

**CONTACT DETAILS OF THE AWARDING BODY FOR THE QUALIFICATION**

**1. Name and address of awarding body:**

**National Academy of RUDSETI  
Chitrapur Bhavan  
15<sup>th</sup> Cross, 8<sup>th</sup> Main  
Malleswaram  
Bengaluru- 560 055  
Ph: 080- 2346 2875  
Email: [info@rudsetacademy.org](mailto:info@rudsetacademy.org)**

**2. Name and contact details of the Individual dealing with the submission:**

**Name: Sri. R. R. Singh  
Position in the Organization: Director General  
Address: Same as above  
Email: [dg@rudsetacademy.org](mailto:dg@rudsetacademy.org)**

**3. List of Documents submitted in support of the Qualifications file (Annexure VII)**

- i. About National Academy of RUDSET
- ii. RUDSETI Model of Entrepreneurship Development
- iii. Curriculum document /Syllabus
- iv. Session Plan
- v. Bank wise list of RSETIs
- vi. Research Studies regarding RUDSETI/RSETI
- vii. Success Stories

## QUALIFICATION FILE TEMPLATE

### SUMMARY

**Qualification Title:** **Costume Jewelry Udyami**

**Qualification Code:** **NARQ40013-Product**

#### **Nature and purpose of the qualification:**

Qualification enables the trainee to set up their own Costume Jewelry manufacturing and sales unit/shop. According to NSSO Data (2013) among workers in rural areas, 54.2% are self-employed and 38.6% work as casual labor, where as only 7.2% have regular wage employment. Most of the self employed are engaged in agriculture and have very little formal skills both in farm and non-farm occupations. Hence, the need to skill rural youth so that the next generation of workers become skilled, productive and contribute positively for the growth of the economy.

On gaining technical skills and skills in entrepreneurship, the candidates trained in this qualification can start their own Photo Studio and also take up outdoor photo and video recording assignments. There is increasing demand for this service especially for private (domestic) and public events in the rural areas and small towns. On becoming an entrepreneur the candidate trained in this qualification will initially promote a micro-enterprise which can gradually grow to become a small and later medium scale enterprise. The Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSMEs are playing a crucial role in providing large employment opportunities at comparatively lower capital cost than large industries. They are also contributing in a significant manner to the industrialization and development of rural and backward areas. This helps to reduce regional disparities and provides for a more equitable distribution of national income and wealth. MSMEs contribute enormously to the socio-economic development of the country. This sector today consists of 36 million units and provides employment to over 80 million persons. The Sector through more than 6,000 products contributes about 8% to GDP besides 45% to the total manufacturing output and 40% to the exports from the country. The MSME sector has the potential to spread industrial growth across the country and can be a major partner in the process of inclusive growth. The Micro, Small and Medium enterprises contribute to over. Entrepreneurship, and resultant creation of employment and wealth, is a major mean for inclusive development. A programme which is conducted with a motive to promote potential entrepreneurs, understanding of motives, motivational pattern, their impact on behavior and entrepreneurial value is termed as entrepreneurial development programme.

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### **Body/bodies which will award the qualification: National Academy of RUDSETI, Bengaluru**

The National Academy of RUDSETI was established in April 2009 in response to an emerging need for capacity building and mentoring of more than 585 Rural Self Employment Training Institutes (RSETIs) established in each district of the country as joint venture between different Banks and the Ministry of Rural Development, Government of India to work as National Level Resource Organization for RUDSETIs and RSETIs and other similar type of Institutes

1. To design and conduct training programmes and undertake project in Enterprise Promotion, Rural Development, Technology Transfer and imparting Human Resource Development (HRD) concepts.
2. To conduct research and development work in the field of Entrepreneurship Development
3. To act as a advisory to policy makers relating to Enterprise Promotion and Rural Development (for Government /NGOs/ Other Organizations / Financial Institutions /Corporate Entities / Central Secretariat, RUDSETI)
4. To take up any other activities connected with Rural Development and Entrepreneurship Development and Rural Development.
5. To provide Consultancy and Counseling Services in the field of Entrepreneurship Development and Rural Development.
6. Any other activity aimed at Development of Entrepreneurship, Rural Development and serving the society at large.

(See Annexure I for a complete profile of NAR and Annexure II for RUDSETI model of Entrepreneurship Development)

### **Body which will accredit providers to offer courses leading to the qualification:**

National Academy of RUDSETI, Bengaluru

### **Body/bodies which will be responsible for assessment:**

National Academy of RUDSETI, Bengaluru

### **Occupation(s) to which the qualification gives access:**

This qualification will enable the trainee to establish his/her own Costume Jewelry making unit and will also employ more skilled workers in due course to meet the increasing demand. The trainee will also be able to take-up retail business of costume / fashion jewelry also commonly referred to as imitation or artificial jewelry. This type of jewelry is different from 'Fine Jewelry' which is made of precious metals like Gold, Silver, Platinum and precious stones like Diamonds, Gems and pearls. Besides skills in the field of Costume Jewelry making, the qualification will give access to the trainee to:

1. Acquire and internalize the required Entrepreneurial Competencies (skill as well as attitude).
2. Knowledge and techniques for identifying the business opportunities, selection of an entrepreneurial activity, launching of the venture and skills for managing a Micro Enterprise.
3. Build confidence in one's own abilities

## QUALIFICATION FILE TEMPLATE

**Proposed level of the qualification in the NSQF:**

Level 3

**Anticipated volume of training/learning required to complete the qualification:**

104 hours

See Annexure III for Curriculum document and annexure IV for Session Plan

**Entry requirements / recommendations:**

Male or Female Candidates in the age group of 18 to 45 years having inclination for taking up costume jewelry making as a self employment occupation.

**Progression from the qualification:**

This qualification will enable the trainees to become Self Employed by setting up a Costume Jewelry making unit / shop. In due course they will graduate to become an entrepreneur through expansion thereby providing employment to others also by way of opening retail outlet, door delivery and also through on-line selling.

**Planned arrangements for the Recognition of Prior learning (RPL):**

Not applicable

**International comparability where known:**

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## QUALIFICATION FILE TEMPLATE

Formal structure of the Qualification			
Costume Jewelry Udyami	Mandatory/ Optional	Estimated Size (learning hours)	Level
<b>Professional Knowledge</b> <b>A - Entrepreneurship</b> <ol style="list-style-type: none"> <li>1. Knowledge of self-confidence , attitude</li> <li>2. Entrepreneurial competencies</li> <li>3. Banking, insurance , financial accountancy and management</li> <li>4. Legal aspects ,regulatory aspects of SMEs</li> </ol> <b>B – Technical Knowledge</b> <ol style="list-style-type: none"> <li>5. Scope and opportunities for Costume Jewelry making.</li> <li>6. Tools and raw materials for making costume Jewelry making.</li> <li>7. Designing of Jewelry, joints designing, different parts of Jewels.</li> <li>8. Packing and merchandising.</li> </ol>	Mandatory	12 hours	Level 3
<b>Professional Skills</b> <ol style="list-style-type: none"> <li>9. Drawing the inner and outer designs for various types of jewels.</li> <li>10. Drawing designs for Jewel joints.</li> <li>11. Making of Rings and Chains.</li> <li>12. Making of Bangles and Necklace.</li> <li>13. Making of Steads and Dollars.</li> </ol>	Mandatory	54 hrs	Level 3
<b>Core Skills</b> <ol style="list-style-type: none"> <li>14. Business Opportunity Identification</li> <li>15. Market Survey and Business Plan Development</li> <li>16. Planning and Risk Assessment</li> <li>17. Problem solving</li> <li>18. Time management</li> <li>19. Communication</li> <li>20. Business Management skills</li> </ol>	Mandatory	12 hrs	Level 3
<b>Admission, Evaluation Test &amp; Valedictory</b>	Mandatory	6 hrs	-
<b>Total Duration of the Course</b>		<b>104 hrs</b>	

**Body/Bodies which will carry out assessment:**

This qualification will be used by 585 RSETIs (list is furnished in Annexure IV) across the country which has been established in each district. These RSETIs are controlled by commercial banks (both Government owned and Private). NAR is a separate body and there is no linkage in management and control between the RSETIs offering the training and NAR which will conduct the assessment. The assessment of outcome of the qualification will be done by NAR which is an independent organization. It is run by professionals who are expert in rural entrepreneurship development. In NAR there will be a separate vertical similar to 'Controller of Examinations' in Universities, which will conduct the assessment through its empanelled assessors at the RSETI level. The empanelled assessors will be provided training by NAR.

**How will RPL assessment be managed and who will carry out?**

Not Applicable

**Describe the overall assessment strategy and specific arrangements which have been put in place to ensure that assessment is always valid, reliable and fair and show that these are in line with the requirements of NSQF.**

Assessment tools for the Qualification are decided on the basis of composition of knowledge and skill in that particular Course. All assessments shall have at least two tools viz.1. Practical test and 2. Written test and/or Viva.

**1. Assessment process:**

The assessment will be primarily carried out by collecting evidence of competence gained by the trainees by observing them at work, asking questions and initiating formative discussions to assess understanding and by evaluating their practical work. The question papers for the theory Examinations contain objective/descriptive type questions, drawings etc.

**Minimum pass mark:** Overall 50% of marks allotted

**2. Testing and certifications for the course:**

Arrangements will be made by NAR to ensure that the evidence on which assessment / judgments made are comparable for all trainees and that the judgments made does not vary from assessor to assessor. Arrangements relating to the conduct and monitoring process of assessment are as follows:

- Questions papers will be prepared by NAR in consultation with vocation experts in the field.
- Structured tests at the Institute level will be administered in the presence of the assessors.
- The tests will be supervised and monitored at every Centre
- Theory and practical Examinations will be carried out with invigilators/examiners with the overall supervision of the certified assessors.
- Examiners called for evaluation of practical will have technical expertise in the field

## QUALIFICATION FILE TEMPLATE

### ASSESSMENT EVIDENCE

#### Assessment & Evaluation:

The trainees will be assessed through a structured test process. The test will comprise of both written, practical and viva voce. Standard question paper will be devised keeping in view the expected outcome of the training. The test will be administered by certified and empanelled assessors at RSETI level. The technical skill component will be tested through practical examination. Both of these tests will be followed by personal interview wherein the entrepreneurial competencies will be tested. The extent of internalization of the inputs given will be tested. The face-to-face interview will assess the overall ability of the trainee concerned to perform the defined job role including behavioral aspects of entrepreneurial competencies. On getting the results of these tests from the assessors at ground level, a senior expert in entrepreneurship at NAR, Bengaluru will review the marks and on his validation, system generated certificates will be issued to the successful candidates online.

## QUALIFICATION FILE TEMPLATE

Entrepreneurship Development				
Assessable Outcomes	Performance Criteria	Assessment Criteria		
		Total	Theory	Practical
1. Candidate is clearly able to differentiate between Wage employment, Self-employment and Entrepreneurship	PC 1 – Understanding the Context and Need for Rural Entrepreneurship Development, Role of RSETIs	1	1	0
	PC 2 – Developing Self Confidence and Positive Attitude (Micro Lab & Tower Building)	2	1	1
2. Understand, appreciate and develop the self-confidence for embarking on self-employment / entrepreneurship.	PC 3 – Comparative Advantages of Entrepreneurship and Self Employment over Wage Employment	1	1	0
	PC 5 - Understanding and internalizing entrepreneurial competencies	5	2	3
3. Understand and internalize entrepreneurial competencies and know their importance for becoming a successful entrepreneur.	PC 9 - Understanding the process of steps in Problem Solving	2	1	1
	PC 10 – Time Management – Understanding of Basic Concepts and ability to manage time	3	2	1
4. Trainee is able to understand the legal and regulatory aspects of launching an enterprise.	PC 11 – Effective Communication Skills – Understanding of Basic Concepts and ability	2	1	1
	PC 12 – Ability to assess market conditions and identify appropriate business opportunities	2	1	1
5. Trainee is able to appreciate need for continuous growth and expansion of an enterprise	PC 13 – Understanding of Banking & Insurance and how it can help a start up enterprise	2	1	1
	PC 14 – Ability to Prepare Business Plan based on data obtained from Market Survey	10	6	4
6. Trainee is able to analyze major trends in a given economic sector / sub-sector and identify Business Opportunities	PC 15 – Understanding licensing and regulatory aspects of launching an enterprise.	2	1	1
	PC 16 – Ability to Maintain Books of Accounts and Develop Financial Statements for a Small Business	5	3	2
7. Trainee is able to conduct market survey and develop sound Business Plans based on obtained data.	PC 17 – Understanding and ability for Inventory and Materials Management	5	3	2
	PC 18 – Understanding and ability for Sales and Marketing	5	3	2
8. Develop effective personal management skills like time management and communication skills.	PC 19 – Human Resource Management – Understanding of Concepts and ability to manage a team	5	3	2
	PC 20 - Understanding of Basic Laws relating to MSMEs	5	3	2
9. Knows to maintain simple books of accounts and prepare financial statement for small business	PC 21 – Growth and Strategic Planning - Understanding of Concepts	3	3	0
10. Trainees able to devise a simple marketing and sales strategies and plan for a small business				
11. Trainees able to manage small team of workers required for managing a small business				
<b>Total REDP</b>		<b>60</b>	<b>36</b>	<b>24</b>



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<b>Professional Knowledge</b>	<b>PC 1</b> – Good level of interest in becoming a professional Costume Jewelry maker.	10	10	Nil
<b>B. Technical Knowledge</b>	<b>PC 2</b> – Knowledge of Various techniques and designs for making Costume Jewelry making.	10	10	Nil
1. Interest generated in learning the techniques of Costume Jewelry making for taking it up as self employment venture.	<b>PC 3</b> – Knowledge of various tools required for Costume Jewelry making.	10	10	Nil
2. Knowledge of various techniques and designs for costume jewelry making.	<b>PC 4</b> – Knowledge of various raw materials required for costume jewelry making.	10	10	Nil
3. Knowledge of various tools, raw materials required for costume jewelry making.	<b>Total</b>	<b>40</b>	<b>40</b>	<b>Nil</b>
<b>Professional Skills</b>	<b>PC 1</b> – Ability to draw both inner and outer designs for various types of jewels.	20	Nil	20
1. Ability to draw the inner and outer designs for various types of jewels.	<b>PC 2</b> – Ability draw designs for various types of joints in jewelry making.	15	Nil	15
2. Ability to draw design for various kinds of jewel joints.	<b>PC 3</b> - Ability to visualize new and attractive designs.	15	Nil	15
3. Creativity in visualizing of new and attractive designs.	<b>PC 4</b> - Ability to make Rings and Chains.	15	Nil	15
4. Ability to make Rings and Chains.	<b>PC 5</b> – Ability to make Bangles and Necklaces.	20	Nil	20
5. Ability to make Bangles and Necklaces.	<b>PC 6</b> – Ability to make Steads and dollars.	15	Nil	15
6. Able to make Steads and Dollars.	<b>Total</b>	<b>100</b>	<b>NIL</b>	<b>100</b>
<b>Total for the Entire Course</b>		<b>200</b>	<b>76</b>	<b>124</b>
<b>Means of assessment 1:</b> Practical Test				
<b>Means of assessment 2:</b> Written Test & Viva Voce.				
<b>Pass : overall 50 % and above</b>				

## QUALIFICATION FILE TEMPLATE

### SECTION 2 - EVIDENCE OF LEVEL

#### Option B: Key Requirements of the Job Role

Title of the Qualification: NARQ30004 – PRODUCT – Costume Jewelry Udyami				
NSQF LEVEL - 3				
Process Required	Professional Knowledge	Professional Skills	Core Skills	Responsibility
Persons may carry out a job which may require limited range of activities routine and predictable	Basic facts, process and principle applied in trade of employment	Recall and demonstrate practical skill, routine and repetitive in narrow range of application.	Communication written and oral, with minimum required clarity, skill of basic arithmetic and algebraic principles, personal banking, basic understanding of social and natural environment	Under close supervision, some responsibility for own work within defined limit.
The Costume Jewelry making and sale unit being a production cum retail sales is required to be in fixed place having infrastructure facilities like Road, electricity, water and conveyance facilities. If the unit is also doing retail sale business, it should preferably be in a prominent place near to residential areas.	Factual knowledge of tools, equipments and availability of required raw materials and also basic knowledge of surrounding area to develop a client base. Knowledge of on line marketing can boost the customer base and sales.	Ability to make use of proper tools for specific works, use of good quality raw materials (metals, gems, stones etc.) for maintaining good quality products and continuous practice for improving efficiency and also to stick to clearly identified quality standards.	Enterprise launching and business management skills to a limited scale. This can be imparted through training.	Since this training leads to entrepreneurial outcome responsibility for own work and learning is to be present and demonstrated.

**What evidence is there that the qualification is needed?**

Entrepreneurship has been embedded in the Indian genius and is a part of its tradition. India traditionally has been an entrepreneurial society. Traditionally, the entrepreneurship of many communities has been facilitated principally by the successful use of informal 'entrepreneurial ecosystems' and interdependent business networks. Further, there is also a rich tradition within the Indian Diaspora, spanning the past several hundred years, whose spirit of enterprise is legion.

Entrepreneurship in India occurs in 'far more encompassing and far reaching ways than in developed countries', and could therefore be far more complex, for there is so much more that needs to be done. Commentators today celebrate the ubiquitous Indian attitude of '*Jugaad*' (a Hindi word roughly translated as 'creative improvisation) tool to somehow find a solution based on a refusal to accept defeat, and calling on initiative, quick thinking, cunning and resolve to quickly fulfill market demands at the lowest possible prices) as an entrepreneurial trait that has been as much a part of everyday Indian living as its rich tradition of philosophy and speculation.

The development and impact of entrepreneurship in India has intensified in recent times, particularly with the rise in knowledge-intensive services. New entrepreneurs who do not belong to traditional business communities have begun to emerge in large numbers. Entrepreneurship has grown rapidly, visibly so, creating wealth and generating employment, especially in the past twenty years. Crucial efforts initiated after economic liberalization – including systematic attempts to reduce the 'license raj', greater efforts to make finance more easily accessible to entrepreneurs and other institutional support to 'techno-preneurs' – have helped improve the climate for Entrepreneurship.

Thus, the opportunities created by today's global knowledge economy coupled with the 'unshackling of indigenous enterprise', have continued to making India a 'fertile ground' for Entrepreneurship. Recent surveys, such as those undertaken by Goldman Sachs and Pricewaterhouse Coopers, have estimated that India has the potential to be among the world's leading economies by 2050. Further India's economy can potentially gain significantly from the country's characteristic features – a democratic open society, a strong technology base (with capacity for leapfrogging), unparalleled diversity, vibrant capital markets (including growing private equity and venture capital markets), an increasingly youthful population (50% of India is 25 years and younger), a sizeable market of a large number of customer with vast unmet needs as well as an environment of full and free competition in the private sector.

## QUALIFICATION FILE TEMPLATE

In order to give impetus to this growing demand of first generation entrepreneurs to gain formal training in entrepreneurship knowledge and skills RSETIs have been established by various Banks. Ministry of Rural Development gives part funding of the training. The RSETIs have been established on the RUDSETI models which have been proved very effective in eradicating the problems of unemployed youth. The trainings by these Institutes are unique in the sense they are demand based. The Institutes have got the experience of conducting these Programmes over the years.

There is a huge demand for Costume or Fashion Jewelry (also called as artificial or imitation jewelry) among the youth. Gems and Jewelry business in India contributes to 6-7% of the country's GDP. During the FY 2014-15 India has earned \$39.9 billion from export of Gems and Jewelry (both fine and costume jewelry). This also shows that there is scope for these products even outside India. Moreover, the labor being considerably cheap in India, the cost of costume jewelry is quite low and hence, there is huge scope both India and outside for sale of these items.

Apart from this, owing to increasing cost of Gold and Diamond, fine jewelry is becoming costly and a large section of the population is not able afford these fine jewelry products. From the point of safety also wearing the original gold and diamond jewelry is risky. As such the youth today prefer costume jewelry, also because of emerging fashion trends and match of jewelry with different costumes. Being cheaper than fine jewelry it also gives more choices to customers and also the option of owning more number of pieces to suit various costumes and for different occasions

Persons having interest and those who are creative in nature can become successful in this kind of venture. Moreover, the raw materials and items (parts of jewelry) ready to use for assembling are available in the market. Hence, making of costume jewelry is not a very difficult skill and if a proper training is given on concept and skills supported by soft skills on business management and human relations, one can take it up as a profitable venture for making this activity his/her livelihood. Also there is ample scope for providing employment to similarly skilled workers in rural areas. The profession hence is found to have lot of potential for providing self employment opportunities with affordable investment for both male and female youths.

**In order to identify the potential programmes as per the needs of the unemployed youth, a Committee of General Managers of top 5 RSETI sponsoring Banks has been constituted. The General Managers of State Bank of India, Punjab National Bank, Bank of Baroda, Central Bank of India and Bank of India are the members of this Committee. In addition, Executive Director, RUDSETI, National Director for RSETIs and Director General, National Academy of RUDSETI who got rich field experience also joined this Committee. The above Committee met at Mumbai on 7th November 2016. After thorough discussions and based on the past experience the Committee short listed potential /need based courses for training rural unemployed youth in the RSETIs. The training in 'Costume Jewelry' is one such shortlisted need based training.**

See Annexure VII for Success Stories of candidates trained under this Qualification.

## QUALIFICATION FILE TEMPLATE

### What is the estimated uptake of this qualification and what is the basis of this estimate?

Presently there are 585+ Rural Self Employment Training Institutes (RSETIs) across the country sponsored by various Banks. National Academy of RUDSETI is the anchoring Institution which designs and approves the training programmes being conducted by these RSETIs. The Training Modules are demand driven and are vetted by National Academy of RUDSETI, having experience of running similar programmes by the RUDSETIs since over three decades. 'Costume Jewelry' (earlier called as Imitation/Artificial Jewelry) is one of the most popular need based training programmes conducted by these Institutes. These programmes are having very good settlement rate.

Candidates trained in this activity have successfully established their units by availing credit facilities or investing own funds. The RSETI MIS is enabled to record the settlement of candidates by capturing of action photos, pass book entries, loan sanction letter copy etc. which is available for verification. The number of trainees under this qualification during the past three years is as under:

FY	No. of Training Programmes	Number of Candidates
2013-14	80	2165
2014-15	66	1688
2015-16	74	1936

Cumulative settlement rate for the above training is 58% and observing the above trend, the candidates trained under the above qualification file, the number of candidates to be trained in the next 3 years is estimated at more than 10,000.

### What steps were taken to ensure that the qualification(s) does/do not duplicate already existing or planned qualifications in the NSQF?

Similar course leading to holistic understanding of the area of making of 'Costume Jewelry' and leading to entrepreneurial outcome is currently not offered by NCVT or any of the Sector Skills Councils. Hence, the activities are unique and the Qualification does not get duplicated.

## QUALIFICATION FILE TEMPLATE

### **What Arrangements are in place to monitor and review the qualification (s)? What data will be used and at point will the qualification (s) be revised or updated?**

National Academy of RUDSETI has put in place a robust MIS for RSETIs. Comprehensive data (Course wise/Bank Wise/State Wise) for all RSETIs is maintained by NAR in the said MIS. Entry level data include the photograph of the candidate other basic details. Course modules are made available in the MIS and the website of NAR. Training logs and Post Programme Reports with action photographs of the training are also made available in the MIS. Details of Settlement and credit linkages are uploaded in the MIS with action photos and documentary proofs. The State Directors of RSETIs are also visiting the RSETIs every quarter for reviewing the quality of training / settlement. Officials from the controlling offices of the Banks and NAR are also making periodic visits to the RSETIs for reviewing the activities. MIS reports are used for viewing the settlement of the trained candidates, their level of income and employment generation by them. Feedback obtained from the trained candidates, RSETI sponsoring bank and other stake holders are used to review/update the course.

## **SECTION 4 - EVIDENCE OF RECOGNITION AND PROGRESSION**

### **What steps have been taken in the design of this or other qualifications to ensure that there is a clear path to other qualifications in this sector?**

The candidates who are trained in 'Costume Jewelry' training may attend skill up gradation programme for the subject qualification file where in specialized inputs are given for enabling the candidates for technology up-gradation. The candidates are also eligible for attending the Growth Programmes in RSETIs which will help them draw a growth plan for their business and go in for expansion and diversification in the related field of activity.