



MARKETPLACE LITERACY

Madhu Viswanathan
University of Illinois
& Marketplace Literacy Project

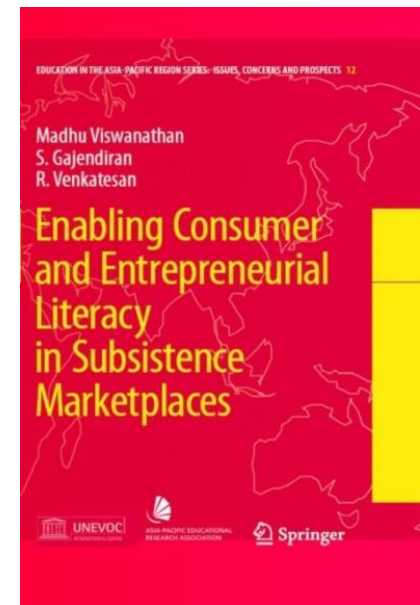


Synergies Across Research, Teaching, and Social Initiatives



Marketplace Literacy

- Focus on marketplace literacy instead of financing or market access
- Socially embedded form of marketplace literacy; not basic literacy
- Emphasizes know-why about marketplaces as basis for know-how about being informed consumers or entrepreneurs



Running a food shop to survive?

- Have cooking skills to make and sell food (vocation or trade skills)
- But to run it successfully – *know-how*
 - designing menus
 - ensuring raw material
 - identifying good location
- To adapt to changing circumstances and opportunities – *know-why* or a deeper understanding of marketplace
 - retailing partly-prepared food to households
 - supplying restaurants
 - even changing from food to some other business based on a broader consideration of opportunities

What is Marketplace Literacy?

- Levels of marketplace literacy
 - Vocational/trade
 - Know-how
 - how to design products
 - how to communicate benefits
 - Know-why
 - Deeper understanding of marketplace
 - Why choose an enterprise
 - Why strive for customer value

Marketplace Literacy Approach

- Begin with know-why as basis for know-how
- Build on social skills irrespective of literacy level
- Use role-plays, picture sorting, simulated shopping
- Treat consumer and entrepreneur as two sides of the same coin
- Concretize, localize, “social”ize

Marketplace Literacy Example Task

– Prioritizing Elements of Business



Wholesale Rice Shop



Currency



Wholesale Rice Delivery



Rice Producer/Harvester



Consumers



Retail Rice Shop

Original 5-Day Training Program

- Day 1 – Marketplace Literacy
 - Exchanges and Value Chains
- Day 2 – Consumer Literacy
 - Role play with shops
 - Value is the key concept
- Days 3-5 - Entrepreneurial Literacy
 - Evaluating business opportunities
 - Consumer-oriented business philosophy
 - Product Design
 - Distribution
 - Promotion
 - Pricing
 - Finance and Accounting
 - Sustainable consumption and production
 - Ethics and society
- Program configured into 1 day marketplace literacy and 2 day entrepreneurial literacy or other formats



Method

- Bottom-up research to learn strengths and vulnerabilities
- Curriculum development
 - Broad learning goals
 - Specific content/topics
 - Instructional methods
 - Materials
- Piloting and customization
- Documentation



Viswanathan, Madhu, S. Gajendiran, and R. Venkatesan (2008), *Enabling Consumer and Entrepreneurial Literacy in Subsistence Marketplaces*, Dordrecht, The Netherlands: Springer.

Method

- Assessment
 - Qualitative
 - Consumer literacy
 - Entrepreneurial literacy
 - Quantitative
 - Self-reports
 - Ability
 - Skills, self-confidence, and awareness of rights
- Using technology to increase reach and impact
 - Video-based education
 - Community based television programs



Our Work with a Large Microfinancing Organization

- Movie as emotional platform
 - Embedded with marketplace literacy issues
 - Raises awareness of issues
- Self-administered in-depth education through multi-media content
 - Clips of movies as review
 - In-class assignments
 - In village applications between sessions
 - Connects personal to marketplace aspirations



Marketplace Literacy Communities in South India

- Chennai and three clusters of villages nearby
- Formal relationships with approximately 100 self-help groups of 15-20 women
- Developing relationships with farmers, women self-help groups, entrepreneurs, middle-men, store owners
- Enables innovative education and research
- Program-centric → deployment-centric → community-centric



Evolution of Marketplace Literacy Program

- Face-to-face program in Tamil Nadu - 2003-08
 - 5-day program
 - 1 and 2-day programs
 - Scale → Hundreds
- Facilitator-based program
 - Community video episodes
 - Andhra Pradesh
 - Design since 2006
 - Delivery 2013
 - Scale → Hundreds
- Teacherless approach
 - Tamil Nadu – 2011-
 - Scale of non-profit → Thousands (2000-2500 expanding to 5000)
 - Scale of partner → 12000 to date (12000 a year and then expansion)
- Face-to-face program in Tanzania
 - Pilot with Maasai tribe – 2013
 - Program – 2014
 - Scale – Hundred?
- Face-to-face program in Argentina in pilot stage
- Face-to-face program in Illinois
 - Piloted (2013-14) and being launched in rural and urban locations
 - Scale in next two years – Thousands?
- Summary timeline

Envisioning Social Initiatives

- Phases
 - Identify a need
 - Design a solution
 - Deploy a technology to maximize reach
 - Develop an enterprise model
- Orientations
 - Program-centric
 - Scaling-centric
 - Community-centric

Issues and Limitations

- Format
 - Number of days
 - Number of phases
 - Homework
- Severity of constraints
 - Pie in the sky?
 - Tanzania experience
- Training and opportunity at one point in the value chain versus broader marketplace soft skills?
 - Digital opportunities versus other opportunities
 - Level of literacy
 - Build local livelihood opportunities into program as examples to work through and develop business plan around
- Approaches
 - Self-employment and Wage employment
 - Separating grants/loans from education
 - Assessment
 - Specific arenas of customer/entrepreneur/employee
 - Adaptivity over time