

## Empowering Rural Women

### Training Rural women in basic entrepreneurship

9-4-11 Dear beloved Pandian and Balu,

Hope you and all the rest of our friends in Madurai are fine.

This is to introduce to both of you, **Professor Madhu Viswanathan**. [[mviswana@illinois.edu](mailto:mviswana@illinois.edu)]. He is a very good friend of Professor D. Sudharshan [Gatton College of Business and Economics]. Dr. Madhu is at the Dept of Business Administration, College of Business at the Univ. of Illinois at Urbana-Champaign, about six hour drive from Lexington, KY.

He is also an expert in several areas in his chosen field. Ph: 217 - 333 4550. His projects in South India have made meaningful contributions to help the deserving women at the lowest rung of the economic ladder and help them climb out of poverty with proper understanding and knowledge of fundamental business ideas.

Yesterday evening we met and had a detailed discussion on his commendable projects he and his team have been undertaking in several parts of Tamilnadu and Andhra Pradesh. They help women with no education of any kind, to become capable entrepreneurs, understanding basics of business and making a great difference in their lives and quality of life.

Was quite impressed to say the least. Have requested him to help train some women from the Thonugal PURA so that the trained person can then help the budding women entrepreneurs. Kindly feel free to directly interact with him to set up a visit for his folks to visit Thonugal when the ladies gather to learn about new things.

They may find worthwhile ways to expand the ability of the ladies who use the micro-lending program I saw. In fact, if possible, the Micro-lending firm that is at Thonugal may also participate in some of the areas where Professor Madhu's team has provided the basic education in these matters.

Would be worth for several of village folks to get full training how to help their own village folks as Professor Madhu is very willing to train them. Please follow up or advise those in charge of these matters at the Thonugal PURA to make use of such wonderful help extended.

Have extended an invitation to Professor Madhu to come on board as an Institutional Partner with the 'We Serve' Foundation. Rural and poor women who lack formal education all over the world may benefit from the programs Professor Madhu has developed. The women who have taken these helps in and around Chennai are already seeing significant changes for the better in their lives. Quite impressive indeed.

Await your kind response at your earliest convenience.  
Let me know if I can be of further help.

Best regards. Yours truly,

**Dr. M. S. Viji, M.D.** [msviji2020@yahoo.com](mailto:msviji2020@yahoo.com)

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9-5-11

Dear Dr. Viji, It was truly an honor to meet you. We will follow up asap with the connections you have made for us. Thank you for your invaluable support of our endeavors. I have put some generic information down below about the Marketplace literacy Project and also some links to materials.

Thanking you.

Madhu

## MARKETPLACE LITERACY EDUCATION

[www.marketplaceliteracy.org](http://www.marketplaceliteracy.org)

We have developed a unique consumer and entrepreneurial literacy program for low-literate, low income individuals. Previous work has focused on at least two key elements that individuals living in subsistence need to participate in marketplaces, financial resources (e.g., microfinancing) and market access. We focus on a third key element, marketplace literacy. Marketplace literacy is not basic literacy – rather, it relates to skills, self-confidence, and awareness of rights with respect to the marketplace. We conducted research aimed at understanding life circumstances and marketplaces in subsistence contexts in urban and rural parts of South India. We used the research as a basis for developing a consumer and entrepreneurial literacy educational program which assumes that our audience cannot read or write (<http://www.business.illinois.edu/subsistence>).

This program uses the “know-why” or an understanding of marketplaces as a basis for the know-how of being an informed buyer or seller. Despite the difficulties with abstract thinking that low-literate individuals may experience, we enable deeper understanding of marketplaces by leveraging the social skills that participants bring to the program and relating educational content back to their lived experiences. We use a variety of methods such as picture sorting, simulated shopping, and role plays. We believe such understanding can enable individuals to place themselves on a path to lifelong learning.

We innovate in terms of the content as well as the delivery method, covering concepts using picture sortings, role plays, and so on, that tap into people's lived experiences (Video introduction at <http://busvideo2.business.uiuc.edu/college/videos/subsistence/marketplaceliteracy/uiucintroshort.html> , Powerpoint slides at <http://www.business.illinois.edu/subsistence/docs/EnablingMarketplaceLiteracy.pdf> ). Topics covered range from consumer skills to choosing an enterprise to start and being customer oriented.

We documented our approach in a recently released book "Enabling Consumer and Entrepreneurial Literacy in Subsistence Marketplaces" by Springer in an education series in alliance with UNESCO (<http://www.springer.com/education/book/978-1-4020-5768-7> ).

This book describes research on low-literate, poor buyers and sellers in subsistence marketplaces, the consequent development of our innovative marketplace literacy educational program that enables consumer and entrepreneurial literacy, and implications of the research and the educational program for business, education, and social enterprise.

Our program has also been described in recent press outlets such as the Wall Street Journal (<http://online.wsj.com/article/SB125187240878878743.html>).

Following extensive piloting and assessment, the program is being scaled through large social enterprises with plans for implementation in other countries and contexts.

- In the state of Tamil Nadu, we are working with Madura Micro-Finance Limited to enable video based self-administered marketplace literacy education to groups of women, using a movie about empowerment produced for educational purposes as an emotional platform.
- In the state of Andhra Pradesh we are working with the Byrraju Foundation to eventually reach villages through community-produced video-based education coordinated by facilitators at community centers.
- In communities in Chennai, we are working to provide video-based marketplace literacy education to groups of women

Thus, we are gaining experience in scaling marketplace literacy education in a variety of ways, ranging from training trainers to creating self-administered video based education. We seek to work with organizations and governments interested in customizing marketplace literacy education to reach a large audience. We can customize our program content to different degrees of depth and breadth (e.g., health-related consumer literacy, broader business education, agricultural literacy, etc.)

## Contact Information

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R. Venkatesan, LEARN (Livelihood Education And Research Network), Marketplace Literacy Project and SDV Educational Trust, Email – [marketliteracy@yahoo.co.in](mailto:marketliteracy@yahoo.co.in), Phone: 919710265183

## Selected Publications

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

Viswanathan, Madhubalan, Srinivas Sridharan, Roland Gau, and Robin Ritchie (2009) “Designing Marketplace Literacy Education in Resource-Constrained Contexts: Implications for Public Policy and Marketing,” *Journal of Public Policy and Marketing*, 28 (1), 85–94.

Viswanathan, Madhubalan, S. Gajendiran, and R. Venkatesan (2008), “Understanding and Enabling Marketplace Literacy in Subsistence Contexts: The Development of a Consumer and Entrepreneurial Literacy Educational Program in South India,” *International Journal of Educational Development*, 28 (3), 300-19.

## Resources

When you encounter a pdf that asks for a password, please use the word **subsistence**. **It also means that the file you are accessing is for your use only and not for further distribution.** I thank you for your cooperation as some files may contain papers under review and so forth.

1. Websites - <http://www.business.illinois.edu/subsistence> and [www.marketplaceliteracy.org](http://www.marketplaceliteracy.org)
2. All publications except books  
<http://dl.dropbox.com/u/10091942/Submktinitiativepublications.7z>  
or here <https://netfiles.uiuc.edu/mviswana/www/>
3. Materials about marketplace literacy

Marketplace Literacy Project video introduction: <http://www.business.illinois.edu/subsistence/outreach/>

Marketplace literacy slides including materials  
<http://www.business.illinois.edu/subsistence/docs/EnablingMarketplaceLiteracy.pdf>

Marketplace literacy book  
<http://www.springer.com/education+%&+language/book/978-1-4020-5768-7>

## Papers

<http://dl.dropbox.com/u/10091942/Submktinitiativepublications/Marketplace%20Literacy/IJED2008.pdf>  
<http://dl.dropbox.com/u/10091942/Submktinitiativepublications/Marketplace%20Literacy/JPPM%202009.pdf>

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7-24-12 Dear friend Madhu, Hope you are fine.

Got back to Lexington, KY yesterday afternoon and trying to catch up with several pending items.

### 1) Educating poor women in entrepreneurship:

Once again, sincere thanks to the three gentlemen who are helping women learn the essentials of entrepreneurship at the micro level and feed their families.

Have requested our Chief Operations Officer Mr. Balu at i-Grandee to set up the training sessions at Thonugal village. Would request Venkatesan, Vijayakumar and Sudhakar to contact Mr. Balu ([baluspura@yahoo.com](mailto:baluspura@yahoo.com)) to set

up these sessions soon. Kindly permit us to document these with HD camera and start offering these as webcast and podcast to various locations for adult education. We shall also plan on several languages - that the viewer can select and watch.

Using modern technology of web-casting will allow reaching out to hundreds and thousands quickly and also spread your message far and wide in empowering the poor. We sincerely appreciate your collaboration in this IGNITING MINDS Mission under the 'We Serve' Foundation initiative.

**2) Educating children on financial and money matters:**

During our meeting in Chennai on July 16 th, I requested the three gentlemen to come up with similar program to educate young children about money and financial matters. As they grow up, they will be knowledgeable and avoid incurring predatory loans. This will stop becoming slaves in servitude or suicides, etc. due to oppressive debt.

Kindly visit: <http://www.MoneyAsYouGrow.org> and review the 20 points and activities suggested in gradually educating children from a young age in these important matters. The enclosed three files give you further details on what is taught and how this is done. Of course, this is specifically prepared for the children in the US. Would request you to develop such simple and effective ways to introduce to the poor children in rural / urban India the concept of money, finance, debt, etc. We can provide these lessons via our Virtual Classrooms and enhance the learning experience. This will be very effective to empower poor children and prevent unwanted problems in their lives from incomplete understanding of the facts about money and finances.

Now that you have figured out how to engage ladies to learn about business in an interactive way, similar 'workshops' can be created in financial lessons.

Await your kind reply on these ideas.

Best regards. Yours truly,

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7-24-12 Dear sir,

We look forward to working with you. We can commit to #1 below. We will need to think through what we can contribute to #2 below. In order to deliver on our prior commitments with a small team that also conducts research, and creates educational experiences for university students from the US, we have to be focused on the core mission relating to marketplace literacy and the audience we work with. We will certainly discuss this when I visit them in a couple of weeks and get back to you on what role we may be able to play. Thank you for understanding.

Madhu Viswanathan  
Diane and Steven N. Miller Professor in Business  
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Homepage: <http://www.business.uiuc.edu/~madhuv/homepage.html>  
Subsistence Marketplaces Initiative: <http://www.business.uiuc.edu/subsistence>  
Non-profit website: [www.marketplaceliteracy.org](http://www.marketplaceliteracy.org)  
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