

## Special Millenium Section

### Business Education and Microenterprise: A Millenial Marriage

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One of the most exciting developments in the business community today is the microenterprise movement. It is exciting because 1) it creatively addresses the current crisis of poverty and welfare reform; 2) it is capacity-building rather than relief-oriented; 3) it is service-driven rather than profit-driven; and 4) it represents one of the few times in history when the so-called developed world has actually listened to the developing world and then followed in its footsteps.

My personal involvement in this movement is two-fold. First, I served on the Advisory Council of Enterprise Development International, a U.S. nonprofit located in Virginia which has, over the last 10 years, mobilized more than \$10 million and enabled more than 30,000 families in less-developed countries to become self-supporting primarily through revolving loan programs. Second,

I recently completed a major research study on the microenterprise development movement funded by the Research Institute for Small and Emerging Businesses in Washington, D.C.

Both these activities have convinced me that the microenterprise development movement is an exciting, viable movement positioned to impact the next century. Christian business educators, therefore, need to consider participating in this cutting-edge movement. The argument for that conviction is the thesis of this paper.

The paper will suggest six reasons why Christian business educators should consider incorporating microenterprise development into their business programs. It will also give business educators some criteria to use in establishing partnerships with microenterprise development organizations. As a backdrop to the discussion, the context of the

movement first needs to be established, including definitions and the developmental history of the movement.

### Definitions

A microenterprise is generally defined as a sole proprietorship (a few are partnerships) with fewer than five employees (most employ only one or two) and initial credit needs less than \$10,000 (most require less than \$5,000). Because most are sole proprietorships, these businesses are often characterized as self-employment. Indeed, the Aspen Institute's major research work on microenterprises is designated the Self-Employment Learning Project (SELP).

Microenterprises are often associated with the "informal economy," because many are home-based and provide only supplemental income to their owners. The typical microenterprise is retail- or service-oriented; a manufacturing emphasis, except as relates to some sort of home craft or folk art, is rare. However, some new attempts at small manufacturing are emerging, and incubators are beginning to extend their services to such endeavors. (Incubators are facilities that temporarily provide space for small business start-ups

and provide administrative services to nurture the development of entrepreneurial endeavors. Incubators have typically supported manufacturing start-ups.)

Most U.S. microenterprise development programs (MDPs) originate in the nonprofit sector and provide training, technical assistance, loans, and follow-up services to encourage microenterprise development. Requisite funding is typically secured from federal, state, and local agencies and, in the form of grants, from private foundations and corporate and individual sponsors.

Poverty alleviation and economic development are the goals most often articulated for microenterprise development programs. Yet, the movement is about more than economics; it is about human and community development as well.

### International Origins

During the late 1970s and early 1980s, microenterprise development burgeoned throughout the developing world as a major tool for economic development and poverty alleviation. Scores of organizations, public and private, began to raise or seek sources of

funds with which to develop revolving loan and training programs to service impoverished individuals who otherwise might be ineligible for such services. At heart, these initiatives embraced the spirit of John D. Rockefeller, who remarked that charity is injurious unless it helps recipients become independent of it.

Perhaps the first major breakthrough for microenterprise development occurred in 1973 in Nairobi, Kenya, when the International Labor Office identified the "informal entrepreneur." These were the street vendors, small producers, and varied service providers who, although lacking any "legitimate" business identification, nevertheless constituted a "major employment reservoir for the nation" (O'Regan, 1993). Since then, development organizations have recognized that given the limited growth potential of most developing nations' formal economies, livelihoods would be largely based on informal, self-employment.

Probably the most well-known model of microenterprise development is the Grameen Bank Project of Bangladesh. Begun in 1976, this experimental research project sought to determine whether supplying

working capital to rural poor would encourage self-employment and thereby eventually alleviate poverty. Ten years after its inception, the bank had opened 298 branches and assisted nearly 250,000 households. By the early 1990s, it reported more than one million members, total disbursements in excess of \$390 million, monthly disbursements of \$9 million (average loan size, \$65), and a repayment rate of 98 percent (*Grameen Dialogue*, 1992). In addition to satisfying strict qualifying criteria, borrowers must form themselves into groups of five and engage in "peer lending." Initially, only two group members may borrow, with all members guaranteeing repayment. As loans are repaid and their sense of accountability grows, more members may borrow. The Grameen Bank model also requires that borrowers save into a group fund from which individuals, with the group's consent, may borrow.

ACCION, now the largest MDP in the world, emerged in Latin America at the same time the Grameen Bank was developing in Bangladesh. In 1992, ACCION supplied loans totaling \$113 million to 147,000 microbusinesses in 15 Latin

American countries (Fratoe, 1994).

The experience of many smaller organizations has been similar. For example, Mennonite Economic Development Associates (MEDA) is a small organization that has

developed, with Canadian and U.S. dollars, microbusiness incubators in the Moscow suburbs during the country's transitional turmoil (*MEDA Annual Report*, 1995).

In recent years, MEDA and other organizations looking closer to home have come to realize that the same kinds of programs that have worked in developing countries might also be a partial solution to certain domestic problems. Many U.S. cities and even rural areas exhibit Third World characteristics to which Third World solutions might well apply.

### Microenterprise Development Programs in the United States

Since being introduced to the U.S. in the mid-1980s, MDPs have dramatically increased in number. The 1994 *Directory of U.S. Microenterprise Programs*,

produced by the Aspen Institute's Self-Employment Learning Project (SELP), identified 195 MDPs in 44 states and the District of Columbia, nearly

double the number of programs identified two years earlier (*Directory*

*of U.S. Microenterprise Programs*, 1994). Another 100-200 programs were acknowledged by the directory to be in some stage of development.

MDPs in the United States are highly diverse and often small and localized, making an exhaustive listing nearly impossible. Many nonprofits, community development corporations, community development banks, credit unions, and government agencies are involved in microenterprise development. When I asked the director of a recognized MDP in Philadelphia how many programs were operating in her city, she replied, "Probably more than 50. In addition to programs like ours," she observed, "there are churches, block clubs, and community associations all offering services." She went on to tell me of one church that

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has its own loan fund and incubator for church members. Since undertaking my research, I have learned of similar church programs in numerous churches. *U.S. News and World Report*, for example, recently devoted a major article to the significant economic development activities of Houston's Windsor Village United Methodist Church and the Reverend Kirbyjon Caldwell (McGraw, 1997).

This nationwide surge of MDP programs reflects, I believe, the present climate of reform, particularly in the educational and welfare arenas. A sense of urgency about the problems of inner cities is driving organizations and people at all levels to heed the challenge of former President George Bush to create a thousand points of light. Clearly, in the economic development arena, many more than that number are already burning.

In 1996, SELP published the results of a five-year study undertaken to "define the microenterprise assistance field more clearly and explore the methodologies, strategies, costs and outcomes of seven of the oldest MDPs in the country" (*The Practice of Microenterprise in the U.S.*, Edgcomb, Klein & Clark,

1996). It would seem that people from all sectors—government agency workers, social workers, educators, and even researchers—recognize that a significant movement has emerged.

In 1991, a group of microenterprise pioneers from 33 states established the Association for Enterprise Opportunity (AEO). The mission defined for it then remains the same today: "To serve as a member-based forum and voice for members committed to expanding enterprise opportunity for people and communities with limited access to economic resources." The AEO is today a national trade association comprising more than 500 MDPs. Spurred by the association's growth and membership size, 14 states have formed state microenterprise networks to further opportunities for learning from one another as well as to provide a forum for public policy advocacy at the state level.

Given its many faces, the performance of this new stateside movement is difficult to describe quantitatively. As is often the case with new and evolving movements, the microenterprise sector lacks standardized criteria for gathering impact data, a subject of considerable discussion

at the May 1997 national meeting of the AEO. At present, for example, the notion of “job” lacks a consistent definition. Do part-time jobs warrant inclusion in tallies of “jobs created?” Recognizing that the existence of sundry, program-specific definitions confounds assessment of impact data across programs, the AEO is currently attempting to formulate standard criteria that will hopefully become national norms.

Another complication stems from the clientele that is served. Since most are low-income with many receiving welfare or unemployment compensation, income information is often difficult to procure. Some funding agencies require such information; others do not. One director I interviewed remarked that many funding agencies “just aren’t used to the kind of client we serve.”

Actually, many MDPs, particularly those affiliated with larger social service agencies, have not been required to maintain impact data. It might be said that the shift from being anecdote-driven to being data-driven is only just beginning.

Nevertheless, the sketchy data that has been gathered to date, including the data from my own

study, is consistent and suggests a good probability that the microenterprise development movement can make a significant contribution to welfare reform and poverty alleviation—a critical agenda item as we turn the century, both in the United States and around the world.

### **Christian Business Programs and Microenterprise: Why Partner?**

There are at least six compelling yet practical reasons why Christian schools of business should consider partnering with MDPs and incorporating the study of microenterprise development into their programs. Each of these reasons reflects a critical agenda item of the new millennium.

#### ***1. Incorporating microenterprise development is an opportunity to develop a service mindset in our students.***

As the world moves into the 21st century, it is recognizing more and more the need to encourage a service mindset among its young. This is particularly true in the developed, affluent world. In the United States in particular, the educational academy is engaged in a serious discussion about how to educate for a civil society—

how to educate for citizenship if you will. The secular world recognizes all too well that a culture devoid of compassion and commitment to community is in serious trouble. The current attention to service-learning is one practical example of the academy’s commitment to service.

And, the current generation of students has also begun to recognize the value of and need for service. So more and more students are entering college with an openness and willingness to undertake service projects. Some are even more interested in service than in generating personal wealth.

The microenterprise field may be the only business field that is predominantly staffed by service-minded people. MDPs, even ones associated with economic development organizations, are driven by a vision to serve the poorest of the poor, to make a difference in the lives of those on the lowest economic rung of the ladder. The salaries of MDP workers are low; volunteers help with staffing.

Partnering with such organizations, then, will expose students to business people “out in the real work world” who have a demonstrable service mindset.

And because MDPs have so many needs, there are unlimited opportunities for students themselves to practice service by working with these organizations.

***2. Microenterprise development provides an opportunity for experiential education.*** The current move towards providing a more experiential education for today’s more easily-distracted and visually-oriented students is well-established and represents a change from a teaching paradigm to a learning paradigm. Education in the next millennium will become increasingly experiential in order to reach the students of tomorrow. Business educators interested in providing creative experiential opportunities for their students will find them in the microenterprise development arena. Opportunities exist for internships, practicums, class projects, and research projects in almost any of the business disciplines—marketing, finance, accounting, economics, information systems, or human resource management.

I will give just one example. A need most MDPs have is to develop systems to track their clients by type and income level. Only then will progress be made in impact assessment. Detailed

tracking is needed to reveal what works, with whom, and for which types of microbusinesses.

For example, none of the MDPs in my study differentiated between immigrants and U.S.-born ethnic groups, although one program identified the number of refugees served. Interestingly, the director of that program observed that the majority of immigrants and refugees are easier to teach because they have a far better understanding of business principles, a circumstance she attributed to the large informal economy most of them have experienced in their home countries. (Informal economies that represent as much as 70 percent to 80 percent of many developing countries' entire economies contrast with an informal economy estimated to be approximately 10 percent of the total U.S. economy.) In light of these observations, it is not unreasonable to expect immigrant groups to enjoy greater success at microbusiness than do natural citizens. Some immigrant groups (those from countries with strong, informal economies) might even be more successful than others. So tracking and comparative assessment is a pressing need as MDPs consider program development. Such a comparative

assessment is already possible given the primarily immigrant clientele of a number of MDPs.

**3. *The study of microenterprise development will prepare students for jobs in an emerging field.*** Historically, small business courses in our programs have focused on new business formation or on preparation for work in already-existing small family businesses. The study of microenterprise development will give students the background to work in the nonprofit sector, specifically in microenterprise development organizations located in both inner city and rural areas. As the welfare-to-work and poverty alleviation movement grows and burgeons in the next century, our students will need to be equipped to serve in this capacity.

This applies to the mission community as well. Many missions that historically focused on relief work are refocusing. Realizing the strategic importance of capacity-building rather than simply relief provision, organizations like World Vision, for example, have recently undergone a major strategic shift in their stated mission and work. While there will always be a need for relief in emergency situations, organizations now recognize the

greater need for capacity-building, something microenterprise development is all about.

So involvement in the microenterprise development movement will not only introduce students to the challenge of poverty alleviation in our own country, it will also give them some understanding of a movement that is essentially global and has many ties to the worldwide Christian community.

**4. *Since microenterprise development is an interdisciplinary field, its incorporation into the curriculum can build bridges with the larger college/university community.*** Education in the next century will become increasingly interdisciplinary in order to better prepare students for an increasingly interrelated world. Since the microenterprise development movement is itself a holistic movement involving not only economic development organizations, but also social service agencies, churches, mission agencies, and other groups, the study of the movement could easily be approached in an interdisciplinary way. Cooperating programs could be sociology (race relations,

community development), Bible (theology of the poor), missions (urban ministries), economics (economic development), etc. Foundational business courses in accounting, small business, and marketing would, of course, be integral to the study of microenterprise. The resulting

***The study of microenterprise development will give students the background to work in the nonprofit sector.***

interdisciplinary major or minor should enhance the image of business programs where stereotypes sometimes exist.

Also, a microenterprise/community development minor would complement majors in Bible, sociology, social welfare, missions, and education, thus attracting a wide range of students to the program.

**5. *The study of microenterprise development will challenge business students to seriously consider the scriptural mandate to care for the poor and will give them the tools to do so in the context of their worklife.*** Dr. Richard Halvorsen, former chaplain of the Senate and pastor of Fourth Presbyterian Church in Washington, D.C., used to

frequently remind his affluent congregation that God, in His Word, devotes more words urging His people to care for the poor than He does with any other mandate.

Frank Brock, president of Covenant College, led the college in the development of a set of affirmations to address contemporary concerns. Of the seven affirmations developed, most were no surprise in that they addressed issues being hotly debated in various sectors of the church and in the political arena—gender, sexuality, the sanctity of life, and origins, for example. One, however, stands out in that it is probably not being given as much attention by the evangelical community—*compassion*. The affirmation states:

*Christians are to exhibit compassion informed by a social conscience in which there is biblical concern for the economically, socially, and politically disadvantaged (e.g., the poor, widows, orphans, and aliens). Strategies for expressing this concern in public policy should emphasize personal responsibility.*

As business educators, we share this burden for developing

compassion in our students, particularly because we are so often accused of doing just the opposite. But we haven't always known how to meaningfully integrate the biblical concept of *responsibility to the poor* into our curriculums. Incorporating just one required course into our programs—one built on the concept of serving the poor—might help.

**6. *The study of microenterprise development prepares students to help the church of the 21st century chart new waters.*** The current overhaul of the U.S. welfare system has prompted the church to consider, once again, the old question of *who is responsible for the poor*. Interestingly, the church worldwide is confronting this question as nations around the globe are being forced to restructure their social service systems. Not only is this true in former communist nations now attempting to transition to a free market system, but many socialist European nations are making drastic reforms in the social service arena as well. During my recent participation in an exchange program with human resource management students from a Christian college in the Netherlands, I discovered that

such reform is a major agenda item in their HRM studies. For them, it was a matter of businesses (new HRM departments) providing services formerly provided by the government. But they, too, realized the bigger question was, “*Where does the church fit in?*”

I believe this question—the responsibility of the church to attend to the poor—will engage more and more congregations as we transition into the next century and as the church struggles to redefine its role in society. A leading spokesperson addressing this issue is Amy Sherman, who was identified in *Christianity Today* as one of the 50 evangelical leaders 40 and under to watch (*Christianity Today*, 1996, November 11). Sherman is the urban ministry director at Trinity Presbyterian Church in Charlottesville, Virginia, and has authored *Restorers of Streets to Dwell In: Effective Church-Based Ministry Among the Poor*, in which she suggests strategies for church involvement with the poor (Sherman, 1997).

All of this is to say that the inclusion of microenterprise development in our business programs will undoubtedly prepare students for valuable

service in the church. We are about more than preparing students for careers; we are preparing them for life and particularly for life as contributing members of the Christian community. As more and more churches develop variations of microenterprise development programs to meet the needs of their own congregation and the surrounding community, lay people who are equipped to work with these ministries will be strategically needed to provide leadership.

These six reasons, then, suggest that a marriage between microenterprise development and business education will address several millennial needs including the need for service, the need for experiential education, the need to prepare students for emerging fields, the need to become more interdisciplinary, the need to address the crisis of the poor, and the need to help the church chart new waters in the next century.

### **Choosing an MDP Partner: Some Criteria**

To help business educators in MDP partner selection and retention, I offer the results of my own research. Published in March of 1998, my monograph is entitled “Microenterprise: An Economic

Development Strategy, Lessons Learned in Pennsylvania.” The study was the first state-level analysis of the movement and assessed five MDPs in Pennsylvania.

In the study, I gathered the self-reported assessments of the participating MDPs and integrated those with my own observations to develop a short list of mediating/process strategies or program components—best practices—that seem to be associated with successful microenterprise development (Webb, 1998). These might help educators do the following: determine whether to partner with a particular MDP,

***The use of economic development to resolve conflict ... is cutting-edge.***

assess the MDPs strengths and weaknesses, assess where help is needed, decide how to help students analyze and understand the MDP, etc. The six mediating/process factors are:

- active partnering relationships with local community economic development groups

- personal assessment component to training programs
- savings programs that provide participants with personal experience in asset accumulation
- strategies designed to create and facilitate a support system for program participants
- active boards of directors and volunteer teams for training and technical assistance
- ongoing self-assessment

***Active Partnering Relationships with Local Community Economic Development Groups***

All the programs involved in my study participated in some partnering relationships. At a minimum, all worked with small groups of cooperating banks. Past that, programs that had formal partnering relationships with larger economic development groups seemed to enjoy a significant advantage over those that partnered with social service agencies, particularly in terms of reaching the goal of the generation of new microenterprises and the expansion of existing microenterprises.

However, the two MDPs in my study that were affiliated with social service agencies were still quite interesting and effective in various ways. Because social

service agencies, by definition, address a wider range of needs and tend to be serving a very challenging and needy clientele, MDPs associated with them tend to be inclined to develop more holistic programs. For example, one social service-based program I studied is using microenterprise development as a strategy for conflict resolution between the established resident population of its inner city neighborhood and its recent immigrant and refugee population. Tension between ethnic groups in this Philadelphia neighborhood had been problematic, sometimes erupting into intergroup violence. The use of economic development to resolve conflict is a capacity-building effort that is cutting-edge in development theory. Capacity-building usually follows conflict resolution achieved through other more traditional interventions, such as the deployment of mediators, social workers, and security forces, even UN troops.

In either case, partnering with community resources (the importance of which is well-established conceptually) is particularly critical for MDPs, given their lack of history and their need for resources and expertise. Business educators will want to look closely at this

dimension as an indicator of MDP philosophy, focus, and needs.

***A Personal Assessment Component to Training Programs***

To the extent that their training revolves around the launch of microenterprises, MDPs are preparing their clients for an entrepreneurial venture. According to the literature on entrepreneurship, the larger part of the population lacks the characteristics associated with successful entrepreneurship. The risk-averse, for example, are generally unsuited for entrepreneurialism, at least to the extent of staking their livelihoods on it (Soloman, 1992). Consequently, it is important that MDP training include extensive personal assessment, particularly as relates to entrepreneurial potential. Otherwise, MDPs run a high risk of creating false expectations and setting up clients for failure. Because many of their clients already lack self-esteem, this could be devastating. MDPs that lack this component might appreciate help from business educators and their students in developing such a component.

### ***Savings Programs that Provide Participants with Personal Experience in Asset Accumulation***

Only one of the programs in my study required a savings program for participants. Modeled after the Grameen Bank model, loan recipients were required to save a percentage of their loans. This MDP had the stated goal of “helping people become increasingly self-sufficient by building up their asset base through investment, unlike traditional anti-poverty programs that stress income and consumption.” The implication of the quote is that clients enrolled in traditional anti-poverty programs incline towards short-term thinking whereas savings programs help clients learn to think long-term. For example, as an anti-poverty strategy, job-training might lead to a job, income generation, and, eventually, a move out of tenement housing, but these improvements might amount to only a temporary reprieve if the financial resources that enable them are depleted.

Its commitment to saving and asset accumulation as a way to help low-income individuals break the “dependency cycle” led this MDP to propose to the state

as a five-year demonstration project an Individual Development Account (IDA) program (Proposed IDA Program for Pennsylvania: A Five-Year Demonstration Project, 1996). It is surprising that in spite of the documented success of IDA programs, only two other states have adopted such programs. MDPs attending to these pioneering states’ serious consideration of savings programs should, I believe, consider incorporating them into their strategies. This may be an area for service. More research on the value of such programs would be helpful; faculty-student research teams are needed.

### ***Strategies Designed to Create and Facilitate a Support System for Program Participants***

The clients of MDPs, particularly refugees or immigrants, the unemployed, and the working poor, are especially likely to be deprived of what some have called “cultural capital.” To the extent that an MDP finds ways to create and facilitate needed support systems, it improves its clients’ potential for success. Such support systems are the “social capital” identified by some as an essential element of successful MDPs.

All the MDPs analyzed in my study have incorporated “support,” in one way or another, into their operating strategies. In fact, it may be, whether intentional or not, *the most observable common denominator across MDPs*. Client support strategies include mentoring, structured peer support groups (both during and after training), training cohorts that treat an entire training program as a single unit, and, for incubator users, tenant meetings and close proximity.

Ideas for increasing social capital are unbounded. Effective MDPs recognize the need of would-be entrepreneurs for social capital—a commodity in very short supply in the United States’ individualistic and highly-fragmented culture—and will incorporate strategies to provide it. This is one service business students should intuitively understand and may be able to effectively provide in innovative ways. And because it is the most common denominator among MDPs, it is a phenomenon worth studying and analyzing.

### ***Active Boards of Directors and Volunteer Teams for Training and Technical Assistance***

It is generally agreed that nothing is more important to the long-term viability of a nonprofit organization than a committed, involved board of directors. Effective boards provide such essentials as vision, ideas, resources, and a sense of accountability. Active boards are particularly essential for MDPs since MDPs tend to be new to their communities and therefore lack history as well as the tools for evaluation and assessment. In addition, they usually have limited financial resources and often lack stability.

Other volunteer groups, besides boards, can also be of invaluable assistance. For example, one MDP I visited has an effective partnership with a local university where graduate and senior-level business students are trained as technical assistant consultants in a small business institute seminar developed specifically for that purpose. Students are divided into consulting teams that provide a variety of services free of charge. Such win-win partnerships are extremely cost-effective for all parties involved.

### ***Ongoing Self-Assessment***

To some degree, all MDPs, including those in my study,



engage in assessment. All keep records of activities and attempt to measure outcomes, essential activities for any nonprofit seeking to justify current expenditures or secure future funding.

My study, however, interpreted self-assessment not in the narrow context of outcome measures, but, more broadly, in terms of the evaluation of systems and processes. Such assessment indicates a learner's mentality, a willingness to change, and a commitment to internal integrity, thus enabling the MDP to adapt program components appropriately. Adaptation might involve modifications to curricula, loan procedures, mentoring guidelines, or any number of program practices. It is self-assessment of this kind that will, over the long term, have a positive impact on critical outcome measures. And business educators will have a better handle on the strengths and weaknesses of MDPs that are willing to share their self-assessment results.

### **Integrating Microenterprise into Business Education**

Incorporating the study of microenterprise development into the business programs of

Christian colleges could be accomplished at different levels. Microenterprise development could be the foundation of an interdisciplinary major or minor, it could be incorporated into the business curriculum as an individual course, or it could be a substantive component of existing courses such as "small business" or "economic development." Of course, internships could be arranged with MDPs, and class projects for various courses could use MDPs as laboratories.

The important thing is for Christian business educators to acquaint themselves with this new movement. As its relevance for business education at the turn of the century is recognized, I believe more and more educators will choose to incorporate the study of microenterprise into their business programs, thereby offering students a wealth of opportunity for service and impact in the world.

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