

Role of PM Vishwakarma Scheme to Develop Woman Empowerment

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Abstract:

PM Vishwakarma Yojana for the upliftment of traditional artisans and craftsmen across the country, the Government of India has launched some beneficial schemes. One such scheme is PM Vishwakarma Yojana. With a vision to preserve and promote indigenous art forms of India, Prime Minister Narendra Modi launched the scheme on September 17, 2023. The basic objective of this scheme is to provide financial assistance and support to the traditional artisans.

1. Introduction:

An Important section of the employees of the Indian Financial system consists of maker and handicraftsman who work with their hands and tools are usually independent and are generally considered to be a part of the informal or disorganized sector of the financial system. These conventional maker and Handicraftsman are referred to as 'Vishwakarmas' and are affiliated in business like Blacksmiths, Goldsmiths, Potters, Carpenters, Sculptors, etc. These skills or business are passed from a guru-shishya model of conventional training, both within the families and other informal groups of maker and handicraftsman. In the above background, a new scheme, called 'PM Vishwakarma', aims at upgrading the quality, as well as the reach of products and services of handicraftsman. In the above and to ensure that the Vishwakarmas are integrated with the household and international value chains. It is the targets of this Scheme to offer holistic end-to-end support to the Vishwakarmas, i.e. the maker and, to handicraftsman enable them to move up the value chain in their respective business.

It will bring a qualitative shift in the way the Business is practiced by maker and handicraftsman and this will uplift their socio-economic status as well as their quality of life. Central Sector Scheme, fully funded by the Government of India, with an initial outlay of Rs 13,000 crore. The Scheme will be mutually applied by the Ministry of Micro, Small and Medium Enterprises the Ministry of Skill Development and Entrepreneurship (MSDE) and the Department of Financial Services (DFS), Ministry of Finance (MoF), Government of India. MSME will be the Nodal Ministry for the Scheme and ancillary Secretary & Development Commissioner (MSME) in Ministry of MSME will be the central point for all aspects of implementation and coordination.

2. Objective:

- 1) To provide maker and handicraftsman skill up gradation to hone their skills and do the available relevant and suitable training opportunities.

- 2) To provide the claimant easy accesses to pledge frees credit and reduce the cost of credit by providing interest subvention
- 3) To provide support s for better and modern tools traditional business Enhance capability, productivity, and quality of products.
- 4) To provide a platform for brand promotion and market to the beneficiary

3. Methodology:

Information is collected and evaluated online from articles, journals, book, websites, etc.

4. Definitional Analysis:

4.1 Women Empowerment: Women empowerment is the process of enhancing women's ability to access and control resources, make choices, and participate fully in social, economic, and political life. It involves challenging and dismantling barriers that limit women's opportunities and rights, such as discrimination, unequal access to education and employment, and gender-based violence. Empowerment initiatives aim to promote gender equality, increase women's self-confidence and agency, and create conditions where women can thrive and contribute to society on an equal footing with men.

4.2 PM Vishwakarma Scheme: An all- inclusive scheme that Target to provide instant financial relief and support to craftsperson and focuses on the long-term viable development of there. (PM Vishwakarmara scheme definitions)

5. Women Empowerment: Women empowerment refers to the process of enhancing the social, economic, political, and educational status of women in society. It involves empowering women to have control over their own lives, making their own decisions, and participating fully in all aspects of society. Here are some key aspects of women empowerment and its significance:

5. 1 Education:

Education is a fundamental tool for women's empowerment. Access to quality education equips women with knowledge, skills, and confidence to pursue their goals, challenge gender norms, and participate actively in the workforce and society. It also helps in breaking the cycle of poverty and improves the overall well-being of women and their families.

5. 2 Economic Empowerment:

Economic empowerment involves ensuring women have equal opportunities for employment, entrepreneurship, and financial independence. This includes providing access to credit, vocational training, and support for women-owned businesses. When women are economically empowered, they can contribute to household income, make financial decisions, and have greater bargaining power within their families and communities.

5.3 Political Participation:

Women's participation in politics and decision-making processes is crucial for achieving gender equality and promoting inclusive governance. Empowering women to engage in politics, hold leadership positions, and advocate for their rights helps in addressing gender disparities in policy-making and advancing women's interests at all levels of government.

5.4 Health and Well-being:

Women empowerment also encompasses ensuring access to healthcare services, reproductive rights, and gender-sensitive health education. Addressing issues such as maternal mortality, reproductive health, and gender-based violence is essential for promoting women's well-being and autonomy over their bodies.

5.5 Legal and Social Rights:

Empowering women involves challenging discriminatory laws, norms, and practices that limit their rights and opportunities. This includes efforts to eliminate gender-based violence, promote legal literacy, and enforce laws that protect women's rights to property, inheritance, and equal treatment under the law.

5.6 Cultural and Social Change:

Achieving women empowerment requires transforming cultural attitudes and social norms that perpetuate gender inequality. This involves promoting gender equality in households, schools, workplaces, and communities, challenging stereotypes, and promoting positive representations of women in media and popular culture. It is, therefore, imperative for governments, civil society organizations, and the private sector to prioritize efforts to empower women and create a more equitable and just world for all.

6. Importance of PM Vishwakarma Scheme:

The PM Vishwakarma Scheme, also known as the Vishwakarma Samaj Awas Yojana, is a housing scheme initiated by the government of India aimed at providing affordable housing to members of the Vishwakarma community, which includes skilled artisans, craftsmen, and traditional workers. The scheme holds significant importance for several reasons:

6.1 Addressing Housing Needs:

The scheme addresses the housing needs of a specific marginalized community within Indian society. Access to adequate housing is a fundamental human right and is essential for promoting the well-being and dignity of individuals and families. By providing affordable housing options, the scheme helps improve the living conditions of Vishwakarma community members who may otherwise struggle to afford decent accommodation.

6.2 Social and Economic Empowerment:

Access to secure and affordable housing can have a profound impact on the social and economic empowerment of individuals and communities. Affordable housing enables Vishwakarma community members to allocate their resources towards other essential needs such as education, healthcare, and entrepreneurship, thereby contributing to poverty reduction and socio-economic development.

6.3 Inclusive Development:

The PM Vishwakarma Scheme contributes to the government's efforts towards inclusive development by addressing the housing needs of a specific socio-economic group that may face challenges in accessing adequate housing due to financial constraints or social discrimination. Inclusive development ensures that the benefits of economic growth and development reach all sections of society, including marginalized and vulnerable groups.

6.4 Promoting Skill Development and Employment:

The scheme can also serve as a platform for promoting skill development and employment opportunities within the Vishwakarma community. By focusing on artisans, craftsmen, and traditional workers, the scheme encourages the preservation and promotion of traditional skills and craftsmanship, which are integral to India's cultural heritage. Moreover, the construction and maintenance of housing units under the scheme can generate employment opportunities for local communities.

6.5 Government Commitment to Social Welfare:

The implementation of the PM Vishwakarma Scheme underscores the government's commitment to addressing the housing needs of marginalized communities and promoting social welfare. By launching targeted housing schemes for specific socio-economic groups, the government demonstrates its dedication to ensuring inclusive growth and social justice.

In conclusion, the PM Vishwakarma Scheme plays a crucial role in addressing the housing needs, promoting socio-economic empowerment, fostering inclusive development, supporting skill development and employment, and demonstrating the government's commitment to social welfare. By providing affordable housing options to members of the Vishwakarma community, the scheme contributes to building a more equitable and inclusive society.

7. PM Vishwakarma Scheme Eligibility:

The eligibility criteria for Vishwakarma Scheme are as follows:

1. Any worker or artisan working in the unorganized sector on the basis of self-employment with the help of work tools and their hands or working in 18 family-based businesses given in the scheme will be considered acceptable for Vishwakarma scheme.
2. Only a person who is 18 years of age or above 18 years can apply for the scheme.
3. Any person who wants to avail the benefits of this scheme should be engaged in the relevant business on the date of registration and should not already be a Recipient of yojna like PMEGP, PM Swanidhi, and Mudra more than 5 years from today.
4. Only one member of a family can avail the benefit of PM Vishwakarma Yojana. This includes hubby, consort, and unmarried Boy and Girl living in the family.
5. A person employed in any government service (Central/State) and the family members of that person cannot avail of the benefits of this scheme. This includes the hubby and consort and their unmarried boy and girl living in the family.
6. You must be an Indian citizen in order to qualify for the Vishwakarma Yojana's benefits.
7. You need to have all the essential valid documents, such as your PAN card, Aadhaar card, bank passbook, business-related certificate, mobile number, ration card, etc., in order to receive updates from the Vishwakarma Yojana.
8. If you are a member of the 140 caste-inclusive Vishwakarma group, to which this program is specifically tailored, you are qualified to participate.

8. Vishwakarma Scheme people send the application to the govt of India below:

Vishwakarma Scheme No of Application	No. of Applicants
Vishwakarma Scheme No of Application Submit	1,0648,555
Stage 1 verification completed Gram Panchayat of UBL Level	30,32,509
Stage 2 verification completed District Implementation committee	12,48,939
Stage 3 verification completed Screening Committee	4,84,983
No. applicants successfully register	4,40,900

9. Vishwakarma Scheme Eligible Trades:

This yojna is only for 140 casts that come under the Vishwakarma society, the castes coming in the Vishwakarma society

- Carpenter (Suthar)
- Boat Maker
- Armourer
- Blacksmith (Lohar)
- Hammer and Tool Kit Maker
- Locksmith
- Goldsmith (Sonar)
- Potter (Kumhaar)
- Sculptor (Moortikar, stone carver)
- Stone breaker
- Cobbler (Charmkar)/Shoemsmith/Footwear artisan
- Mason (Rajmistri)
- Basket/Mat/Broom Maker/Coir Weaver
- Doll and Toy Maker (Traditional)
- Barber (Naai)
- Garland maker (Malakaar)
- Washerman (Dhobi)
- Tailor (Darzi)
- Fishing Net Maker
- There isn't a specified age restriction for applying to the scheme.

So put in mind the total things, if we say about Vishwakarma scheme qualification Criteria range, then first of all you need to be a Indian citizen, only then you can give the priority connect this yojna and, you should be from the Vishwakarma society. (www.vishwakarmayojna.com)

10. Vishwakarma scheme Number of beneficiary:

About 30 lakh families are going to get help under this scheme. A big budget of Rs 13 thousand crore has been put for this yojna in the budget of 2023-24. In this article you have been said which working human being can apply for PM Vishwakarma Kaushal Samman scheme. (<https://vishwakarmayojna.com/eligibility/>)

11. PM Vishwakarma guideline for implementation Government of India ministry MSME:

A three-tier enforce structure at the National, State and District levels, i.e. the National Steering Committee, State Monitoring Committee and District complement Committee respectively has been set up for implementation Vishwakarma. The operational guidelines of the Scheme, containing the process flow from registration to profit of benefits along with the templates, will be formulated by the National Steering Committee and approved by MSME. An online monitoring system or dashboard shall be put in place for real time monitoring.

12: Vishwakarma scheme National Steering Committee (NSC):

National Steering Committee (NSC) is the apex committee constituted by MSME. The NSC was empowered to take all major policy and strategic decisions regarding the implementation of the scheme and to approve any necessary changes in the scheme, such as the inclusion of further categories of trade. The meeting of the committee will be held at least twice a year. It will be convened as and when required for plan level review, to revise the syllabus or to discuss other

agenda items deemed important in the opinion of the committee. Is detailed in the composition of the National Steering Committee is detailed in Annexure-C.

- i) To ensure effective implementation of PM Vishwakarma Yojana across India.
- ii) To Supreme decision making body in any matter related to the scheme.
- iii) To deliver the benefits of the scheme to the eligible beneficiaries by taking such measures as may be deemed appropriate.
- iv) Approve any amendment required in the scheme including addition or deletion of trades.
- v) Engaging with stakeholders including civil society organizations, associations, forums etc for getting feedback about the Scheme.
- vi) Modifying the Scheme design, coverage, delivery mechanism etc. within the overall mandate of the Scheme. (www.vishwakarmayojna.com)

13. Vishwakarma scheme State Monitoring Committee (SMC):

The State Coordination Committee (SMC) will be responsible for the operational implementation and monitoring of the scheme at the state level and will act as a bridge between them NSC and the field level setup. The SMC shall ensure the following:

- i) Co-ordination in roll out of the PM Vishwakarma.
- ii) Active participation of stakeholder departments and branches of state governments facilitating implementation of the Scheme.
- (iii) To facilitate agencies of MSDE in providing Skill Training to the beneficiaries.(iv) Ensuring coordination between banks and financial institutions for smooth access of credit to beneficiaries.
- (v) To facilitate IT-ITeS related support for implementation of the scheme.
- (vi) To create awareness about the scheme at Gram Panchayat and Urban and Local Self-Government level in the State.
- (vii) To monitor the Scheme implementation and share suggestions or feedback, if any, with the National Steering Committee. The committee will be convened once in every three months or as required to discuss all operational and ground level implementation matters under the scheme and the composition of the State Control Committee is detailed in Annexure-D.

14. Vishwakarma scheme District Implementation Committee:

Vishwakarma Yojana District Implementation Committee- Will be responsible for the implementation of the scheme at the direct and field level as well as coordinate with the State Government and other committees. Following are the indicative terms with reference to the District Implementation Committee

15. Vishwakarma Scheme Advantage / disadvantage:

Advantage:

- 1) Traditional business will get a boost.
- 2) Traditional business owners will find it easier to get independent capital loans.
- 3) Produce from traditional businesses at various levels will be available in the market for sale.
- 4) People will get knowledge about traditional goods and that traditional goods will be easily available in the market.
- 5) Due to this, the culture of the country will be exposed to the world, but the backward traditional professional women will once again get employment all over India.

Disadvantages:

- 1) Vishwakarma scheme is very complicated process

- 2) Due to traditional business not getting priority for new business
- 3) No new industries were created.
- 4) The number of traditional business people will decrease in other sectors.
- 5) There is no guarantee of success for those without a traditional industry background.
(www.vishwakarmayojna.com)
- 6) It is difficult for consumers to switch to traditional goods due to the difference between the goods produced by traditional businesses and the goods produced by modern businesses

16. Conclusions:

Vishwakarma scheme this scheme has been launched by the Central Government under MESME to give priority to traditional industries, therefore, traditional businesses are being supported under this scheme to improve their category and increase their productivity. This scheme will help them improve their skills and they will get not only Indian market but also global market. This scheme will add modernity to the traditional business. It will help to reach people easily. Through this medium, the standard of living of the people doing traditional business will be improved and the traditional business will get a new identity.

Reference:

- 1] www.vishwakarmayojna.com
- 2] Govt. of India Ministry of Micro, Small& Medium Enterprise PM Vishwakarma Guidelines for Implementation.
- 3] pmvishwakarma.gov.in
- 4] www.vishwakarmayojna.com

The logo for IJCRTA features the acronym "IJCRTA" in a large, bold, gray sans-serif font. The letters are slightly overlapping, creating a sense of depth. Above the letters, there is a stylized graphic element consisting of three overlapping hexagons in light red, light green, and light blue. The hexagons are oriented in a way that they form a larger, irregular shape above the text.