

## Mega Conclave on PM Vishwakarma in Bihar

## Why in News?

The Ministry of Micro, Small & Medium Enterprises (MSME), Government of India, organized the PM Vishwakarma and National SC-ST Hub Mega Conclave to commemorate the second anniversary of the PM Vishwakarma Scheme.

- The event aimed at empowering traditional artisans and craftsmen, fostering entrepreneurship, and showcasing the achievements of the scheme.
- The Ministry of MSME signed agreements with the National Institute of Design (NID), Ahmedabad, and the Institute of Rural Management Anand (IRMA) to strengthen the PM Vishwakarma Scheme.

## PM Vishwakarma Scheme

- About: PM Vishwakarma is a Central Sector Scheme launched on 17th September 2023, to provide comprehensive support to traditional artisans and craftspeople engaged in manual and tool-based work.
- Nodal Ministry: Ministry of Micro, Small & Medium Enterprises (MSME).
- Eligibility:
  - The applicant must be an artisan or craftsperson working with hands and tools in one of the 18 family-based traditional trades in the unorganized sector on a self-employment basis.
  - **He/she must be above 18 years** at the time of registration and must be **actively working** in the trade at registration.
  - He/she should not have availed loans under Prime Minister's Employment Generation Programme (PMEGP), MUDRA, PM SVANidhi in the past 5 years, except those who have fully repaid.
  - Only one member per family (husband, wife, and unmarried children) can benefit.
  - Government employees and their family members are not eligible.
- Eligible Trades:
  - 18 eligible trades include Carpenter, Boat Maker, Armourer, Blacksmith, Hammer and Tool Kit Maker, Locksmith, Goldsmith, Potter, Sculptor, Stone breaker, Cobbler/ Shoesmith/Footwear artisan, Mason, Basket/Mat/Broom Maker/Coir Weaver, Doll & Toy Maker, Barber, Garland maker, Washerman, Tailor, and Fishing Net Maker.
    - The list can be **updated and modified** by the National Steering Committee with the approval of the **Ministry for MSME**.
- Key Features:
  - **Recognition:** Beneficiaries receive **PM Vishwakarma Certificate & ID Card**, enabling access to all scheme benefits.
  - Skill Upgradation:
    - Basic Training (40 hours over 5-7 days, Rs 500/day stipend): Covers skill enhancement, modern tool usage, digital transactions, and marketing.
    - Advanced Training (15 days, Rs 500/day stipend): Focuses on entrepreneurship, modern technology, and business expansion.
  - **Toolkit Incentive:** Up to **Rs 15,000** provided via **e-RUPI/e-vouchers** for modern tool procurement, improving productivity, and product quality.

Credit Support: Collateral-free loans of Rs 1 lakh (1st tranche) and Rs 2 lakh (2nd tranche) in the form of 'Enterprise Development Loans' with interest subvention to promote business growth.

## Implementation:

- National Steering Committee (NSC): The NSC shall be the Apex Committee constituted by the Ministry of Micro, Small & Medium Enterprises.
  - The NSC will be empowered to take **all major policy and strategy decisions** with respect to the implementation of the Scheme and approve any **modifications** required in the Scheme, like the inclusion of further categories of trades.
- State Monitoring Committee (SMC): The SMC shall be responsible for the operational implementation and monitoring of the Scheme at the state level; it will also act as a bridge between the NSC and the field-level setup.
- District Implementation Committee (DIC): The DIC shall be responsible for the actual roll-out and implementation of the Scheme at the field level and will coordinate with the State Government and other committees.

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