

Chapter 2

Developing a Consumer and Entrepreneurial Literacy Educational Program

This chapter outlines the development of a consumer and entrepreneurial literacy education program based on the research described in Chapter 1. We describe the need for such a program, and the philosophical orientation, content, and instructional methods, relevant to the development of the program. The details of the 5-day educational program are presented. Piloting, implementation and assessment of the program to date are discussed.

2.1 Overview

Business education offers low-literate, low-income individuals a way up economically and can enhance the economic well-being of poor communities. Whereas microfinancing and vocational literacy have been emphasized in recent decades, our emphasis on generic consumer and entrepreneurial literacy supplements these very important efforts in the economic realm and addresses a central need. Some organizations provide adult education that helps individuals to develop consumer skills. Such adult education focuses on basic reading and counting skills as well as day-to-day functional skills that individuals need in their roles as customers. Through techniques such as role-playing, adult education tends to be very functional and of immediate use to participants. Our research suggests that such classes can be transformational experiences that open the door to an altogether different existence where individuals are aware of their rights as customers, willing to bargain and argue, and willing to take action against unfair practices. Some organizations also provide training to individuals to start very small businesses. Topics covered include understanding costs, understanding product design, making safe and clean products, packaging, delivering customer service, and determining fair pricing. Such training empowers individuals to explore options for starting a business and gives them the confidence and basic skill sets to be successful.

Individuals are faced with at least three barriers to starting a business: (1) intellectual, relating to the skills needed to run a business successfully; (2) psychological, which prevents them from contemplating the possibility of starting a business or having the confidence to pursue such a venture; and (3) financial. Our research on low-literate,

low-income buyers and sellers provided a basis for developing an educational program that will help individuals overcome the first two barriers. By providing insight into the unique issues that customers and sellers face in a developing context, the research provided a basis to translate generic business principles into educational materials and guidelines for an educational program.

2.2 Development of the Consumer and Entrepreneurial Literacy Educational Program¹

In 2003, using the research as a basis, our team which combined over three decades of experiences in social service organizations and two decades of experience with business research and education, developed a curriculum for an educational program in entrepreneurial and consumer literacy for low-literate, low-income individuals. The curriculum grew out of extensive discussions of learning goals, content to be covered, and methods for conveying the content. We drew from experience in business education, vast experience in developmental work in low-income communities, and our extensive research.

2.2.1 Overview of Program Development

The method employed here in the development of an educational program involved several phases. In the first phase, an analysis of a small sample of existing educational materials and educational programs for both customers and sellers was undertaken.² The aim here was to assess existing programs and identify key issues. In the second phase, the educational program and materials were developed, essentially by customizing generic business principles from contemporary education and generating new educational material that fit the unique context using our research as a basis. This phase involved the translation of generic business principles into a form that can be employed in educational programs. Rather than a one size (of business education) fits all (contexts) approach, the aim here was to combine business principles with localized research, an approach very much in tune with reality. Such an approach allows for modifications and extensions of existing business principles as well as the development of new business principles. The third phase involves assessing these educational materials and guidelines by running educational programs, and making

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² Although our focus is on entrepreneurial education for low-literate, low-income individuals, the literature on entrepreneurial education aimed toward somewhat higher levels of literacy in developing contexts is noteworthy (e.g., Nelson and Johnson, 1997).

further modifications as needed. In this phase, observations and discussions were used to gauge responses to aspects of educational materials and guidelines that were developed. Follow-up sessions a few months later were used to evaluate the impact of the educational program on people's experiences as buyers and sellers.

The process of developing the educational curriculum and materials began with a year of interviews of buyers and sellers. This data provided a rich basis, in terms of concepts as well as concrete examples. In terms of curriculum development, four levels were considered ranging from learning goals, topics, methods of teaching, and instructional material. Learning goals referred to very broad educational objectives of professionalism and ethics, marketplace literacy, consumer literacy, and entrepreneurial literacy. Topics within these learning goals were listed in details. For example, entrepreneurial literacy covered broad areas such as the basics of exchanges, philosophies for conducting a business, specific functions within business (such as marketing and finance), and sub-functions (such as product design, pricing, promotion, and distribution within marketing). Through top-down listing of topics and concepts and bottom-up considerations from data and experience, these levels were each explicated.

2.2.2 Issues in Program Development

Several issues needed to be taken into consideration, given our target audience. Discussion of specific concepts and their communication led to several insights, including issues of content and form. Concepts, such as segmentation, need to be modified and conveyed at a concrete level to enable the audience to relate to them. The aim was not to convey a concept for its own sake as much as to convey useful, understandable concepts. Pedagogical methods need to be innovative, combining songs and games and transferring home management skills to management elsewhere. Personal/family situations have to be taken into consideration. Individuals who typically live in the same neighborhood and go through the educational program together may be members of a self-help group or could potentially form a group that provides a sample set of customers, word-of-mouth, and a source of ideas. The self-help group formed from individuals could also be used as a financial resource or as a source for potential business partners.

Concepts and their presentation have to be tempered by the practical constraints faced by individuals. For instance, individuals may live in the here and now and focus on a skill they possess that they may have acquired growing up. However, the key to our educational program was to broaden their approach to consider other possibilities, such as variations in product offerings or location. Shifting thinking from the very specific and immediate to the somewhat less specific, more general, through the iterative process of covering business concepts and examples is the educational goal. Low literacy leads to living in the here and now, the immediate, and thinking in situational, concrete, graphic terms. Notions and abstractions have to be introduced carefully to broaden situational thinking incrementally.

This exercise in curriculum development also required filtering business education to its very essence to convey the core topics, and perhaps, more importantly, the approaches to thinking in the domain of the marketplace in general.

Communication among team members, each with their unique experiences, in itself was a microcosm of the educational program and an important source of learning. We developed a thorough list of topics from the data, representing a bottom-up approach. We took a sequential approach to covering topics, beginning with Day 1 of a possible educational program. Whereas our 4-tiered model of learning goals, topics, methods of teaching, and instructional material applied to our thinking, the educational program itself was developed in chronological sequence. The iterative process of matching bottom-up and top-down approaches was followed.

2.2.3 Content of the Educational Program

We developed a 5-day educational program that covered entrepreneurial and consumer literacy. Our philosophical orientation was to enable participants to learn how to learn and create their own opportunities. Our 5-day educational program uses teaching methods, such as picture sorting, group discussion, and role-playing, and assumes that the typical participant cannot read or write. Day 1 focuses on marketplace exchanges. We cover the process of exchange and its evolution over time and how value is added in multiple exchanges along a value chain from production of products to consumption. The importance of serving customer needs in order to succeed in a business as well as notions of goods, services, and segments are covered in the first day. On Day 2, participants assume the role of customers. We focus on consumer literacy by using simulated shopping environments with common “traps” identified in our research as being issues that low literate customers are vulnerable to. We use the notion of value for a product as the guiding concept to communicate the importance of informed consumer behavior. On Days 3–5, participants assume the role of sellers. We emphasize a customer-oriented philosophy of doing business that makes a profit on the basis of satisfying customer needs and providing a valuable product. This orientation flows from the customer orientation of Day 2 and the importance of value in a product. Starting with a discussion of business philosophies, the material moves to a customer focus. Following through on a customer-oriented business philosophy, the next step is to begin to understand the customer need to be served. The notion of a segment represents some summary description of a group of customers to focus on. A situational definition, such as people who live nearby, has to be expanded to an improved understanding of who the customers are, what describes them, and what their needs are. Such expansion of individual instances can lead to broader understanding of segments and more specific descriptions of customers, thus enabling appropriate actions.

We start out with a discussion of how business opportunities can be evaluated based on customer needs served, competitors, and strengths and weaknesses of individual entrepreneurs. We cover several specific areas of business such as production and product design, distribution and management of the supply chain, pricing and related financial issues, and promotion. We end the program with a discussion of ethics and the need to balance societal concerns with profit making and customer needs.

2.3 The 5-Day Educational Program

Day 1 was planned to first facilitate participants being comfortable and then discuss and clarify expectations. Key issues addressed here include the nature of the program, to provide generic consumer and entrepreneurial literacy rather than specific trade skills. This was followed by covering the basics of marketplace exchanges. Various concepts were conveyed through discussion, exercises and games, rather than lectures. The evolution of technologies, products, and transactions over time was an important topic for the first day, such as transactions evolving from barter to currency to various forms of credit. This discussion highlighted the centrality of finding a demand and serving it better than the competition. Also, the notion of a value chain as comprising of multiple exchanges was introduced. One task in particular is illustrative, involving a number of pictures relevant to a specific value chain (say, a farmer growing fruits, through wholesalers, retailers and customers) along with a picture of money. Participants were asked to place the pictures on a chart with concentric circles, placing the most important picture in the middle and so on. Often, participants placed money at the center. When this task is repeated on the third day, most participants place the customer at the center, emphasizing the importance of satisfying customer needs to run a business.

On Day 2, participants take on the role of customers. The overriding concept on day 2 is that of the value of an exchange in terms of what is given versus got and the need to make informed choices. Simulated shops and role-playing by instructors were used to “cheat” participants or to recreate consumer-related activities where they may commit mistakes. The tasks were carefully designed to reflect pitfalls for customers. Our previous research identified a host of issues, which we cover here. A quiz in which stimuli are recorded statements covering different situations faced by customers was used to cover various issues. These issues include bargaining, weighing, buying wholesale versus retail, making versus buying, saving, understanding interest rates, switching stores and questioning sellers, being aware of rights, understanding discounts, paying in installment versus cash, checking prices and totals, planning purchases and preparing shopping lists, checking expiry on packages, and understanding MRP (maximum retail price).

From Day 3 onward, participants take on the role of a seller. An issue covered is identifying and evaluating a business opportunity through a relative assessment of one’s own strengths and weaknesses, and competitors’ strengths and weaknesses, in light of the customer needs to be addressed. Emphasized here is the need to carefully evaluate a business opportunity and work through it before committing to it. Another central issue covered is the basic business philosophy of being customer-oriented and engaging in mutually beneficial exchanges as a means of making a profit. Different philosophies are covered here to highlight distinctions, such as a focus purely on selling or on production without attention to customer needs. These two broader issues set the stage for a discussion of more specific issues. The notion of customer segments is an issue covered followed by a general introduction to consumer behavior in terms of steps in decision-making, such as need recognition, search for alternatives, and evaluation of alternatives, and the various influences on customer decision-making.

The next topic covered is information gathering and research. The importance of carefully collecting and evaluating information is emphasized. Included here are

ways of gathering information, such as through talking to people, observing the competition, conducting an analysis of costs, getting feedback on specific ideas, and so on. Also covered here are some basic issues in asking questions when gathering information, such as planning questions to ask beforehand, avoiding leading questions and attempting to obtain an accurate picture. A role-play is used to bring out these issues. The importance of asking oneself tough questions and looking for accurate information is emphasized.

The next major topic covered is product design. Here, some basics such as what a product is and what customers look for in specific products is covered. A purpose here is to understand how physical product characteristics and ingredients translate to psychological benefits to customers. Also important here is the abstract benefit being served rather than the physical product itself. The distinction between goods and services is also brought out here. The importance of packaging to preserve the product and provide an attractive exterior is also covered. Exercises are used where participant-groups choose a product and decide on its design.

Distribution is covered by using the concept of a value-chain introduced on Day 1. Again, participant groups are asked to work with a particular product and work out various steps in the value chain from purchase of ingredients to distribution to wholesalers, retailers, and the end user. Exercises ask participants to choose from distribution alternatives. Factors to consider when setting price, the notion of value from the customer's perspective, the relationship between price and quality, and the relationship between price and volume are covered under pricing. Different types of promotions ranging from banner advertisements to fliers are discussed and related to different objectives, such as gaining awareness, generating interest, and encouraging purchase.

A number of miscellaneous issues are covered on the final day including the importance of sustainable consumption and production and the basics of accounting and finance. Ethical issues in business are discussed within the broader philosophy of balancing seller and buyer needs with societal good.

2.4 Implementation and Assessment of the Educational Program

2.4.1 Piloting

This program was piloted in June, 2003, and was an outstanding success, judging from feedback from participants. One task mentioned earlier reflects the learning that occurred. On the first day, we gave participants a picture-sorting task with pictures representing several stages in a specific value chain by depicting farmers, retail outlets for food, and customers, and a picture of money. When asked to place the most important element at the center, most chose to place money. By the third

day, the same groups placed the customer at the center, fully realizing the importance of customer needs and a customer orientation. This is a central aspect of the program, with much of the content being organized around the need to be customer oriented. We conducted a second program in January 2004 after modifying our pilot effort from summer of 2003. This educational program was also very effective, judging from the feedback from participants.

2.4.2 Qualitative Assessment and Customization

We conducted a follow-up session with participants we had trained in the summer of 2003, in our pilot effort. The feedback was overwhelmingly positive. All participants reported making considerable savings as customers and grouping their resources to buy staples, such as rice, wholesale. For instance, they reported collective savings of thousands of rupees by buying rice in this manner. About five participants of the group reported having started small businesses. Participants reported conveying the essence of the program to many others in their neighborhoods.

We also conducted a 5-day program in a rural setting in March, 2004, enabling us to customize our program to such a context. In July, 2004, we conducted follow-up sessions for groups trained in January, 2004, and in March, 2004, and once again found overwhelmingly positive results. For instance, the group of 20 women trained in a village in March reported being identified as women who have participated in the educational program by shopkeepers and receiving better treatment as customers. They reported savings of Rs. 100–200 per month, with several women reporting that they took over primary shopping responsibilities from their husbands. About 4–5 individuals in each group who attend the program report either starting a new business or expanding an existing business, while many others were open to considering this option subsequent to participation in the educational program. In August, 2004, we successfully conducted a 5-day program in an urban area specifically chosen because it was considered a challenge and a problem area in a variety of ways.

In parallel, documenting the details in drafts of a manual provided another way of evaluating the program. The process of articulating the details and the rationale led to revisions in the educational program, as did ongoing basic research, which continued in 2004 through additional qualitative interviews. Our record of attendance has been near perfect in all the programs conducted to date, reflecting the interest level of the participants. For example, through all the problems that participants in our 5-day programs faced including water shortage and illnesses in the family, they spent a total of 40 hours or more over a 5-day period dedicated to learning.

Our efforts to improve the educational program and its documentation will be ongoing. We offer the program at regular intervals to enable such assessment and improvement. We provide a different configuration of a 1-day marketplace and consumer literacy program and a 2-day entrepreneurial literacy program, as well as a combined 2-day marketplace, consumer and entrepreneurial literacy program, reflecting the flexibility of content developed here. Additionally, our experiences

have ranged from demonstrating the program to nonprofit organizations to working with a large organization in India to scale the program to reach many participants as outlined in Chapter 8, providing a customized program to train entrepreneurs who run computer kiosks in semi-rural areas as sustainable businesses, and exploring ways to customize our program to other countries and contexts.

2.4.3 *Quantitative Assessment*

We are currently implementing quantitative assessments of the consumer and entrepreneurial literacy program. Our approach has been to personally administer pre-program surveys to participants a few days before the program, and repeat the survey some time (one or more months) after delivering the program. For these purposes, we offer a 1-day marketplace/consumer literacy program (combining the first two days of the program described earlier) or a 2-day entrepreneurial literacy program (combining the last three days of the program described earlier). Our data collection is ongoing, involving the marketplace and consumer literacy program and the entrepreneurial literacy program.

One version of our survey presented in the Appendix consists of questions about shopping behavior, such as outlets from which purchases are made and prices paid for categories of products, and self-reports of skill and confidence in a variety of arenas as buyers (Part III) and sellers (Part VI), administered before (pre-survey) and after (post-survey) the program. An additional set of self-reports in the post-survey assesses how much individual skills or confidence improved over time (Part IV for marketplace/consumer literacy and Part VII for entrepreneurial literacy).

We report the results of two phases of data collection with 66 and 95 participants who completed a survey one day to five weeks before participating in a 1-day marketplace/consumer literacy program and then completed a survey 1–6 months later. We specifically focus on responses to skills and confidence (Part III). For the phase of data collection involving 66 participants, we used a different version of the survey than the one shown in the Appendix, wherein responses were collected on the same aspects of buyer interactions with the marketplace shown in the survey but combined across skills and confidence. Significantly or marginally significantly higher ratings were found for skills and confidence on almost all aspects of buyer interactions with the marketplace.

For the phase of data collection involving 95 participants, we used a version of the survey shown in the Appendix wherein responses were collected on the same aspects of buyer interactions with the marketplace (Part III) along with self-reports of improvement because of the program (Part IV). Our results suggest that self-reports of improvement (Part IV) are very high for all aspects of skill and confidence – 6 or above on a scale of 1 (no change) to 7 (very big improvement). Moreover, mean ratings of skill and confidence on almost all aspects of buyer interactions with the marketplace were directionally higher and ratings on a number of aspects were significantly higher after when compared to before the program. Significantly or marginally significantly higher ratings were found for skills in planning purchases, bargaining, checking prices on packages, understanding MRP, buying

without wasting time, demanding promotions, returning defective products, checking for fake brands, checking guarantees and warranties, being aware of consumer rights, evaluating marketing communications, understanding price–quality relationships, understanding instructions for products, understanding interest rates, totaling bills, and switching shops. Significantly or marginally significantly higher ratings were found for confidence in understanding MRP, buying without wasting time, checking for fake brands, being aware of consumer rights, evaluating marketing communications, understanding price–quality relationships, understanding instructions for products, and understanding interest rates. Our quantitative assessments are in progress and detailed results will be available at www.marketplaceliteracy.org and through research articles.

2.5 Conclusion

The development of our educational program was based on several sources including basic research, experience with generic business education, and grass-roots experience in development work. Curriculum development led to the actual design of the content and instructional approaches for the program. Pilot testing and qualitative assessment was followed by customization in urban and rural contexts. Quantitative assessment is currently in progress. Over the past few years, we have constantly learned by offering the program and adjusting it. In the next few chapters, the actual details of the program are presented. The organization assumes a 5-day configuration for ease of presentation, although we have experimented with a variety of shorter programs.

Appendix: Sample Preliminary Version of Pre- and Post-Program Interviews Used after Translation into Tamil

I Personal Details

1. Date
2. Respondent’s name
3. Occupation
 - (a) Housewife
 - (b) Housemaid
 - (c) Street vending
 - (d) Petty shop
 - (e) Employment in private establishment
 - (f) Employment in government

- (g) Farming
- (h) Other goods
- (i) Other services
- (j) Unemployed
- (k) Other (specify)

- 4. Your individual income Rs.
- 5. Your total household income Rs.
- 6. Family size

II Buyer Details

1. Where do you buy rice?

- (a) Supplier to house
- (b) Ration shop
- (c) Retail shop
- (d) Wholesale shop
- (e) Other (specify).

2. What is the frequency with which you buy rice?

- (a) Daily
- (b) Weekly
- (c) Fortnightly
- (d) Monthly
- (e) Other (specify)
- (f) No pattern

3. What is the price you pay for rice?

Rs. for quantity

4. Where do you buy vegetables?

- (a) Street vendor
- (b) Corner retail shop
- (c) Large reseller
- (d) Wholesale market
- (e) Other (specify)

5. What is the frequency with which you buy vegetables?

- (a) Daily
- (b) Once in 2 days
- (c) Weekly
- (d) Fortnightly
- (e) Monthly
- (f) Other (specify)
- (g) No pattern

6. Indicate three vegetables you buy the most

- (a) Onion
- (b) Tomato
- (c) Brinjal
- (d) Potato
- (e) Carrot
- (f) Banana
- (g) Drumstick
- (h) Ladies finger (Okra)
- (i) Beetroot
- (j) Bitter gourd
- (k) Cluster beans

7. What is the price you pay for vegetables?

(Choose a suitable time frame and amount of vegetables to provide your answer)

Name of vegetable	Daily	Weekly	Amount
1.	Rs.	Rs.
2.	Rs.	Rs.
3.	Rs.	Rs.

8. Where do you buy hygiene and cosmetic products?

[(1) Corner retail shop; (2) Large reseller; (3) Street vendor; (4) Other (specify)]

- (a) Soap
- (b) Detergent
- (c) Toothpaste
- (d) Powder (face)
- (e) Hair oil
- (f) Shampoo

9. What is the frequency with which you buy hygiene and cosmetic products?

[1 Daily; 2 Weekly; 3 Fortnightly; 4 Monthly; 5 Other (specify); 6 No pattern]

- (a) Soap
- (b) Detergent
- (c) Toothpaste
- (d) Powder
- (e) Hair oil
- (f) Shampoo

10. What is the price you pay for hygiene and cosmetic products in a month (specify amount)

- (a) Soap Rs.
- (b) Detergent Rs.
- (c) Toothpaste Rs.

- (d) Powder Rs.
- (e) Hair oil Rs.
- (f) Shampoo Rs.

11. What brand name of hygiene and cosmetic products do you buy most often?

- (a) Soap
- (b) Detergent
- (c) Toothpaste
- (d) Powder
- (e) Hair oil
- (f) Shampoo

12. Where do you buy each of the following provisions (groceries)?

[(1) Corner retail shop; (2) Large reseller; (3) Street vendor; (4) Other (specify)]

- (a) Dhal (lentils)
- (b) Chili
- (c) Coriander
- (d) Oil
- (e) Mustard seeds, garlic, etc.

13. How often do you buy each of the provisions?

[(1) Daily; (2) Weekly; (3) Fortnightly; (4) Monthly; (5) Other (specify); (6) No pattern]

- (a) Dhal (lentils)
- (b) Chili
- (c) Coriander
- (d) Oil
- (e) Mustard seeds, garlic, etc.

14. What is the average price you paid for each of the following provisions in the last month?

- (a) Dhal (lentils)
- (b) Chili
- (c) Coriander
- (d) Oil
- (e) Mustard seeds, garlic, etc.

15. What are the products in the list below that you make at home?

- (a) Idli (steamed rice cake – a snack item) powder
- (b) Chili powder
- (c) Coriander powder
- (d) Wheat powder
- (e) Turmeric powder
- (f) Pepper powder
- (g) Idli batter

- (h) Rice powder
- (i) Curd (yogurt)

16. Where do you buy clothes?

- (a) Installment seller
- (b) Platform (sidewalk) shops
- (c) Retail shops
- (d) Large textile shops
- (e) Wholesale mandis (bazaars)
- (f) Other (specify)

17. What do you use for cooking?

- (a) Firewood
- (b) Kerosene stove
- (c) LPG stove
- (d) Electric stove
- (e) Other (specify).

18. What is the monthly average price you pay for cooking material (specify time frame)?

Rs.

19. Do you take loans? If yes, from where?

- (a) Yes
- (b) No

Source	Amount of loan	Time frame	Interest
Relatives
Local moneylender
Self-help groups
Private banks
National banks
Other (specify)

20. What is your monthly savings?

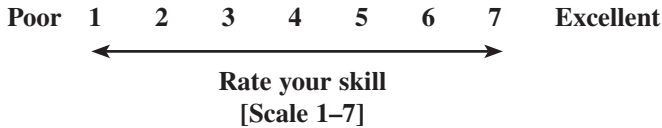
Source	Mode	Amount
No savings		
Relatives
Local shops
Self-help groups
Private chits
Banks
Other (specify)

21. What is your monthly budget for each of the following items?

- (a) Rice Rs.
- (b) Vegetables Rs.
- (c) Cosmetics Rs.
- (d) Provisions Rs.
- (e) Clothes Rs.
- (f) Fuels Rs.
- (g) Medical treatment Rs.
- (h) Principal and interest on loans Rs.

III (a) Skills as a Buyer – Marketplace and Consumer Literacy Program Only

Please use the 7-point scale and rate your level of skill on the following attributes:

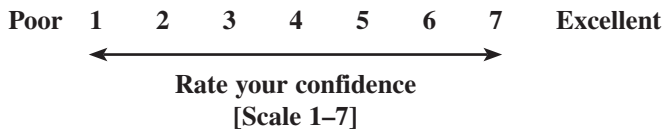


S.No.	Attributes	Rating
1	Planning purchases	
2	Making lists	
3	Bargaining	
4	Checking price in several stores	
5	Checking product before purchase	
6	Checking price on package	
7	Checking quality	
8	Judging price and size	
9	Buying correct amounts	
10	Checking weight	
11	Understanding MRP	
12	Buying without wasting time	
13	Demanding promotions (free gift, etc.)	
14	Returning defective products	
15	Verifying expiry date	
16	Checking for fake brands	
17	Seeking advice on products	
18	Checking guarantees and warranties	
19	Being aware of consumer rights	
20	Taking care of health needs	
21	Evaluating marketing communications	
22	Weighing “get” versus “give”	
23	Understanding price–quality relationships	
24	Understanding instructions for products	
25	Asking for a bill	
26	Understanding interest rates	

S.No.	Attributes	Rating
27	Totaling bills	
28	Switching shops	
29	Buying wholesale versus retail	

III (b) Confidence as a Buyer – Marketplace and Consumer Literacy Program Only

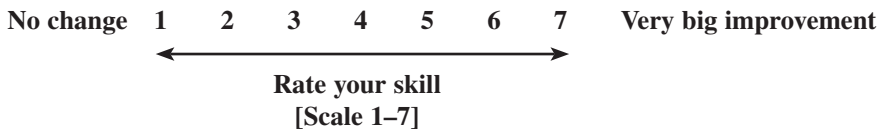
Please use the 7-point scale and rate your level of confidence on the following attributes:



Repeat of same attributes as in III a.

IV (a) Improvement in Skills as a Buyer – Marketplace and Consumer Literacy Program and Post-Survey Only

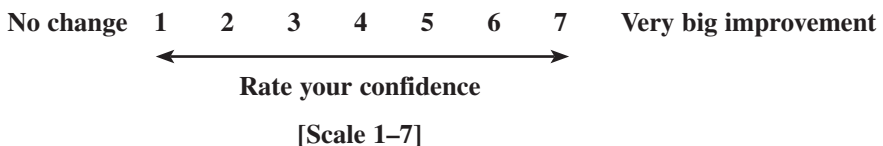
Please use the 7-point scale and rate the level of improvement in your skills in each of the following attributes after attending the educational program:



Repeat of same attributes as in III a.

IV (b) Improvement in Confidence as a Buyer – Marketplace and Consumer Literacy Program and Post-Survey Only

Please use the 7-point scale and rate the level of improvement in your confidence in each of the following attributes after attending the educational program:



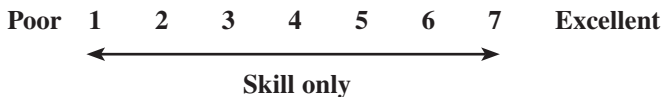
Repeat of same attributes as in III a.

V Seller Details – Entrepreneurial Literacy Program Only

1. Type of business
2. Where do you buy raw materials/goods?
 - (a) From producers
 - (b) Local/Retail shop
 - (c) Wholesale shop
 - (d) Other (specify)
3. What is the frequency with which you buy raw materials/goods?
 - (a) Daily
 - (b) Weekly
 - (c) Fortnightly
 - (d) Monthly
 - (e) Other (specify)
 - (f) No pattern
4. What is the approximate cost of material per month (specify amount)?
Rs.
5. Where do you sell your product?
 - (a) Mobile vending
 - (b) Mobile and shop
 - (c) Shop
 - (d) House
 - (e) Other (specify)
6. What is the approximate number of customers you serve in a week (choose a different time frame if necessary)?
.
7. What is your investment? (Choose a suitable time frame) Rs.
8. What is your revenue? (Choose a suitable time frame) Rs.
9. What is your profit? (Choose a suitable time frame)
 - (a) Daily Rs.
 - (b) Weekly Rs.
 - (c) Monthly Rs.

VI (a) Skills as a Seller – Entrepreneurial Literacy Program Only

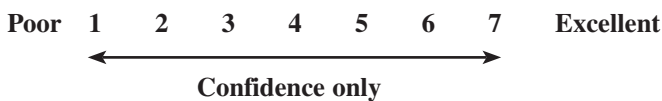
Please use the 7-point scale and rate your level of skill on the following attributes:



S. No.	Attributes	Rating
1	Choosing a business	
2	Orienting around the customer	
3	Serving customer needs	
4	Designing products	
5	Pricing products	
6	Distributing products	
7	Promoting products, e.g., advertising	
8	Competing with other businesses	
9	Providing valuable exchanges	
10	Providing quality products	
11	Assessing competition	
12	Assessing business opportunities	
13	Gathering information about the market (i.e., market research)	
14	Understanding how consumers make decisions	
15	Understanding customer behavior	
16	Understanding personal selling	
17	Understanding costs	
18	Understanding accounting	
19	Understanding finances	
20	Engaging in ethical practices	
21	Establishing trust with consumers	
22	Managing conflicts	
23	Using techniques to create awareness for product	
24	Using techniques to encourage product trial	
25	Using techniques to increase customer knowledge about product	
26	Understanding how markets work?	
27	Understanding how products move from production to consumption?	
28	Understanding different customer groups	
29	Understanding value	
30	Understanding how needs evolved over time?	
31	Understanding the role of exchange in an economy	

VI (b) Confidence as a Seller – Entrepreneurial Literacy Program Only

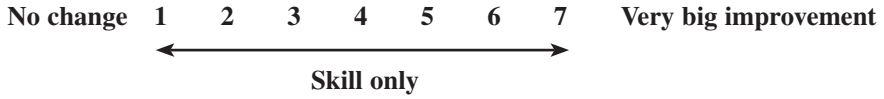
Please use the 7-point scale and rate your level of confidence on the following attributes:



Repeat of same attributes as in VI a.

VII (a) Improvement in Skills as a Seller – Entrepreneurial Literacy Program and Post-Survey Only

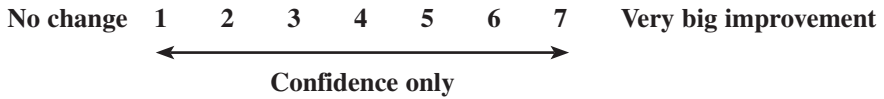
Please use the 7-point scale and rate the level of improvement in your skill in each of the following attributes after attending the educational program:



Repeat of same attributes as in VI a.

VII (b) Improvement in Confidence as a Seller – Entrepreneurial Literacy Program and Post-Survey Only

Please use the 7-point scale and rate the level of improvement in your confidence in each of the following attributes after attending the educational program:



Repeat of same attributes as in VI a.

VIII Open-Ended Questions

Sample open-ended questions

1. What is the meaning of MRP?
2. What is the price of rice at wholesale versus retail currently?
3. Did you make a shopping list before your most recent purchases?

Reference

Nelson, R. E. and Johnson, S. D. (1997). Entrepreneurship education as a strategic approach to economic growth in Kenya. *Journal of Industrial Teacher Education*, 35(1), 7–21.