inclusion, and cultural preservation into a unified policy framework. This study immensely evaluates the scheme's early implementation (2023–2025) using secondary data from government reports, International organizations, and comparative policy analyses. Findings points the significant achievements: over 29 lakh artisan registrations, high training completion rates, widespread toolkit distribution, and sanctioned Security-free credit facilities. However, persistent challenges emerge, including delays in loan disbursement, regional disparities favouring digitally advanced states, gendered exclusions limiting women's participation, and underrepresentation of niche trades at risk of cultural erosion. Comparative insights from Singapore's Skills Future, Bangladesh's Grameen Bank, and Japan's Living National Treasures contextualize the scheme within global debates on inclusive development and capability enhancement. The study argues that sustaining long-term impact requires gender-sensitive interventions, targeted support for endangered crafts, decentralized governance models, and continuous re-skilling mechanisms linked to digital market access. By moving beyond numerical targets toward equity and sustainability, PM Vishwakarma holds potential as a replicable model for integrating informal economies into modern developmental trajectories across the Global South.

Keywords: PM Vishwakarma Scheme; Artisan Empowerment; Skill Development; Digital Economy; Cultural Heritage Preservation; Informal Economy; Policy Evaluation.

INTRODUCTION

Artisanal economy of India represents one of the largest and most diverse repositories of intangible cultural heritage and informal skills globally, sustaining millions of livelihoods across rural and Semi & peri-urban regions. Government records estimate approximately seven million registered artisans; however, independent studies suggest the true number may exceed 200 million when accounting for unregistered workers, home-based producers, and women engaged in handloom and handicraft sectors (KOIS Invest, 2023). Despite this scale and cultural significance, the artisanal sector has historically remained peripheral to mainstream economic planning, constrained by structural barriers such as inadequacy in access to credit, low productivity, limited integration in technology, and declining intergenerational skill transmission (IMPRI, 2024; NITI Aayog, 2024). Vast studies have repeatedly emphasized that such vulnerabilities are exacerbated by informality, gendered labour divisions, and the absence of institutional recognition, resulting in both economic precarity and cultural erosion (Gupta et al., 2023; UNESCO, 2023).

It is against this backdrop that the Vishwakarma Scheme, launched in September 2023, assumes critical policy relevance. Conceived under the MSME Ministry, the scheme represents a paradigmatic departure from earlier fragmented interventions such as the Skill India Mission or the Prime Minister's Employment Generation Programme (PMEGP) which largely focused on either vocational skilling or credit provision in isolation (PIB, 2024; MoMSME, 2025). Instead, scheme Vishwakarma adopts a comprehensive, end-to-end model integrating skill enhancement, concessional finance, modernized toolkits, digital incentives, certification, and structured market linkages within a single policy framework.

By formally recognizing 18 traditional trades through official identity cards and certification, linking artisans to e-commerce platforms like ONDC and GeM, and linking them in digital payment ecosystems, the scheme seeks to modernize artisanal livelihoods while preserving cultural heritage (IMPRI, 2024; NITI Aayog, 2025).

The present study critically evaluates the scheme's early implementation phase (September 2023–August 2025), a period marked by both unprecedented outreaches evidenced by over 29 lakh registrations, high training completion rates, and toolkit distributions and emerging structural challenges, including regional disparities, gendered exclusions, and underrepresentation of niche, culturally significant trades. Drawing on secondary data from government reports, think tanks, and international agencies, alongside comparative insights from global models such as Singapore's Skills Future program, Bangladesh's Grameen Bank microfinance model, and Japan's Living National Treasures initiative, this study situates PM Vishwakarma within broader debates on inclusive development, capability enhancement, and cultural sustainability (Sen, 1999; Nussbaum, 2011; Gupta et al., 2023).

By employing the capability approach (Sen, 1999) to assess whether state interventions expand artisans' real freedoms and opportunities, and the inclusive development framework (Gupta et al., 2023) to analyse equity, participation, and sustainability, this study moves beyond descriptive reporting toward critical, evidence-based evaluation. Specifically, it investigates whether PM Vishwakarma represents merely a numerical success reflected in enrolment and certification figures or a transformative policy model capable of integrating informal economies into formal markets while ensuring social equity and cultural preservation. In doing so, the study contributes to emerging scholarship on informal labour, digital empowerment, and inclusive growth in the Global South, offering policy insights relevant both to India and other developing economies facing similar structural challenges.

LITERATURE REVIEW

The PM Vishwakarma Scheme, launched in September 2023, aims to transform India's artisan economy one of the world's largest informal labour sectors through end-to-end support encompassing skill training, concessional credit, modern toolkits, digital incentives, and market linkages (Press Information Bureau [PIB], 2023; IMPRI, 2023). While official estimates record 7 million registered artisans, independent studies suggest the real figure could exceed 200 million, including over 4.2 million women engaged in handloom and handicrafts (KOIS Invest, 2024). This sheer scale highlights why scholars argue that artisan empowerment must integrate skills, finance, cultural preservation, and digital access rather than relying on fragmented interventions (IMPRI, 2023; World Bank, 2023a).

Skill development is at the heart of the scheme. A structured training pathway 40 hours of basic craft techniques followed by 120 hours in entrepreneurship, financial literacy, and digital skills aligns with global best practices emphasizing lifelong learning and hybrid skillsets to improve artisans' competitiveness in evolving markets (KOIS Invest, 2024; Sharma & Gupta, 2024). Yet, evaluations of earlier programs like Skill India highlight that training impact depends heavily on market integration and continuous upskilling, rather than one-time interventions (NITI Aayog, 2023).

Financial inclusion remains another persistent barrier: nearly 78% of handicraft businesses lack access to formal credit, relying instead on informal lenders charging exploitative rates (KOIS Invest, 2024). By offering collateral-free loans of ₹1–3 lakh linked to training completion, PM Vishwakarma mirrors successful models like the World Bank–SEWA Digital Financial Inclusion Project, which trained 770,000 rural women to access banking services and raise incomes (World Bank, 2023a). However, evidence shows that credit access alone is insufficient without digital literacy and institutional handholding to ensure effective use (IMPRI, 2023; World Bank, 2023b).

The scheme also positions cultural heritage preservation as central to artisanal empowerment. By issuing Vishwakarma ID cards, offering toolkits, and promoting heritage branding, it attempts to sustain traditional crafts while modernizing production (UNESCO, 2023; IMPRI, 2023). Studies caution, however, that economic incentives must be balanced with participatory design involving master artisans to prevent cultural homogenization or loss of authenticity (UNESCO, 2023).

Equally significant is digital empowerment. Linking artisans to platforms like ONDC and GeM, alongside digital payment incentives, has expanded market access, with cases from Rajasthan showing women artisans boosting online sales via social media marketing (Sharma & Gupta, 2024). Yet, low smartphone penetration particularly among women and limited digital literacy remain major hurdles (World Bank, 2023b). Scholars argue that grassroots training and affordable infrastructure are prerequisites for inclusive digital transitions (IMPRI, 2023).

Finally, evaluation studies highlight the need for mixed-method approaches combining quantitative metrics such as income and employment with qualitative insights into artisans' dignity, confidence, and cultural identity (ILO/Cinterfor,

2023). Without such integrative frameworks, programs risk prioritizing enrolment numbers over long-term sustainability and equity (Sen, 1999; Nussbaum, 2011).

Crucially, literature reveals a research gap: most studies examine either training, credit, or digital interventions in isolation, with few adopting a holistic perspective or offering comparative insights from models like Singapore's SkillsFuture or Bangladesh's Grameen Bank (KOIS Invest, 2024; World Bank, 2023a). This paper seeks to fill that gap by critically analysing PM Vishwakarma's early implementation (2023–2025) through the lenses of capability expansion and inclusive development, situating India's efforts within global debates on integrating informal economies into modern, sustainable, and culturally sensitive development pathways (Gupta et al., 2023; NITI Aayog, 2023).

THEORETICAL FRAMEWORK

The analysis of the PM Vishwakarma Scheme is situated within two overlapping theoretical perspectives: the capability approach and the inclusive development framework. Amartya Sen's capability approach emphasizes that true development extends beyond the mere provision of resources to the actual expansion of people's substantive freedoms and choices (Sen, 1999). For artisans, this means that access to toolkits, credit, or training only translates into empowerment if these provisions expand their real opportunities to secure livelihoods, preserve cultural identity, and participate meaningfully in economic and social life. Martha Nussbaum (2011) extends this by underscoring the role of dignity, recognition, and cultural participation as intrinsic elements of well-being dimensions directly relevant to artisanal empowerment.

Complementing this, the inclusive development framework highlights the importance of equity, participation, and sustainability in policy interventions (Gupta et al., 2023; ILO/Cinterfor, 2023). It argues that development policies must actively address structural exclusions whether of women, marginalized regions, or endangered trades rather than assuming that benefits will naturally "trickle down." This framework is particularly useful for analysing Vishwakarma, where numerical achievements (registrations, trainings, loans) risk overshadowing underlying inequalities in gender participation, regional access, and cultural sustainability.

By combining these lenses, the study interprets the PM Vishwakarma Scheme not merely as a skills-and-credit initiative but as an attempt to expand artisans' capabilities while advancing a vision of inclusive development. This theoretical orientation helps to frame both the scheme's achievements (increased access to finance, certification) and its limitations (loan disbursement delays, gender gaps) within a broader discourse on empowerment, equity, and sustainability.

METHODOLOGY

This study adopts a qualitative, desk-based research design relying primarily on secondary data to critically evaluate the early achievements, challenges, and future prospects of the PM Vishwakarma Scheme between September 2023 and August 2025. Similar methodological approaches have been widely used in policy analysis where early-stage program data is fragmented yet vital for understanding implementation trends (ILO/Cinterfor, 2023; World Bank, 2023).

Multiple data sources were triangulated to ensure validity and credibility. These included official government documents such as Press Information Bureau (PIB) releases, Ministry of Micro, Small, and Medium Enterprises (MoMSME) updates, and NITI Aayog reports; peer-reviewed literature on skill development, financial inclusion, and cultural heritage preservation (2023–2025); international agency reports from the International Labour Organization (ILO), World Bank, and UNESCO providing comparative perspectives; and policy briefs from think tanks such as IMPRI and KOIS Invest offering sector-specific analyses (IMPRI, 2023; KOIS Invest, 2024).

The data were analysed using thematic content analysis, a method well-established in qualitative research for synthesizing diverse sources into coherent insights (Braun & Clarke, 2021). Key themes included skill development, financial inclusion, digital empowerment, gender equity, and regional disparities. A comparative analytical lens was also employed, situating India's policy experience alongside global models such as Singapore's SkillsFuture, Bangladesh's Grameen Bank, and Japan's Living National Treasures program to extract cross-contextual lessons (Tan, 2024; Yunus, 2023; Yoshida, 2023).

The study acknowledges certain limitations. Being dependent on secondary data, it captures primarily policy design and early outcomes while lacking the depth of field-based ethnographic or longitudinal studies (ILO, 2023). As such, findings represent an interim assessment rather than definitive causal analysis, underscoring the need for future mixed-methods research incorporating household surveys, interviews, and impact evaluations to assess long-term livelihood, equity, and cultural outcomes (World Bank, 2023b).

SCHEME OVERVIEW

The Pradhan Mantri Vishwakarma Scheme, launched in September 2023 by the Government of India, is one of the most comprehensive policy interventions for the empowerment of traditional artisans and craftspeople in recent decades. Conceived under the Ministry of Micro, Small and Medium Enterprises (MoMSME), it seeks to provide “end-to-end support” to individuals practicing 18 identified trades such as carpenters, blacksmiths, goldsmiths, potters, tailors, weavers, and basket makers (PIB, 2023). The scheme has been framed against the backdrop of India’s vast informal artisan economy, which despite its cultural significance and contribution to rural livelihoods remains largely marginalized from formal markets and financial systems (KOIS Invest, 2024).

Policy Design and Recognition Mechanisms: A distinguishing feature of PM Vishwakarma is its formal recognition of artisans, an area where previous programs often fell short. Every registered beneficiary receives a PM Vishwakarma Certificate and an identity card, both of which serve as official validation of their skills and socio-economic contribution (MoMSME, 2023). This recognition is not merely symbolic it is a gateway to accessing structured training, concessional finance, and state-supported market linkages. Scholars argue that formalizing recognition of artisanal trades is crucial, as it legitimizes occupations often seen as “informal” or “subsistence-oriented,” thereby enhancing artisans’ bargaining power within local economies (IMPRI, 2023).

Training and Capacity Building: Training is central to the scheme’s architecture. The program incorporates a tiered skill enhancement pathway consisting of 40 hours of basic training to refine existing techniques and productivity, followed by 120 hours of advanced training that integrates entrepreneurship, digital literacy, and financial management (IMPRI, 2023). Beneficiaries also receive a stipend of ₹500 per day during training, reducing opportunity costs of participation (PIB, 2023). Training centres are linked with Industrial Training Institutes (ITIs) and Common Service Centres (CSCs), ensuring both geographic accessibility and institutional support. Literature highlights that this model represents a departure from earlier generic skill-mission approaches, as it combines domain-specific craft skills with market-relevant competencies, aligning artisans more closely with consumer and export demand (KOIS Invest, 2024).

Financial Support and Credit Access: Another critical component is financial inclusion. Artisans traditionally face systemic barriers in accessing credit due to lack of collateral and formal credit history, often forcing reliance on exploitative informal lenders (KOIS Invest, 2024). The scheme addresses this through collateral-free loans in two tranches: ₹1 lakh repayable over 18 months, and an additional ₹2 lakh after successful repayment of the first tranche. These loans are provided at a concessional interest rate of 5%, with the difference subsidized by the central government under a credit guarantee structure supported by the CGTMSE (MoMSME, 2024). Early reports indicate that by March 2024, more than 100,000 artisans had availed loans under the scheme, though disbursement rates varied significantly across states (NITI Aayog, 2024). Researchers suggest that linking loans to completion of training modules creates incentives for continuous skill upgrading, while simultaneously mitigating default risk (IMPRI, 2023).

Digital Push and Market Integration: The scheme demonstrates a strong digital orientation, consistent with India’s broader policy thrust toward a cashless and digitally inclusive economy. Beneficiaries are encouraged to adopt digital payments through cashback incentives of up to ₹1 per transaction, capped monthly (PIB, 2023). More importantly, artisans are connected to e-marketplaces such as the Government e-Marketplace (GeM) and the Open Network for Digital Commerce (ONDC), enabling them to directly market their goods to institutional buyers and retail consumers (NITI Aayog, 2024). This marks a significant departure from traditional reliance on middlemen, who often eroded artisans’ margins. Studies on digital empowerment of artisans indicate that participation in e-commerce networks can significantly expand market reach, enhance pricing power, and promote brand visibility, provided adequate digital literacy is ensured (Sharma & Gupta, 2024).

Marketing, Branding, and Toolkits: To strengthen competitiveness, the scheme includes distribution of modern toolkits worth up to ₹15,000 per artisan, designed to enhance productivity without displacing traditional methods (MoMSME, 2024). Alongside this, the scheme emphasizes branding and quality certification to help artisans distinguish their products in both domestic and export markets. For instance, artisans linked to GeM are encouraged to showcase “Vishwakarma-certified” goods, which can appeal to heritage-conscious consumers. Literature highlights that government-backed certification and branding are vital for creating niche value in global markets where “authenticity” and “sustainability” increasingly influence consumer preferences (UNESCO, 2023; IMPRI, 2023).

Governance and Monitoring: The governance framework is multi-layered, involving the Ministry of MSME at the central level, state implementation committees, and grassroots outreach via CSCs. A digital dashboard has been developed to track registrations, training completions, and loan disbursements in real time (PIB, 2023). This data-driven

monitoring is consistent with global best practices, where transparency and feedback loops are considered essential for program effectiveness (ILO/Cinterfor, 2023). However, early evaluations caution that implementation has been uneven: states like Uttar Pradesh and Bihar have witnessed rapid enrolment, while participation remains limited in several northeastern states (IMPRI, 2023).

Updated Data and Early Outcomes: Since its inception, the PM Vishwakarma Scheme has achieved considerable outreach, demonstrating both the scale of implementation and the responsiveness of traditional artisans to formal policy interventions. As of mid-2025, a total of 29.49 lakh artisans has registered for training across 18 identified trades, spanning 35 states and nearly 700 districts (MoMSME, 2025). Among these, more than 25.36 lakh applicants were selected for toolkits, indicating that a majority of registered candidates are advancing beyond enrolment to access tangible support resources that complement training. This uptake reflects the scheme's ability to connect recognition and skill assessment with practical asset distribution, an approach frequently emphasized in the policy literature as a key driver of sustainable artisan livelihoods (IMPRI, 2024).

The training ecosystem under the scheme has also expanded significantly. To date, 26.53 lakh candidates have undergone skill assessment, of which 24.82 lakh were formally enrolled in basic training programs. Completion rates are exceptionally high, with 24.47 lakh candidates completing basic training and 23.40 lakh successfully assessed and certified. Such high certification levels, supported by 1,331 training providers and more than 7,400 training centres, highlight not only the scale of institutional involvement but also the efficiency of the governance framework (MoMSME, 2025). Additionally, nearly 1.10 lakh training batches have been conducted, with over 85,000 already completed, ensuring continuous throughput of certified artisans into the workforce. Scholars note that such high conversion ratios from enrolment to certification are rare in large-scale skilling programs, making Vishwakarma a distinctive case in the Indian policy landscape (NITI Aayog, 2025).

Disaggregated data reveal important insights into participation dynamics. Gender-wise registrations for 2025 suggest that while male enrolments remain dominant such as 132,164 men compared to 82,020 women in February 2025 female participation is steadily rising in trades like tailoring, basket making, and pottery. This growing representation of women is encouraging, but persistent gaps highlight the need for targeted outreach and supportive measures to enable women's full inclusion in artisanal trades (MoMSME, 2025). Similarly, trade-wise registration patterns indicate concentration in high-demand occupations, with masons (4.55 lakh), carpenters (4.35 lakh), and tailors (4.01 lakh) constituting the largest cohorts. Conversely, highly specialized or regionally concentrated trades such as locksmiths (11,618) and boat makers (11,688) show comparatively low enrolment, suggesting possible occupational decline or limited awareness in those categories (IMPRI, 2024).

Temporal trends further enrich the analysis. In 2024, enrolments peaked in September with 4.64 lakh registrations, reflecting strong initial momentum. However, by mid-2025, registration numbers had moderated, with 214,184 in February 2025 and declining to just 2,016 by July. This tapering could reflect both market saturation in dominant trades and administrative challenges in sustaining continuous outreach (NITI Aayog, 2025). The slowing trajectory underscores the need for dynamic promotional strategies, especially in underserved regions and trades, to maintain growth and inclusivity.

Overall, the data demonstrate that PM Vishwakarma has been successful in establishing a large-scale training and certification network, complemented by toolkit distribution and concessional credit access. The early outcomes high enrolment-to-certification ratios, large toolkit disbursals, and growing though uneven gender participation suggest that the scheme has created unprecedented opportunities for artisans to transition into more productive and recognized livelihoods. At the same time, regional disparities, declining registration momentum, and underrepresentation of niche trades point to areas requiring further policy fine-tuning. In line with earlier critiques of large-scale skilling initiatives, sustained monitoring, gender-sensitive interventions, and sector-specific outreach will be critical to ensure that the scheme not only delivers numbers but also secures equitable and long-term impact across India's artisanal economy (IMPRI, 2024; MoMSME, 2025; NITI Aayog, 2025).

RATIONALE AND SIGNIFICANCE

The PM Vishwakarma Scheme, launched in 2023, represents a critical intervention in India's policy landscape aimed at revitalizing traditional artisan trades while integrating them into the mainstream economy. Its rationale lies not only in the urgent need to safeguard livelihoods in the informal sector but also in leveraging artisan skills for national economic growth, social inclusion, cultural preservation, and digital transformation (Press Information Bureau [PIB], 2023; IMPRI, 2023). When situated within both Indian and international policy frameworks, the scheme demonstrates a multidimensional significance that merits detailed academic examination.

Economic Rationale: The artisan economy plays a pivotal role in sustaining rural livelihoods in India. Although official government statistics record around 7 million registered artisans, independent estimates suggest the number could be as high as 200 million when unregistered workers and home-based craftspeople are included (KOIS Invest, 2024). The sector contributes significantly to India's GDP, particularly through exports of handloom and handicraft products, yet it remains largely informal and under-supported (NITI Aayog, 2023). The PM Vishwakarma Scheme addresses this gap by introducing an integrated package of skill development, concessional collateral-free credit, and market linkages, thereby enhancing productivity and economic resilience. Scholars have argued that boosting artisanal incomes through such measures has multiplier effects on rural development, poverty reduction, and regional economies (World Bank, 2023a). Thus, the scheme's economic significance lies in formalizing and scaling an otherwise fragmented but vital sector.

Social Rationale: The social relevance of the scheme is underscored by its explicit focus on inclusion. Artisans are disproportionately drawn from marginalized social groups, including Scheduled Castes (SC), Scheduled Tribes (ST), and Other Backward Classes (OBC), as well as women who are often engaged in low-income, home-based craft production (IMPRI, 2023; PIB, 2023). Previous programs like MUDRA Yojana provided microcredit opportunities, but evidence shows that uptake among artisans, especially women, remained limited due to lack of awareness, collateral, and institutional support (KOIS Invest, 2024). By offering collateral-free loans, structured training, and official certification, PM Vishwakarma reduces these barriers and creates pathways for social mobility. Literature on inclusive development further emphasizes that empowering marginalized communities through targeted support not only improves livelihoods but also reduces structural inequities in access to finance, education, and markets (ILO, 2023). Hence, the scheme's social significance lies in its capacity to promote equity, gender empowerment, and caste-inclusive growth within India's developmental framework.

Cultural Rationale: Beyond economic and social concerns, the scheme plays a crucial role in safeguarding cultural heritage. India's crafts ranging from blacksmithing and weaving to carpentry and pottery represent centuries-old traditions and regional identities (UNESCO, 2023). However, with younger generations often migrating away from artisan trades due to low incomes, many crafts face extinction. PM Vishwakarma tackles this challenge by formally recognizing artisans through a Vishwakarma ID, offering certification, and distributing modernized toolkits while sustaining culturally significant trades (IMPRI, 2023). Scholars contend that such measures balance tradition with modernity, ensuring crafts remain viable in contemporary markets (KOIS Invest, 2024). Globally, Japan's Living National Treasures system exemplifies how state recognition and support for master artisans can ensure the continuity of endangered crafts (Yoshida, 2023). By combining economic support with cultural recognition, the scheme situates artisans as both economic actors and cultural custodians.

Digital Rationale: In an era of rapid digitization, the scheme's emphasis on digital empowerment is particularly transformative. Artisans traditionally operate in localized markets, but digital platforms offer opportunities for scale and diversification. PM Vishwakarma provides cashback incentives for digital transactions and connects artisans to platforms such as ONDC and GeM, creating new e-commerce channels (PIB, 2023). Studies show that training artisans in digital marketing and e-commerce substantially improves their ability to reach wider audiences, as demonstrated in Rajasthan's handicraft clusters where women artisans leveraged social media to increase sales (Sharma & Gupta, 2024). Similar lessons emerge internationally: the World Bank–SEWA Digital Financial Inclusion Project (2019–2023) demonstrated that digital literacy, when combined with access to financial tools, significantly enhanced women's resilience and income opportunities (World Bank, 2023b). Singapore's SkillsFuture program also illustrates the benefits of embedding digital skills in lifelong learning frameworks (Tan, 2024). The digital rationale for PM Vishwakarma thus lies in positioning artisans as stakeholders in India's digital economy, bridging the gap between tradition and technology.

COMPARATIVE SIGNIFICANCE

A comparative perspective highlights the unique positioning of the PM Vishwakarma Scheme within India's broader policy landscape and in relation to global models of artisan and informal sector empowerment. Unlike earlier Indian interventions that targeted single dimensions, PM Vishwakarma adopts a holistic, integrated approach blending skill development, credit facilitation, cultural recognition, and digital inclusion into a single policy framework (IMPRI, 2023).

In the Indian context, three major precedents merit consideration. First, the Skill India Mission (2015) primarily emphasized vocational training across sectors, including traditional crafts, but evaluations suggest it often suffered from weak industry linkages and insufficient alignment with local market needs (NITI Aayog, 2023). Second, the Prime Minister's Employment Generation Programme (PMEGP) sought to promote microenterprise creation through subsidized credit, yet evidence shows that artisans often faced bureaucratic hurdles in accessing loans and lacked complementary training in entrepreneurship (MSME Annual Report, 2023). Third, the MUDRA Yojana, launched in 2015, successfully

expanded access to microcredit through collateral-free loans but remained largely transactional, offering limited support in terms of capacity building or digital integration (KOIS Invest, 2024). Against this backdrop, PM Vishwakarma differentiates itself by combining financial assistance with skill training, certification, digital incentives, and structured market linkages thus addressing the fragmented nature of prior schemes.

International comparisons further underscore its significance. The SkillsFuture program in Singapore exemplifies how continuous, modular, and credit-based training can foster lifelong learning and adapt workforce skills to changing economic contexts (Tan, 2024). PM Vishwakarma resonates with this approach by offering phased training modules and opportunities for upskilling, though its focus is uniquely rooted in informal and traditional artisan trades rather than formal-sector industries. Similarly, the Grameen Bank model in Bangladesh pioneered collateral-free microcredit for marginalized groups, particularly women, demonstrating the transformative potential of financial inclusion in lifting communities out of poverty (Yunus, 2023). PM Vishwakarma parallels this approach by embedding concessional collateral-free loans within its design, but goes beyond by linking finance with certification and digital empowerment, creating more durable pathways for integration into formal markets.

A further instructive comparison can be drawn with Japan’s “Living National Treasures” system, which identifies and supports master artisans to preserve intangible cultural heritage. While Japan emphasizes cultural recognition and state patronage, India’s PM Vishwakarma combines heritage preservation with economic empowerment, making artisans both custodians of culture and participants in modernized, digitally integrated markets (Yoshida, 2023). This dual emphasis reflects a more inclusive developmental logic; whereby cultural sustainability and economic livelihoods are pursued simultaneously.

From a global South perspective, the scheme also shares affinities with Africa’s emerging digital skilling programs such as Kenya’s Ajira Digital Program, which equips youth with digital freelancing skills to link informal labour to global markets (World Bank, 2023a). In the same way, PM Vishwakarma’s digital marketplace integration through ONDC and GeM represents an innovative attempt to connect rural artisans to e-commerce ecosystems.

Taken together, these comparisons reveal that PM Vishwakarma is not merely a continuation of India’s previous artisan policies but a paradigmatic shift. By simultaneously addressing training, finance, heritage, and digitalization, it consolidates fragmented interventions into a comprehensive framework. Internationally, it borrows selectively from models like SkillsFuture, Grameen Bank, and Living National Treasures but adapts them to India’s specific socio-economic realities of caste-based artisanship and rural informality. This integrated design positions the scheme as both a domestic innovation and a potential exportable policy model for other developing economies seeking to empower informal workers while preserving cultural capital.

ACHIEVEMENTS AND CRITICAL REFLECTION

Since its launch in September 2023, the PM Vishwakarma Scheme has emerged as one of the Government of India’s most ambitious initiatives for artisans, covering 18 traditional trades. Its design combines training, toolkits, certification, digital incentives, and concessional finance an “end-to-end” model intended to address the multidimensional challenges of India’s informal artisanal sector (PIB, 2024; IMPRI, 2024). Within the first two years, the scheme achieved remarkable outreach: more than 21 lakh artisans registered, 8.45 lakh received training certifications, 7.52 lakh accessed toolkit vouchers, and loans worth ₹1,400 crore were sanctioned for 1.6 lakh beneficiaries (MoMSME, 2025). At the same time, these achievements reveal the scheme’s dependence on numerical targets, while critical gaps remain in delivery, equity, and sustainability. This dual reality underscores what scholars of inclusive development argue: scale is necessary but insufficient without equity and quality (Sen, 1999; ILO/Cinterfor, 2023).

Table 1. Beneficiary Coverage under PM Vishwakarma (Sept 2023 – July 2025)

Component	Beneficiaries (Approx.)	Source
Registered Artisans	21,00,000+	MoMSME (2025)
Training Certifications	8,45,000+	PIB (2024); MoMSME (2025)
Toolkit Vouchers Distributed	7,52,000+	MoMSME (2025)
Loans Sanctioned	1,60,000 (₹1,400 crore)	PIB (2024)
Loans Disbursed	15,878 (₹132.49 crore)	PIB (2024)

Interpretation: While registration and certification show rapid uptake, the gap between loan sanctioning and disbursement highlights systemic bottlenecks in financial delivery.

Table 2. Gender-wise Participation (Feb 2025)

Gender	No. of Registered Beneficiaries	Share of Total (%)	Source
Male	1,32,164	62%	MoMSME (2025)
Female	82,020	38%	MoMSME (2025)

Interpretation: Despite women's dominance in trades such as weaving and tailoring, their participation in the scheme remains significantly lower, reflecting structural barriers.

Table 3. Trade-wise Registrations (Top vs. Niche Trades)

Trade (Top)	Registrations	Trade (Niche)	Registrations	Source
Masonry	4,55,000+	Locksmithing	11,618	MoMSME (2025)
Carpentry	4,35,000+	Boat-making	11,688	MoMSME (2025)
Tailoring	4,01,000+	Others (Doll-making, Toy-making)	<15,000 each	MoMSME (2025)

Interpretation: The dominance of mass-market trades underscores market-driven participation, while niche crafts critical to cultural heritage remain underrepresented.

EXPANDING SKILLS AND CERTIFICATION: GAINS AND LIMITS

One of the most visible achievements has been in skill development and certification. Training modules 40 hours of basic and 120 hours of advanced instruction combine craft-specific techniques with entrepreneurship, financial literacy, and digital skills (IMPRI, 2024). This reflects global best practice, where skilling programs increasingly stress hybrid competencies that blend traditional skills with modern entrepreneurial capabilities (Tan, 2024). Certification also provides artisans with an official identity card, symbolically moving them from informality to recognition in state records (PIB, 2024). However, critical assessments show that many artisans treat training as a one-time event rather than part of a lifelong learning journey. This mirrors limitations in earlier Indian skilling programs such as Skill India and PMKVY, which saw high enrolments but limited long-term skill application (NITI Aayog, 2023). Comparative evidence from Singapore's SkillsFuture program suggests that modular, credit-based lifelong learning systems are more effective in sustaining participation (Tan, 2024). Thus, while Vishwakarma has demonstrated rapid certification, sustaining the relevance of these skills in dynamic markets remains a challenge.

(Financial Inclusion: Achievements and Bottlenecks): The provision of collateral-free loans up to ₹3 lakh at concessional rates represents another milestone, directly addressing one of the most persistent barriers faced by artisan's lack of access to formal credit. As of mid-2024, loans worth ₹1,400 crore had been sanctioned, signalling strong intent (PIB, 2024). Yet the gap between sanction and disbursement is striking: only 15,878 loans worth ₹132.49 crore were disbursed, reflecting less than 10 percent conversion (MoMSME, 2024). This bottleneck mirrors the problems of Pradhan Mantri MUDRA Yojana, where procedural delays and banks' risk aversion limited real impact (NITI Aayog, 2023). Scholars of financial inclusion emphasize that timeliness of credit is as critical as affordability, as artisans often need immediate liquidity to avoid reliance on moneylenders (World Bank, 2023a). Digital loan portals, while efficient on paper, remain inaccessible for many artisans with limited literacy and connectivity, reinforcing the "digital divide" (IMPRI, 2024). Comparative lessons from the Grameen Bank model in Bangladesh suggest that combining credit with facilitation and peer accountability mechanisms increases trust and uptake (Yunus, 2023). Vishwakarma has thus created new credit opportunities but not yet resolved the deep structural barriers that constrain artisans' financial inclusion.

(Regional Inequalities: Scale without Balance): The geographical spread of the scheme reveals another paradox: scale has not translated into balance. States such as Karnataka, Gujarat, and Jammu & Kashmir have emerged as frontrunners in enrolments and training, while Uttar Pradesh and Bihar home to some of the largest artisan populations show disproportionately low performance (MoMSME, 2025). This reflects what policy scholars describe as the "infrastructure bias" of welfare delivery, where better-governed, digitally advanced states attract more beneficiaries (IMPRI, 2024). In contrast, states with weaker governance and connectivity struggle to absorb program benefits. Internationally, similar patterns were observed in Kenya's Ajira Digital Program, where urban clusters dominated uptake until localized centres were introduced (World Bank, 2023b). Unless Vishwakarma decentralizes implementation by empowering district-level

committees, providing vernacular-language outreach, and incentivizing lagging states it risks reinforcing regional inequalities. This is especially critical for the Northeast, where artisans face both geographic isolation and digital exclusion, making national-level schemes less accessible.

(Gender Inclusivity: Persistent Barriers): Despite women's dominance in artisanal trades like weaving, tailoring, and basket-making, gender gaps in participation remain stark. As of February 2025, only 82,020 women were registered compared to 132,164 men, with women forming just 38 percent of total beneficiaries (MoMSME, 2025). Barriers include mobility restrictions, time poverty from unpaid care work, and lower smartphone ownership only 33 percent of rural Indian women own smartphones compared to 67 percent of men (IMPRI, 2024). Financial exclusion is another layer: household norms often discourage women from applying for credit or making independent financial decisions (World Bank, 2023b). By contrast, the SEWA–World Bank Digital Inclusion Project demonstrated that women-only training cohorts, peer mentoring, and simplified application processes can dramatically increase female engagement. Comparative evidence from Bangladesh's Grameen Bank shows that prioritizing women borrowers improves repayment rates and enhances household welfare (Yunus, 2023). Unless Vishwakarma adopts such gender-sensitive interventions, it risks perpetuating patriarchal inequalities, with men capturing the more lucrative benefits while women remain in marginal crafts.

(Sustainability of Niche Trades: Cultural Erosion Risks): Another limitation lies in the skewed participation across trades. While mass-market occupations such as masonry (4.55 lakh), carpentry (4.35 lakh), and tailoring (4.01 lakh) dominate registrations, specialized trades like locksmithing (11,618) and boat-making (11,688) remain underrepresented (MoMSME, 2025). This imbalance suggests that market viability rather than cultural significance is driving participation. UNESCO (2023) warns that intangible cultural heritage cannot be left solely to market mechanisms, as economically marginal crafts often hold the highest cultural value. International comparisons are instructive: Japan's Living National Treasures program sustains endangered crafts through stipends, recognition, and structured apprenticeships, ensuring their survival despite limited commercial demand (Yoshida, 2023). By contrast, PM Vishwakarma currently applies uniform incentives, risking cultural homogenization where popular trades thrive while niche crafts decline. Scholars argue that this "flattening of diversity" undermines the richness of artisanal ecosystems (Sharma & Gupta, 2024). Without targeted heritage-preservation strategies, Vishwakarma may unintentionally accelerate the disappearance of endangered crafts.

(Declining Momentum: Short-Term Surge, Long-Term Risks): The trajectory of registrations highlights another structural challenge: sustaining momentum. The scheme recorded a peak of 4.64 lakh registrations in September 2024, but by July 2025 the number had dropped to barely 2,000 per month (NITI Aayog, 2025). Such steep decline reflects a broader pattern in Indian skilling initiatives, where enthusiasm peaks at launch but wanes due to implementation delays, lack of follow-up, and inadequate awareness (NITI Aayog, 2023). International experience shows that sustainability requires continuous incentives and lifelong learning opportunities. For example, Singapore's SkillsFuture program maintains long-term engagement through periodic training credits (Tan, 2024). Unless Vishwakarma embeds similar re-skilling mechanisms and market linkages, it risks being perceived as a one-off welfare measure rather than a continuous empowerment framework.

POLICY RECOMMENDATIONS

The achievements and challenges of the PM Vishwakarma Scheme make it clear that the next phase of policy design must prioritize not just scale but also equity, inclusivity, and sustainability. While the first year of implementation demonstrated unprecedented reach millions registered, lakhs trained, and thousands of loans sanctioned the critical reflection shows that financial bottlenecks, regional disparities, gender exclusions, and risks to niche trades threaten to undermine its long-term transformative potential. Therefore, the scheme requires a recalibrated approach that moves beyond numerical targets and embraces structural reforms.

A first priority is streamlining financial disbursement mechanisms. As discussed earlier, only a fraction of sanctioned loans has been disbursed less than 10 percent as of July 2024 (PIB, 2024) leaving artisans without the timely capital they require for raw materials and production upgrades. Scholars argue that the timeliness of credit is as important as access itself, since delays often push beneficiaries back to informal moneylenders charging exorbitant rates (KOIS Invest, 2024; World Bank, 2023a). To address this, policymakers should introduce a single-window loan processing system integrated into Common Service Centres (CSCs), where Aadhaar-based verification, training certification, and toolkit validation can be cross-linked automatically. This would cut processing time and reduce redundant paperwork. Lessons from the MUDRA Yojana highlight that simplifying applications directly boosts credit uptake, especially among informal workers (NITI Aayog, 2023). Furthermore, embedding community-based loan facilitators, modelled on the Self-Help Group Bank

Linkage Program, could provide the grassroots support artisans need to navigate digital systems (World Bank, 2023a). Such reforms would ensure that the financial pillar of Vishwakarma moves from symbolic sanctioning to substantive empowerment.

A second set of reforms must address regional inequalities. The uneven performance across states Karnataka, Gujarat, and J&K leading, while Uttar Pradesh and Bihar lag behind mirrors broader structural disparities in institutional capacity and digital readiness (PIB, 2024; NITI Aayog, 2024). Scholars describe this as the “infrastructure bias” of welfare schemes, where states with stronger institutional ecosystems capture disproportionate benefits (IMPRI, 2024). To mitigate this, the scheme should adopt a decentralized governance model, where state-level artisan boards are empowered to adapt training curricula, awareness campaigns, and outreach strategies to local contexts. International comparisons reinforce this approach: Kenya’s Ajira Digital Program saw meaningful rural participation only after localized capacity-building centres were established (World Bank, 2023b). For India, practical measures could include mobile registration vans, vernacular-language outreach, and performance-linked grants for underperforming states. Moreover, increasing offline access points in low-connectivity regions would prevent digital divides from excluding artisans. By investing in regionally differentiated delivery, PM Vishwakarma could reduce the risk of deepening inter-state inequalities and move closer to balanced national impact.

Equally important is the need to bridge gender gaps in participation. Despite the fact that women form a significant share of India’s artisan workforce, particularly in handloom weaving, basket-making, and tailoring, they constitute only 38 percent of scheme participants as of February 2025 (MoMSME, 2025). This underrepresentation reflects structural barriers mobility restrictions, lower smartphone ownership, and socio-cultural biases that discourage women from seeking loans (IMPRI, 2024). International experience demonstrates that targeted interventions can transform these patterns: the SEWA–World Bank Digital Inclusion Project showed that women-only cohorts, peer mentorship, and simplified credit processes significantly increased women’s access to training and finance (World Bank, 2023b). Drawing from such evidence, PM Vishwakarma should introduce women-focused training batches, provide childcare stipends or community crèche facilities during training sessions, and offer simplified, collateral-free credit mechanisms tailored for female artisans. Comparative evidence from Bangladesh’s Grameen Bank shows that prioritizing women borrowers not only enhances repayment rates but also yields broader household welfare gains (Yunus, 2023). Without such gender-sensitive reforms, Vishwakarma risks reinforcing patriarchal exclusions, with men dominating the more lucrative trades while women remain trapped in low-income, low-visibility crafts.

Another critical reform concerns the safeguarding of niche and endangered trades. Current data reveals that commercially viable trades such as masonry and carpentry dominate registrations, while specialized crafts like locksmithing and boat-making remain severely underrepresented (MoMSME, 2025). This pattern reflects a “market-driven bias” in scheme design, where trades with immediate economic potential are favoured while culturally significant but less profitable skills are neglected (Sharma & Gupta, 2024). Yet UNESCO (2023) warns that heritage crafts cannot be sustained through market forces alone and require dedicated preservation strategies. To this end, Vishwakarma should introduce master-apprentice fellowships to encourage intergenerational transfer of skills, heritage branding and certification to create niche market premiums, and integration with heritage tourism circuits to expand demand. Comparative evidence from Japan’s Living National Treasures program illustrates how structured stipends, apprenticeships, and state recognition can ensure the survival of endangered crafts despite low market competitiveness (Yoshida, 2023). By embedding such targeted mechanisms, Vishwakarma can move beyond its current uniform incentives and fulfil its dual mandate of economic empowerment and cultural preservation.

Finally, the scheme must address the issue of long-term sustainability and declining momentum. Registration trends show a peak of 4.64 lakh in September 2024, followed by a sharp decline to just over 2,000 by July 2025 (NITI Aayog, 2025). This suggests that initial enthusiasm is not self-sustaining and may reflect saturation in dominant trades, disillusionment with delays in loan delivery, or inadequate follow-up outreach. Past experiences from the Skill India Mission show similar patterns, where high early enrolments declined due to lack of continuous learning opportunities (NITI Aayog, 2023). To avoid repeating this cycle, Vishwakarma should transition from a one-off training model to a lifelong learning framework. Singapore’s SkillsFuture program offers a useful template, where citizens receive periodic credits to pursue modular training throughout their careers (Tan, 2024). For artisans, such a system would allow continuous adaptation to evolving market demands, new technologies, and changing consumer preferences. Moreover, linking artisans more systematically to digital marketplaces such as ONDC and GeM would ensure steady demand for their products, providing both income stability and incentives to remain engaged.

CONCLUSION

The PM Vishwakarma Scheme represents a paradigm shift in India's policy landscape by attempting to deliver an integrated framework of artisan empowerment through skill development, concessional finance, toolkits, digital inclusion, and cultural recognition. Early achievements high enrolment-to-certification ratios, large-scale toolkit distribution, and sanctioning of collateral-free credit demonstrate the program's capacity to reach scale within a short span of time (MoMSME, 2025; PIB, 2024). Equally significant is the symbolic and practical recognition it has provided to artisans long excluded from formal policy frameworks. By issuing identity cards, linking artisans to digital marketplaces, and embedding them in training networks, the scheme has begun to reposition artisanal work from the margins of informality to the mainstream of India's development narrative.

At the same time, this study reveals that achievements coexist with deep-seated structural challenges. Delays between credit sanction and disbursement limit the scheme's financial impact, while regional inequalities expose the "infrastructure bias" of welfare delivery, whereby stronger states capture more benefits than weaker ones (IMPRI, 2024; NITI Aayog, 2024). Gender gaps persist, with women artisans significantly underrepresented despite their dominance in several crafts (MoMSME, 2025). The concentration of participation in high-demand trades such as masonry and tailoring raises concerns about the neglect of niche crafts that embody India's intangible heritage but lack immediate market demand (UNESCO, 2023). Moreover, the steep decline in registrations after 2024 suggests that enthusiasm is not self-sustaining without continuous incentives and opportunities for re-skilling (NITI Aayog, 2025).

Placed in comparative perspective, PM Vishwakarma aligns with global innovations in inclusive policy design echoing Singapore's SkillsFuture in its training architecture, Bangladesh's Grameen Bank in its financial inclusion model, and Japan's Living National Treasures in its heritage preservation thrust. Yet it adapts these models to India's unique realities of caste-based artisanship, gendered exclusions, and digital divides. This synthesis of economic, social, cultural, and digital logics positions the scheme as more than a welfare measure: it is a potential policy template for the Global South, where informal workers form the backbone of economies but remain under-supported.

The analysis thus underscores a dual conclusion. On one hand, PM Vishwakarma has created unprecedented opportunities for artisans to access recognition, skills, and financial tools, signalling a major step forward in India's inclusive development strategy. On the other hand, its long-term success will depend on shifting from a numbers-driven model to a quality- and equity-driven approach that ensures timely delivery of benefits, balanced regional participation, gender inclusivity, and protection of endangered crafts. If refined along these lines, the scheme could become not only a flagship of India's domestic policy but also an internationally relevant example of how artisan economies can be modernized without erasing their cultural soul.

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The authors declare that there are no competing interests financial or non-financial relevant to the content of this article.

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