



Akash Bharadwaj,
2. Prof. Deepa Rawat

From Artisan to Entrepreneur: Assessing the Role of PMKVY in Promoting Self-Employment in Agra's Handicraft Sector

Research Scholar, 2. Department of Economics, Agra College, (Dr. B.R. Ambedkar University), Agra (U.P.) India

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E-mail: akashbharadwaj91@gmail.com

Abstract: *Agra's handicraft economy-spanning marble and stone inlay, zari-zardozi embroidery, leather goods, and carpet weaving-has historically absorbed large numbers of artisans through informal, hereditary, wage-based arrangements rather than independent enterprise. This paper examines the extent to which the Pradhan Mantri Kaushal Vikas Yojana (PMKVY), the Government of India's flagship short-term skilling scheme, has succeeded in shifting trained artisans from wage employment toward self-employment and micro-entrepreneurship in Agra division. Drawing on secondary data from PMKVY implementation reports, Ministry of Skill Development and Entrepreneurship (MSDE) documentation, District Industries Centre records, and the existing empirical literature on Agra's craft clusters, the paper develops a conceptual framework distinguishing 'placement-oriented' from 'enterprise-oriented' skilling outcomes. It finds that while PMKVY has expanded certified skill coverage among artisan households, self-employment conversion remains constrained by weak convergence with credit and marketing schemes, short training durations relative to the apprenticeship norms of craft-based trades, and a persistent gap between certification and creditworthiness in the eyes of financial institutions. The paper argues that Recognition of Prior Learning (RPL) components, when combined with post-training handholding and design-and-market linkages, hold greater entrepreneurial promise for a heritage-craft economy such as Agra's than fresh short-term training alone, and it closes with policy recommendations for strengthening the artisan-to-entrepreneur pathway.*

Key words: PMKVY, self-employment, handicraft sector, Agra, artisans, skill development, entrepreneurship, RPL.

1. Introduction- Agra, globally recognised for the Taj Mahal, carries an economic identity that is less visible to the visitor but equally central to the city's livelihood base: it is one of India's oldest and most diversified handicraft clusters. Marble and stone inlay work descending from Mughal-era pietra dura, zari-zardozi metal-thread embroidery, hand-tooled leather goods, and carpet weaving together sustain a large population of artisan households across Agra district and the wider Agra division, including Firozabad, Mainpuri, Mathura, and Etah. For generations, entry into these trades has followed a hereditary, guild-like pattern: skills are transmitted informally within families or through long, low-paid apprenticeships (ustad-shagird arrangements), and the artisan typically functions as a piece-rate worker for a trader-exporter rather than as an independent producer who designs, sources, prices, and sells under their own name.

This structure has kept a disproportionate share of the value generated by Agra's craft exports with intermediaries and exporters rather than with the artisans who perform the skilled labour. Government policy has, since the mid-2010s, sought to intervene in this structure through the skilling architecture of the Skill India Mission, of which the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is the principal instrument. PMKVY, launched in 2015 and implemented in successive phases through PMKVY 2.0, 3.0, and the current PMKVY 4.0 (2022–2026), offers free short-term training (STT), Recognition of Prior Learning (RPL) certification for already-practising workers, and on paper-orientation toward both wage employment and self-employment, including entrepreneurship support and financial literacy modules.

The scheme's stated objectives explicitly include enabling candidates to choose between salaried employment and entrepreneurship, and the Handicrafts and Carpet Sector Skill Council has been an active partner in designing job roles for craft trades under the scheme. Yet the translation of a training certificate into a functioning micro-enterprise—a person who can independently source raw material, absorb design risk, access working capital, and reach a buyer—is a considerably more demanding transition than the acquisition of a technical skill alone. This paper asks a focused question: in the specific context of Agra's handicraft sector, has PMKVY functioned primarily as a wage-employability programme, or has it meaningfully promoted the transition of artisans into self-employment and entrepreneurship? The paper is intended as a self-contained contribution and also draws on groundwork developed for the author's doctoral thesis on PMKVY and unemployment in Agra division, extending that enquiry specifically to the entrepreneurship dimension within the handicraft sector.

2. Literature Review- Studies of Agra's craft clusters consistently describe a workforce that is skilled but economically vulnerable. Research on the district's marble and stone inlay artisans has documented irregular incomes, limited bargaining power vis-à-vis exporters, occupational health hazards from stone dust, and a generational reluctance among younger family members to remain in trades perceived



as economically precarious, notwithstanding the artistic prestige attached to the craft. Similar patterns of intermediary-dependence and thin margins have been reported for zari-zardozi embroidery workers, many of whom are home-based and female, and for leather goods artisans clustered around Agra's tanning and stitching units.

The broader literature on India's skill development architecture has grown substantially since PMKVY's 2015 launch. National assessments and government review documents note that certified candidates under PMKVY's short-term training stream have historically achieved placement rates well below scheme targets, with successive phases attempting to correct this through mandatory On-the-Job Training, stronger industry linkage under PMKVY 4.0, and digital monitoring through the Skill India Digital Hub. Evaluations of RPL-the component most relevant to already-practising artisans-generally find it better suited to the handicraft sector than fresh short-term training, since it certifies existing informal skill rather than compressing years of craft learning into a few weeks; national reporting has highlighted RPL-based upskilling projects specifically for craft workers, including artisans and weavers, delivered in partnership with the Handicraft and Carpet Sector Skill Council.

A recurring theme across the entrepreneurship and skilling literature more broadly is that certification alone rarely converts into enterprise formation without complementary access to credit, market linkage, and design support-the 'missing middle' problem that has also been noted in assessments of India's MSME and self-employment schemes such as PMEGP and Mudra. For Agra specifically, this gap is compounded by the sector's dependence on export orders and exposure to fluctuating international demand, both of which raise the risk threshold for an individual artisan attempting to move from wage work to independent production. The present paper situates itself at the intersection of these two literatures-craft-cluster studies of Agra and skilling-scheme evaluation-to assess self-employment outcomes specifically.

3. Objectives of the Study-

- To examine the structure and coverage of PMKVY training in Agra division with specific reference to handicraft-related job roles.
- To assess the extent to which PMKVY-trained artisans in Agra have transitioned into self-employment or micro-entrepreneurship rather than wage employment.
- To identify the principal constraints-financial, institutional, and market-related-that limit the artisan-to-entrepreneur transition.
- To evaluate the relative effectiveness of Short-Term Training (STT) versus Recognition of Prior Learning (RPL) as pathways to entrepreneurship in a heritage-craft economy.
- To recommend policy measures for strengthening convergence between PMKVY and credit, marketing, and design-support institutions in Agra.

4. Research Methodology- The study adopts a descriptive-analytical design based on secondary data. Sources include PMKVY guideline documents and progress reports published by the Ministry of Skill Development and Entrepreneurship and the National Skill Development Corporation; job role frameworks issued by the Handicraft and Carpet Sector Skill Council; district-level industry and export data relating to Agra's marble, zari-zardozi, leather, and carpet sub-sectors; and the peer-reviewed and institutional literature on Agra's artisan clusters. Findings are organised thematically around the study's five objectives and are supplemented by a conceptual distinction-developed for this paper-between 'placement-oriented' and 'enterprise-oriented' skilling outcomes, which is used to interpret the secondary evidence. As a secondary-data study, the paper's conclusions on artisan-level outcomes should be read as indicative of documented patterns rather than as findings from an original primary survey; they are consistent with, and extend, primary fieldwork reported in the cluster-level literature cited in Section 2.

5. Profile of Agra's Handicraft Sector- Agra's craft economy rests on four principal sub-sectors. Marble and stone inlay work, tracing its lineage to the pietra dura technique used on the Taj Mahal itself, remains concentrated in family workshops around Taj Ganj and Kinari Bazaar, producing tabletops, jewellery boxes, and decorative items largely for export to Europe, North America, and Gulf markets. Zari-zardozi embroidery, a metal-thread technique with origins traceable to classical Indian textile traditions, is practised extensively as home-based, often female, piece-rate work feeding into the garment and furnishing export trade. Leather goods-footwear and accessories-constitute one of Agra's largest employment-generating clusters and are export-oriented, while carpet weaving, though comparatively smaller in Agra district itself than in neighbouring belts, retains a presence within the wider division.

Across all four sub-sectors, the dominant production relationship is one of subcontracting: an artisan or a small family unit produces to the specification and material supply of a trader or exporter, is paid on a



piece-rate basis, and bears limited control over pricing, design rights, or market access. This is the structural condition that any self-employment-oriented skilling intervention must ultimately alter if it is to move an artisan's economic position rather than merely their technical proficiency.

6. PMKVY's Engagement with the Handicraft Sector- PMKVY's relevance to Agra's artisans operates through two distinct channels. The first is Short-Term Training (STT), aimed principally at unemployed youth and school or college dropouts, delivered through training centres empanelled under the Handicraft and Carpet Sector Skill Council and other allied Sector Skill Councils. The second, and arguably more consequential channel for an established craft economy like Agra's, is Recognition of Prior Learning (RPL), which certifies the skills of individuals already working informally in a trade-the artisan who has learned inlay work or zardozi embroidery through family apprenticeship rather than formal instruction. National reporting on PMKVY's decade of implementation has specifically highlighted RPL-based projects for traditional craft workers, including large-cohort upskilling of artisans and weavers led by the Handicraft and Carpet Sector Skill Council, indicating that the scheme's architecture does recognise the distinct needs of this workforce.

PMKVY 4.0's design changes are, on paper, favourable to the self-employment objective in ways earlier phases were not. The current phase mandates On-the-Job Training to strengthen the link between certification and workplace readiness, adopts a district-centric planning model intended to align training targets with locally verified demand rather than centrally set quotas, and folds in entrepreneurship and financial literacy modules alongside technical training. The scheme also explicitly lists the promotion of self-employment and entrepreneurship among its stated aims, and its outreach criteria give priority to women-a significant consideration given the concentration of women in Agra's zari-zardozi workforce.

In practice, however, the evidence available for Agra suggests these design features have not yet translated into a strong enterprise-formation outcome. Three structural gaps recur across the secondary evidence. First, financial literacy or entrepreneurship modules delivered as short classroom components within a broader technical course do not substitute for the working-capital access that independent production requires; a completed PMKVY certificate does not, by itself, alter a bank's or NBFC's credit assessment of an artisan with no collateral or formal income history. Second, self-employment in an export-oriented craft such as marble inlay or zardozi embroidery requires market access-buyer relationships, design adaptation to importer specifications, and quality certification-that lies outside the scope of a skilling course and is not systematically bridged to institutions such as the Export Promotion Council for Handicrafts or state emporia. Third, training duration for STT job roles, typically ranging from a few weeks to a few months, compares unfavourably with the multi-year informal apprenticeship traditionally required to reach export-grade proficiency in trades like inlay carving, creating a credibility gap between the STT certificate and the skill level actually demanded by exporters-a gap that RPL, by certifying already-acquired proficiency rather than compressing new learning, is structurally better positioned to close.

7. Findings and Discussion- The evidence reviewed supports a differentiated rather than uniform assessment of PMKVY's impact on self-employment in Agra's handicraft sector. Table 1 summarises the paper's central distinction between placement-oriented and enterprise-oriented outcomes as they apply to the two main PMKVY delivery channels relevant to artisans.

Channel	Typical Outcome Observed	Implication for Self-Employment
Short-Term Training (STT)	Entry-level certification; placement assistance oriented toward wage roles with training partners or affiliated units	Weak-duration and depth insufficient for independent, export-grade production in most craft roles
Recognition of Prior Learning (RPL)	Formal certification of existing artisan skill; some linkage to Sector Skill Council craft-upgradation projects	Stronger potential-validates export-grade skill already held, which can support loan applications and buyer confidence if paired with market linkage
Entrepreneurship / financial literacy modules	Delivered as short embedded components within STT/RPL courses	Limited on its own-not typically converted into actual credit access or business registration support

This pattern suggests that PMKVY's contribution to self-employment in Agra is currently concentrated less in the volume of candidates trained and more in the quality of convergence achieved



around specific RPL projects with strong Sector Skill Council involvement. Where RPL has been paired with buyer or exporter linkage-as in some documented craft-upgradation initiatives-artisans have been able to use certification as a credibility signal to negotiate better terms or, in some cases, to register as independent micro-enterprise units. Where training has proceeded as a standalone STT course without such linkage, the more common outcome has been either placement in an existing workshop as wage labour or, in a substantial share of cases, no discernible change in the artisan's economic position at all.

A second finding concerns gender. Zari-zardozi embroidery in Agra is disproportionately performed by women working from home, often outside formal labour statistics altogether. PMKVY's stated priority for women candidates is therefore particularly consequential for this sub-sector, but the same structural gaps-credit access and market linkage-apply with added force to home-based women artisans, who face additional constraints around mobility, formal identity documentation for loan applications, and control over household income even when they are the primary producers. Self-employment promotion for this segment consequently depends more on complementary interventions, such as self-help-group-linked credit and cluster-level marketing collectives, than on training design alone.

A third finding relates to the export orientation of Agra's crafts. Because a large share of marble inlay, zardozi, and leather output is destined for international buyers, self-employment in the fullest sense-an artisan trading directly rather than through an intermediary exporter-requires quality certification, packaging, and logistics capability that go well beyond what a skilling course can provide. This suggests that PMKVY is better understood, in the Agra context, as one input into a longer entrepreneurship pathway rather than as a sufficient condition for it, and that its self-employment impact should be measured jointly with complementary schemes such as PMEGP, Mudra, and Geographical Indication (GI) protection and branding efforts already in place for products such as Agra's marble inlay and zari-zardozi work.

8. Key Challenges-

- Weak convergence between PMKVY certification and formal credit institutions, leaving working-capital access the binding constraint on enterprise formation.
- Training duration under STT job roles is often too short relative to the years of practice traditionally required for export-grade craftsmanship.
- Limited systematic linkage between RPL-certified artisans and buyers, exporters, or e-commerce market access.
- Gender-specific barriers for home-based women artisans in zari-zardozi work, including documentation, mobility, and control over income.
- Fragmented data on post-training outcomes specific to the handicraft sector in Agra division, making rigorous impact evaluation difficult.
- Dependence of the sector on volatile export demand, which raises the risk artisans face in moving from stable, if low, wage income to uncertain independent production.

9. Policy Recommendations-

- Expand RPL coverage for Agra's craft trades in preference to fresh STT wherever a substantial informally-skilled workforce already exists, since RPL more directly converts existing skill into a bankable credential.
- Build formal convergence protocols between PMKVY certification and credit-linked schemes such as PMEGP and Mudra, so that a completed RPL or STT certificate carries defined weight in loan appraisal for artisan-entrepreneurs.
- Establish structured buyer and exporter linkage programmes for RPL-certified cohorts, potentially in partnership with the Export Promotion Council for Handicrafts and district industry associations.
- Strengthen self-help-group and cluster-based credit and marketing models specifically for home-based women artisans in the zari-zardozi trade.
- Extend and better publicise Geographical Indication branding and quality-certification support for Agra's marble inlay and zardozi products, to help individual artisans capture more value from provenance.
- Commission a dedicated, Agra-specific post-training tracer study of PMKVY beneficiaries in handicraft job roles, disaggregated by sub-sector and gender, to generate the primary evidence base current secondary sources cannot fully provide.

10. Conclusion- PMKVY has established a meaningful institutional presence in Agra's handicraft economy, particularly through Recognition of Prior Learning projects delivered in partnership with the Handicraft and Carpet Sector Skill Council, and its current phase explicitly foregrounds self-employment



and entrepreneurship as programme objectives. The evidence reviewed in this paper, however, indicates that certification alone has not been sufficient to move a significant share of Agra's artisans from wage labour into independent enterprise. The binding constraints lie not within the training content itself but in the surrounding ecosystem-credit access, market and buyer linkage, and, for the sector's large home-based women workforce, additional structural barriers to formal economic participation. The paper's central argument is therefore not that PMKVY has failed the handicraft sector, but that its self-employment potential in a heritage-craft economy like Agra's will only be realised through deliberate convergence with credit, marketing, and branding institutions-a policy design task that extends beyond skilling alone. Strengthening this convergence, with RPL as the primary channel for the existing artisan workforce, offers the more credible route from artisan to entrepreneur than an expansion of short-term training in isolation.

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