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Educating Youth for Entrepreneurship
National Models and Prospects for Detroit

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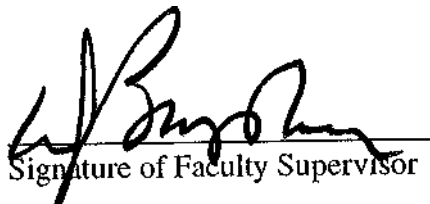
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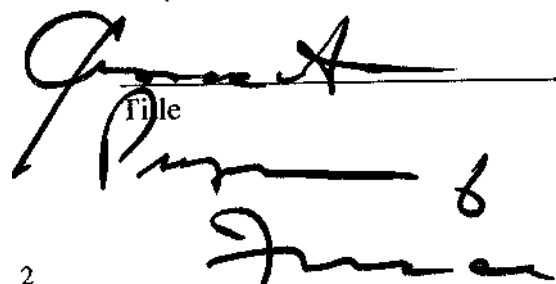
A research paper submitted in fulfillment of the requirements for 1.5 credits,
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Professor David J. Brophy, Faculty Supervisor

April 29, 1997

Faculty Comments

This is a good piece of initial research on the issue of entrepreneurship education for youth, particularly in the inner city.


Signature of Faculty Supervisor


Title
James A. Smith

I. Introduction

This paper analyzes the current state of high school entrepreneurship education in the United States and suggests implications for the city of Detroit. It begins with an exploration of the national economic context and its implications for entrepreneurship and new approaches to work. It then suggests economic and social reasons why providing entrepreneurship education to high school youth is an important and useful source of leverage, and provides models and key success factors of such programs. The paper concludes with an analysis of the unique challenges and opportunities facing the city of Detroit and their implications for youth entrepreneurship education.

II. The National Context for Entrepreneurship

At the end of the 20th century, the United States finds itself surrounded by a set of social and economic forces vastly different from those that propelled its rise to prosperity in the post-War economic boom. The globalization of markets, the accelerated pace of technological innovation and the increasing importance of knowledge as a key business asset together create a new context for business. This context includes two changes that are having a fundamental impact on companies and the work force: corporate downsizing and outsourcing and the related rise of entrepreneurship.

Corporate downsizing - a contemporary euphemism for "firing" or "laying off employees - and outsourcing - the practice of contracting work to outside firms - have occurred in response to a host of forces. These include global competition, automation and American companies' realization that size and bureaucracy create barriers to innovation. Much of the public debate over these issues has focused on the tradeoff

between economic efficiency and social dislocation, and some observers suggest that this debate actually represents the struggle for a new social contract. What is missing? With several notable exceptions¹, little attention has been paid to the implications of these issues for the work skills citizens need and the educational changes that could provide them.

A similar point can be made about the rise of entrepreneurship. It is fairly well established that small companies, particularly those with a growth orientation, now represent the primary engine for economic growth in the United States. They have taken over this role from the Fortune 500. From 1987 to 1992, whereas large corporations ended 2.3 million jobs through downsizing and restructuring, small and mid-sized companies generated 5.8 million jobs. Although there is debate about whether this growth represents the creation of new ventures, the development of cellular forms of organization² or merely the re-naming of companies within an existing corporate web³, the upshot is clear.

First, the United States needs more new growth-oriented firms to create innovative products and services for a global marketplace. Relying on existing firms simply will not suffice. Second, fewer Americans than in previous years can depend on large corporations for long-term employment. As a result of these two trends, Americans increasingly need both new entrepreneurial competencies and a new entrepreneurial mindset. The new competencies include the ability to assess strengths, recognize market opportunities, and forge a link between the two. The new mindset involves a greater

¹ Bridges, William. *Job Shift*. 1993

² Miles, Raymond E. et al. *Managing in the Knowledge Age: Budding the Cellular Organization*. Working Paper. January 1997

tolerance for ambiguity, a clearer understanding of risk, and a desire to create work rather than seek a job. This is true whether the individual intends to start a new venture, work for a new venture, or create a flexible path in corporate America.

III. Youth Entrepreneurship - A Long-Term National Leverage Point

Most attention and resources in the United States' effort to spur entrepreneurship have focused on the adult population. Consider the following familiar models: the 32 year-old chemist who voluntarily leaves the corporate fast-track to be his own boss, the woman who starts a company after an early career of raising children, the man forced to work for himself after being laid off, and the recent college graduates who use their specialized talents to immediately launch a business. The individuals are adults and the stories about them deal mostly with the decisions they make and the learning they experience during adulthood. The issue of how their early education contributed to (or blocked and delayed) their entrepreneurial path rarely is discussed.

Similarly, a majority of actual initiatives to spur entrepreneurship focus on the adult population and its specific needs and opportunities. Within this list we can include business incubation programs, entrepreneurial forums and networks, university courses and curricula, and SBA programs. These programs are all important and central to the challenge of fostering more new ventures and providing individuals with the skills to launch and lead them.

³ Reich, Robert. *The Work of Nations*. 1992

⁴ Henderson, Tom. "Gideon's Gamble." *Corporate Detroit*. September 1995. pp. 34-35

However, if examined from the vantage point of Americans' career paths, these initiatives represent what might be termed "late-stage interventions." They provide opportunities primarily for individuals who have already proceeded through the educational system and early working years. Such an approach would be a reasonable way to invest society's resources if the educational system armed young people with the training for entrepreneurship. In that case, most Americans in their early and middle working years would have developed a mindset and knowledge base conducive to the tasks of opportunity creation and intelligent risk-taking. In other words, they would be prepared for the challenge of entrepreneurship.

However, this is not the case. Most youth today do not receive the necessary skills and preparation for entrepreneurship. In fact, in the vast majority of school systems, K-12 education actually serves as a barrier to greater entrepreneurship development. Not only are actual entrepreneurship programs few and far between, but many programs that claim to focus on entrepreneurship don't do so in practice; rather than providing students with an ability to recognizing market opportunities, take intelligent risks, and start new ventures, they orient them to existing businesses, which require different needs and skills'.

Furthermore, the educational process as a whole in schools tends to reflect the assumptions of the early industrial era when they were created. Teachers deliver concepts, students act as passive recipients of knowledge, and most learning occurs within the walls of the school. There is relatively little opportunity for active or experiential learning, and the career development process still frequently focuses on

finding jobs rather than creating opportunities. These attributes don't meet the needs of the new business era.

The argument for expanding youth entrepreneurship education in the United States can be summarized in four points:

(1) The Demand by High School Students.

According to a 1994 Gallup poll commissioned by the Center for Entrepreneurial Leadership (CEL) of the Ewing Marion Kauffman Foundation, a large majority of high school students in the United States want to run their own businesses, realize that they have little knowledge how, and want their schools to teach them more. Most are attracted by the opportunity to be their own boss⁶. In the words of Marilyn Kourilsky, Vice President of the CEL and a leading practitioner in the field, "The so-called 'Generation X' may in fact be 'Generation E' - the entrepreneurial generation"⁷.

(2) The Future of Self-Directed Work Paths

As a result of the changes identified in part II of this paper, primarily the end of job security and the emergence of a new social compact, Americans need to take a different approach to work and career paths than the one that guided them during most of the 20th century. Instead of looking for jobs, they increasingly will need to create opportunities

⁵ Michigan Future. *Crossing to the New Economy: A Citizens' Vision for a Prosperous Michigan*. Michigan Future, 1996

⁶ Walstad, William B. "The Findings From a National Survey of Entrepreneurship and Small Business." *The Journal of Private Enterprise*. XI:2, Spring 1996. pp. 21-32

⁷ Kourilsky, 1995, *ibid*.

for applying their skills. And instead of viewing learning as something that ends after the formal educational process, they will need to commit to learning as a lifelong process. The best time for people to develop this new mind set and skill set is during their early schooling. While elementary school is the proper time to begin the process, high school is the time when most youth will begin consciously identifying their work interests and linking these to their knowledge and skills. It is therefore the time when focused entrepreneurship education can make a major impact on their development.

(3) The Growing Economic Importance of Entrepreneurial Ventures

As described in Section II, entrepreneurial companies represent the single greatest source of economic growth in the future. The success of these companies depends largely upon the nation's ability to develop five groups of people: entrepreneurs, employees capable of working for entrepreneurs, venture capitalists and other financiers supportive of and knowledgeable about entrepreneurship, professional service providers like accountants and attorneys sensitive to the needs of entrepreneurship, and professional managers capable of guiding companies through later stages of growth. All of these groups require a mindset and orientation toward entrepreneurship that are best developed during early schooling and strengthened during high school.

(4) The Revitalization of Cities

Although the roots of economic prosperity in the United States have shifted to the suburbs in the past forty years, cities continue to play an important role in economic growth. Thus, the physical deterioration, crime, poverty and weakened economic base of

the country's urban centers represent not merely a local dilemma, but a grave national challenge. One of the most compelling responses to this challenge is entrepreneurship. This approach to economic development is preferable to the social services approach

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because it uses market mechanisms, builds self-sufficiency and allows cities to create rather than merely redistribute wealth⁹. It also represents a more viable strategy than reliance on existing industry - because it opens the door to economic diversification - or competitive bidding for new companies - because it does not require costly subsidies or environmental waivers.

Inner cities themselves offer several competitive advantages for starting businesses, including their strategic location, local market demand, the opportunity to integrate with regional clusters, and a large supply of people skilled in social services entrepreneurship and needing only to shift their focus to for-profit entrepreneurship . However, many inner cities have difficulty attracting entrepreneurs from outside due to the reality and perception of crime, high taxes, and limited land availability. As a result, they typically have a great need for locally-developed talent. Entrepreneurship education for youth provides an important vehicle for accomplishing this goal. Not only does it provide an alternative to drugs, crime and welfare, but it creates a means to re-engage youth in the educational process by making classes more practical and action-oriented .

⁸ Grzywinski, Ronald. "The New Old-Fashioned Banking." *Harvard Business Review*. May-June 1991. pp. 87-98

⁹ Porter, Michael E. "The Competitive Advantage of the Inner City." *Harvard Business Review*. May-June 1995. Pp. 55-70

¹⁰ Porter, *ibid.*

¹¹ National Foundation for Teaching Entrepreneurship (NFTE). Web site, <http://www.nftebiz.org>

IV. National Models of High School Entrepreneurship Education

High school entrepreneurship education in the United States is a relatively recent phenomenon. Most of the programs currently operating today did not exist as recently as a decade ago. Thus, the base of research in this area is relatively thin, and the research that does exist is not as well known or widely published as that related to adult entrepreneurship. Still, several recent studies, most written by Marilyn Kourilsky of the Center for Entrepreneurial Leadership, provide a useful introduction to this growing field.

In a 1995 article in *Business Education Forum*, Kourilsky defines a true entrepreneurship education program as one that educates students in three areas of entrepreneurship:

- (1) Identification or recognition of a market opportunity and the generation of a business idea (service or product) to address the opportunity.
- (2) Marshaling and commitment of resources in the face of risk to pursue the opportunity.
- (3) Creation of an operating business organization to implement the opportunity-motivated business idea

This definition distinguishes such an entrepreneurship program from programs like Junior Achievement which produce important outcomes but focus on business management rather than business creation .

What are some of the key characteristics of programs that fit this definition? They can:

- . occur in school, after school, and/or in out-of-school settings

¹² Kourilsky, 1995, *ibid.*

- be offered as core or elective courses
- take place during the school year and/or during the summer
- focus on inner city youth and/or suburban youth
- be aimed at both sexes or teenage women only
- involve real business creation and/or simulations
- be organized through community colleges, universities, youth programs, and/or community outreach programs
- be funded by governments, corporations, and/or foundations

What are several major programs in the United States that fit this definition? The following list and brief descriptions are drawn from two sources: the author's research and Kourilsky and Carlson's 1995 paper.

National Foundation for Teaching Entrepreneurship (NFTE): Probably the most well-known program, NFTE was created by University of Michigan MBA graduate Steve Mariotti in 1987 to "introduce at-risk teens from inner cities and other low-income communities to the world of business and entrepreneurship by teaching them how to develop and operate their own legitimate businesses." It offers a series of programs ranging from one-time Exposure Sessions to raise student awareness to a Core Program involving 100 hours of training in basic and advanced skills and concepts, including field trips to flea markets and local businesses and the creation of a business by each student. It provides its programs in three venues: in-school, after-school and during the summer. After students graduate, it provides them with follow-up services.

In its first decade, NFTE has trained approximately 10,000 students at 64 sites in 9 cities using 60 teachers and an annual budget (in 1995) of \$4.0 million¹³. Initial results from an evaluation by Professor Andrew Hahn of Brandeis University suggest that youth proceeding through NFTE produce higher scores on tests measuring youth entrepreneurship skills than do control groups¹⁴. Still, NFTE has been criticized by Kourilsky for writing at a more advanced stage of thinking than its primary audience can comprehend and for failing to perform sufficient pilot testing before mass dissemination¹⁵.

EntrePrep. Developed by Marilyn Kourilsky in 1995, this program targets high school juniors with a strong academic record and a high probability of "boomeranging" back to their parents after college or graduate school due to the poor fit between their entrepreneurial attitude and the corporate workplace. Beginning with an intense "summer boot camp" after their junior year, the program places students in a 150-hour internship with a start-up firm during their senior year. Students work directly for firms and prepare case studies evaluating their ventures¹⁶. Research shows significant improvements by participants in positive attitudes about entrepreneurship and actual grasp of key concepts¹⁷.

An Income of Her Own. Created by Jine Godfrey, this program provides teenage women aged 13 to 18 with opportunities to learn about entrepreneurship and develop a foundation for economic self-sufficiency. It offers entrepreneurship awareness

¹³ NFTE, *ibid.*

¹⁴ Hahn, Andrew. Personal communication with the author. April 25, 1997.

¹⁵ Kourilsky, Marilyn L. and S. Carlson. "Entrepreneurship Education for Youth: A Curricular Perspective." *Entrepreneurship 2000*. Sexton, Donald L. and R. Sinilor, eds. Chicago: Upstart Publishing Company. 1997

conferences both within and outside of schools, a nationally advertised business plan competition, and a summer resident camp. Anecdotal evidence suggests that the program has been highly successful at encouraging young women to consider careers in entrepreneurship¹⁸.

University Community Outreach Program (UCOP). Developed in 1988 by Wharton graduate Lisa Hoffstein, this program represents a collaboration between high schools, NFTE and business schools at Columbia University, the University of Pennsylvania (Wharton), and the University of California, Berkeley (Haas). Minority high school students in the 9th to 12th grades begin by participating in an intensive 2-week institute at the end of the summer. They are then matched up for the year with an MBA student, who serves as their mentor and helps them prepare a business plan and present it in a competition judged by community venture capitalists. UCOP hires NFTE to run the programs, but is considering developing its own curriculum

MADE-IT (Mother and Daughter Entrepreneurs in Teams). Like An Income of Her Own, MADE-IT seeks to develop self-sufficient women. However, MADE-IT innovates further by pairing teenage women with their mothers in venture creation teams. These teams participate in a one-week training institute, develop a business plan and then compete in a business plan competition. The intention is for participants to start businesses immediately. The program uses an application and interview process to select participants. Key selection criteria include the following: the team must be daughter-

¹⁶ Kauffman Foundation. *Center for Entrepreneurial Leadership Inc.* Program description. 1996

¹⁷ Kourilsky, 1995, *ibid.*

¹⁸ Kourilsky and Carlson, *ibid.*

¹⁹ Haas School of Business. *EBOP Young Entrepreneurs at Berkeley.* Web page. <http://haas.berkeley.edu/Research/young.html>

driven; the mother and daughter need to have mutual respect; and the mother's strengths need to balance out the daughter's²¹.

Other programs include **the Program for Acquiring Competence in Entrepreneurship (PACE)**, which was created in 1976 by the International Development Laboratory, revised at Ohio State University, and contains a single-semester high school course²²; **Educational Designs that Generate Excellence (EDGE)**, which was created by former NFTE associate Scott Shickler and resembles NFTE except that it also targets middle-class youth²³; **Start-Up Education**, an Atlanta-based program created in 1993 by Mary Ann Downey and Ellen Cooney²⁴; and **New Youth Entrepreneur**, a 12-module, experience-based curriculum created by Marilyn Kourilsky in partnership with EDTEC and targeted at youth in late middle school and early high school .

V. Key Success Factors for High School Entrepreneurship Education

In their 1995 article, Sheila Carlson and Marilyn Kourilsky identify the "seven habits of entrepreneurship curricular development." They suggest that it should:

- be about entrepreneurship (as opposed to economic education, business management, leadership development, or cooperative learning, though all can be useful)
- be experiential or experience-based, meaning that the learning involve active experiences and be isolated, reviewed and reinforced by formal debriefings

²⁰ Joan (last name not received), University Community Outreach Partnership. Telephone interview with the author. April 24, 1997

²¹ IZARD, Mary Beth. Telephone interview with the author. April 28, 1997

²² Kourilsky, 1995, *ibid.*

²³ Kourilsky, 1995, *ibid.*

²⁴ Start-Up Education. Web page, <http://pages.prodigy.com/start-up>

²⁵ Kauffman, *ibid.*

- be based on principles of learning theory, principally the importance of task analysis, the use of generative learning, and the appropriate focus on the developmental stage of the target learners
- evolve through all four stages of development (pilot, enhancement, custom transfer, and mass transfer) in order to allow for effective evaluation, revision and dissemination
- involve certified instructor training (and training of trainers) if the goal is mass transfer in order to create quality control
- involve curricular goals that are compatible with the organization and constraints of target implementation sites
- undergo systematic evaluation and enhancement on an ongoing basis that are student-centered

This attempt to identify key success factors of curricular development represents a major step forward in our understanding of youth entrepreneurship development.

However, there appears to be little if any research about the process by which schools are identified, champions within them rise to the surface (or are selected), or curricula are implemented within schools and across school districts. This represents an important area for further research that the author was unable to explore during the course of this research.

²⁶ Kourilsky and Carlson, *ibid.*

VI. The Unique Challenge of Fostering Entrepreneurship in Detroit and the Opportunity for Youth Entrepreneurship Education

The unique business, cultural and social climate in the city of Detroit presents several challenges for the growth of entrepreneurship. First, like most of Southeastern Michigan, Detroit remains reliant on the automobile industry for its economic fortunes. Because this industry creates durable goods whose sales rise and fall with the national economy, Detroit has historically followed the entire state of Michigan's history of tremendous economic turbulence²⁷. In addition, because Big Three automakers were slow to respond to the Japanese challenge of smaller, more fuel-efficient cars and because of the emergent option of foreign production, many of Detroit's plants closed in the past two decades, resulting in enormous layoffs and consequent economic dislocation.

Second, this single industry focus has translated into a cultural challenge. As the automobile industry consolidated and grew, Detroit has lost the entrepreneurial edge that fueled its initial rise to prominence. Large salaries, bonuses and pensions "are such a part of the business culture that many talented managers, engineers and executives are not comfortable leaving [the Big Three] to work for equity"²⁸. Meanwhile, would-be entrepreneurs in general have been frustrated by the fact that the exclusivity of the auto industry erodes key advantages of being one's own boss by dictating business variable

²⁷ Brophy, David J. *Finance, Entrepreneurship, and Economic Development*. Industrial Development Division, Institute of Science and Technology, The University of Michigan. 1974

²⁸ Brophy, David J. Lecture to Private Equity Finance class. University of Michigan Business School, September 25, 1996

like price, quality and volume²⁹. Those entrepreneurs who persist despite these challenges have found it very difficult to raise venture capital to grow their businesses due to the shortage of such capital in the state³⁰ and the reluctance of venture capitalists from other states to invest in Michigan without local partners or visible success stories of VC-backed companies^{31 32}.

Third, as the urban center in perhaps the most advanced state of physical and economic decay, Detroit faces an amplified version of the challenges facing other cities. These include crime, poverty, inadequate public transportation for the workforce, and a severe shortage of viable space for industrial or commercial purposes. These also include the great environmental and economic dilemma of brownfield development^{33 34} and the frustration of a city government bureaucracy that, even after recent reform efforts by Dennis Archer's administration, places enormous red tape in the path of economic development.

Finally, several prominent failed attempts to spur entrepreneurship in Detroit have left a bad taste in the mouths of local bankers and business leaders. The most visible example is the Michigan Center for High Technology (MCHT), a business incubator created by the state in 1982 that closed its doors early this year. Although there is

²⁹ Brophy, David J. Lecture to Private Equity Finance class. University of Michigan Business School, September 23, 1996

³⁰ Henderson, Tom. "Capital Losses - And Gains." *Corporate Detroit*. December 1995. pp. 11-1/

³¹ Brophy, David J. *Venture Capital Financing: Opportunities and Needs in Southeast Michigan*. Metropolitan Affairs Corporation. January, 1983

³² Benz, Bradford A. *Critical Success Factors for Venture Capital in Michigan*. MBA research paper. January 8, 1997

³³ Beckjord Patricia, T. Malies and K. Sam. *Hidden Potential: Challenge and Opportunities for the Redevelopment of Contaminated Sites in Southeast Michigan*, Master's Thesis, School of Natural Resources and the Environment, University of Michigan. June 1996

³⁴ Lerner, Steve. "Brownfields of Dreams." *Amicus Journal*. XVII4, Winter 1996. pp. 15-21

disagreement about how much job creation resulted from the MCHT and what role

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politics played in its creation and in subsequent battles over its continuation, its impact on local attitudes toward entrepreneurship is fairly clear. A vast majority of individuals interviewed by the author over the past nine months agreed that the MCHT's demise has cast a shadow over the future of business incubation in Detroit. In the words of one banker who spoke on the condition of anonymity, "I and many others invested a lot in it and were burned. It would take a lot to interest me in another incubator."³⁶

These four challenges to growing new ventures in Detroit actually create arguments and opportunities for youth entrepreneurship education. If the current climate discourages entrepreneurship among the existing generation of adults, the city really has no choice but to redirect more of its resources toward future generations. For it is the very barriers to taking risks and creating market opportunities that suggest the need for a K-12 educational system that instills these habits and skills in youth from the very start. And it is the very challenges of inner-city violence and poverty that make it necessary to train the next generation to gain economic self-sufficiency. What this means is that the schools represent a major potential source of leverage that warrant the attention and resources of business and civic leaders, foundations, and economic development groups.

³⁵ Henderson, 1996, *ibid.*

³⁶ Anonymous Detroit banker. Interview with the author. June 1996

VII. Current Efforts and Prospects in Detroit

There does not yet appear to have been a comprehensive effort to document the extent of entrepreneurship education in Detroit's high schools. However, the author gained knowledge of two initiative currently underway in this area:

- **Urban Business Consultants.** Spearheaded by Detroit entrepreneur and Wayne State University faculty member Jim Robinson, this organization is housed in the One Stop Capital Shop at 2050 Rosa Parks Boulevard. It is affiliated with Detroit Discount Distributors and Christians United in Business Endeavors (CUBE). In the summer of 1996, the organization completed a business curriculum for Detroit high schools that involves basic coursework in grades 9 and 10 and a focus on one area of business (e.g. entrepreneurship) in grades 11 and 12³⁷. The curriculum, which aims to allow Detroit high school students "to be able to compete with anybody," is being piloted at Northern High School with the intent of disseminating it at other schools if it is successful" .
- **Northern High School.** Separate from its affiliation with Urban Business Consultants, Northern High School has had a long relationship with the Kellogg Foundation that includes funding for youth entrepreneurship. Anecdotal evidence indicates that this program has not produced large gains.

³⁷ Jenkins, Mario. Telephone interviews with the author. July 30, 1996 and April 22, 1997

³⁸ Robinson, Jim. Telephone interviews with the author. July 30, 1996 and April 1, 1997

VIII. Conclusion

Given both the national economic context and Detroit's unique challenges, city business leaders and educators should place a priority on integrating entrepreneurship education into the high school curriculum and into after-school and summer programs. Such programs would represent a significant source of leverage for rebuilding Detroit's economic and social infrastructure, creating new companies and work over the long-run, and diversifying Detroit's economy. Organizations interested in doing this would benefit greatly from the national models described in this paper and the key factors leading to their success. They should consider conducting further research into the process of curricular innovation, implementation and dissemination and the current state of such programs in the city of Detroit.

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