

NOVEMBER 30, 2020

ANALYSIS OF

Entrepreneurship Training Curricula

In Chicago Community Organizations



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AUTHORS' ACKNOWLEDGEMENT: We would like to express our gratitude to the Coleman Foundation for sponsoring this research. We would also like to thank all of the participating organizations for sharing their curricula with us and for letting us observe their training sessions. Finally, we thank each one of our interviewees—students, instructors, and entrepreneurship education experts—for their time and for the insights they provided.

Introduction

This report presents the findings from a study completed for the Coleman Foundation sponsored project, titled: “Assessment of entrepreneurship training curricula in Chicago community organizations.”

The first part of the report outlines some key findings from academic research on entrepreneurship education published in peer reviewed journals. This includes articles published in journals such as Academy of Management Learning & Education, Journal of Business Venturing, and Entrepreneurship Theory & Practice. We also included some relevant books in the literature review. We searched the literature extensively, and then narrowed our focus to the aspects relevant for teaching entrepreneurship to adult audiences. The literature review is complemented by interviews of entrepreneurship education experts. In total, we interviewed nine such experts, who each have a long history of being in the forefront of entrepreneurship education development. Each of the nine expert interviewees are professors who have published widely on entrepreneurship education and focus specifically on entrepreneurship education in underserved communities.

After the literature review and background research, we describe the data we collected from sixteen entrepreneurship training programs across Chicago’s neighborhoods. These programs serve nascent and aspiring entrepreneurs, microentrepreneurs, and business owners who seek to grow their companies across Chicago, with a focus on the traditionally underserved South and

West sides of the city. The programs are run by non-profit organizations that typically serve their neighborhoods in a variety of capacities, including supporting economic development and entrepreneurship. Some of these non-profits are affiliated with religious organizations, and all of them have deep roots in their respective neighborhoods.

We then analyze the curricula used in these organizations. We combine insights from the written curricula with what we learned from our interviews with students and instructors in the programs, as

well as from the observations of training sessions that our research team attended. Finally, we present some ideas for future development in neighborhood entrepreneurship training.

These programs serve nascent and aspiring entrepreneurs, microentrepreneurs, and business owners who seek to grow their companies across Chicago...



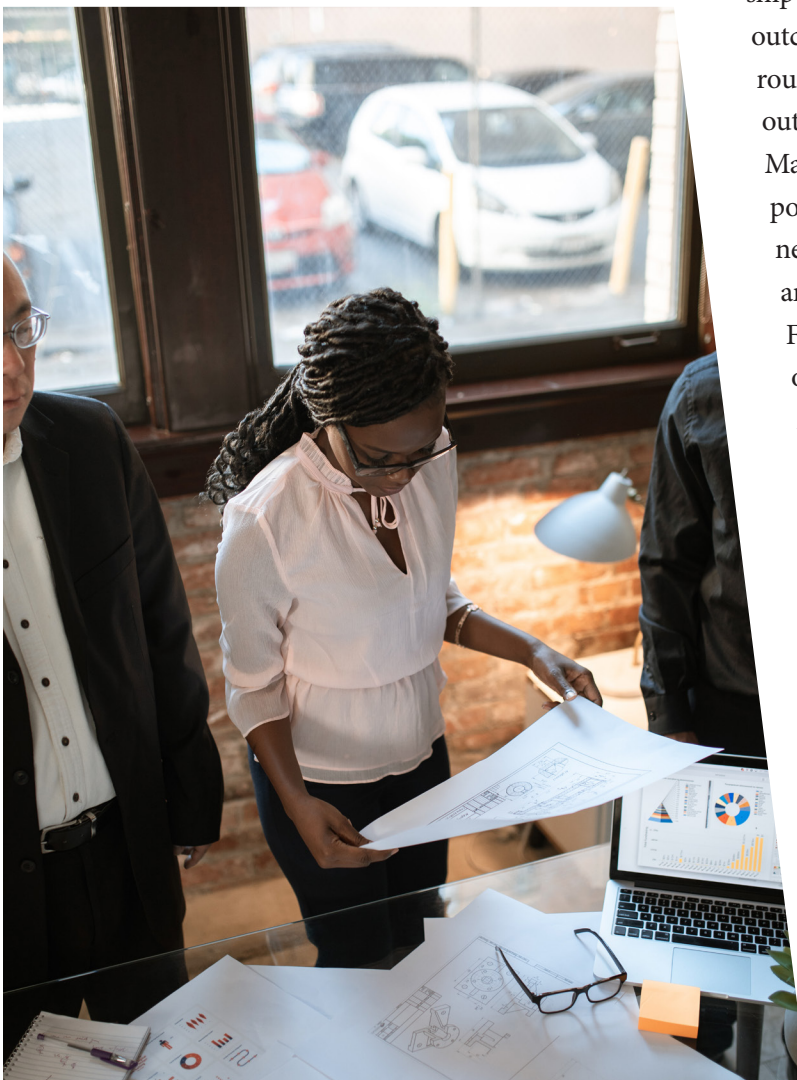
Literature review and findings from expert interviews

GENERAL TRENDS IN ENTREPRENEURSHIP EDUCATION RESEARCH

Entrepreneurship education (EE) refers to the process of developing the mindset, skills, and practice necessary for launching a new venture (Neck & Corbett, 2018). It is effective in generating human capital,

forming entrepreneurial intent, and it has a positive impact on entrepreneurial action (business start-ups). There is still a significant gap in the EE literature regarding the content that should be taught in EE programs. Furthermore, studies are often limited to analyzing the impact of EE on college students, and there are few rigorous studies relating to adult entrepreneurs and underserved learners.

Most of the focus of EE research has been on whether EE is effective in producing desired outcomes. A meta-analysis of previous studies on this topic by Martin and his associates (2013) includes empirical findings from 42 previous EE studies, resulting in a total sample of 16,657 individuals who engaged in entrepreneurship training. This study reveals that the types of outcomes typically assessed in EE research can be roughly categorized into human capital-related outcomes and performance-related outcomes¹. Martin and colleagues (2013) found a significant positive relationship between EE and entrepreneurship-related human capital assets ($rw=.217$) and entrepreneurial performance ($rw=.159$). Furthermore, the relationship between EE and outcomes was stronger for academic-focused EE interventions ($rw=.238$) than for training-focused EET interventions ($rw=.151$) (Martin et al., 2013).



¹ Entrepreneurial human capital comprises 1) knowledge of entrepreneurship and entrepreneurial processes, 2) competency in identifying innovative business opportunities and competency in dealing with ambiguity in decision making, 3) positive perceptions of entrepreneurship, including the feasibility of becoming an entrepreneur and self-efficacy related to entrepreneurship, and 4) intentions to start a business. Entrepreneurial performance includes 1) nascent behaviors, such as drafting a business plan and seeking funding, 2) starting a business, and 3) business performance, which comprises financial success, duration of running a business, and personal income from an owned business.

Implication 1: Training programs could benefit from the inclusion of conceptual material, which may help students achieve financial success and maintain a business over an extended period of time.

There is a wealth of research that focuses on entrepreneurial intentions as the outcome of EE. This research has been criticized for failing to show that EE leads to entrepreneurial behaviors and action, such as actual business startups. However, when participants' behaviors have been examined, research has shown that a rise in entrepreneurial intentions leads to a rise in behaviors associated with starting a business (Hulsink & Rausch, 2015). Further, the same training may impact entrepreneurial intentions differently depending on the background and characteristics of the trainees. For example, in the study by Westhead and Solesvik (2016), conducted in Ukraine, women participants reacted differently than men to the same entrepreneurship training. Specifically, the male students' entrepreneurial intentions benefited from entrepreneurship training, however, the female students did not experience a similar effect.

Implication 2: The “one-size-fits-all” EE approach may not be appropriate for both genders.

Implication 3: Training that increases students' entrepreneurial intentions increases their entrepreneurial behaviors over time, even if students take time to get involved in start-up actions.

ENTREPRENEURSHIP EDUCATION CONTENT— WHAT SHOULD BE TAUGHT?

A general consensus in the literature and among the experts we interviewed is that experiential learning is more effective than traditional academic environments in teaching entrepreneurship. What distinguishes experiential learning from traditional forms of pedagogy? For students in higher education, experiential EE usually implies leaving campus and interacting with entrepreneurs and companies. This is done to push students out of their comfort zones, give them a hands-on experience, and allow them to fail and learn from failures (Mandel & Noyes, 2016). Kuratko and Morris (2018) helped define some specific ways experiential learning can actually take place. For instance, experiential learning in the classroom may involve learning through simulations, idea journals and guest entrepreneur lecturers, while experiential learning out of the classroom may comprise learning through internships, start-up weeks, and prototype development.

In a study that includes 159 published articles on the impact of EE in higher education, Nabi and colleagues (2017) conclude that all the pedagogical methods in EE covered in the articles, including traditional classroom methods, have a positive impact on entrepreneurship attitudes and intentions. However, in order to create “higher level impact” (new start-ups, up to 5 years post-program and longer-term impact on business, up to 10 years post-program), EE should engage students in active problem solving in real-life situations through communication and discussions (e.g., seminars and debates). Active problem solving occurs naturally when students who are starting up businesses consult external experts, typically for legal, accounting, and sales help. For students who are not starting businesses, active problem solving can take the form of helping other entrepreneurs deal with real-world problems or opportunities in industry-engaged environments.

For adult learners, it is particularly important that experiential learning builds on their own life experiences. In fact, perhaps no andragogical principle is so clearly supported by brain research as the role of experience in adult learning. If a connection can be found between new information and existing neural networks, which are built from one's prior learning and experiences, then new information is received and processed more readily. However, if an adult learner cannot connect new information to prior experiences, then learning is more difficult and may be resisted (Knowles et al., 2015). Thus, the most important aspect of adult experiential learning is attaching the current, new experience to the learner's existing experiences.

Implication 4: EE should engage students (both those who are starting businesses and those who are just considering it as an option) in active problem solving in real-life situations.

The majority of EE studies, including those by Nabi et al. (2017) and Martin et al. (2013) focus on college students. An exception to this is Campos et al. (2017), who studied business owners in Togo that underwent two different kinds of business training. The average age of participants was 41 years and participants were almost equally split along gender lines (53% were female). A group of the participants was given traditional business training (focused on four core topics: accounting and financial management, marketing, human resource management, and formalization), while another group was given mindset training focused on building "personal initiative." This training focused on building a range of entrepreneurial human capital assets, such as a mindset of self-starting behavior, innovation, and identifying and exploiting new opportunities. Four follow-up surveys tracked outcomes for firms over two years and showed that personal initiative training increased firm profits by 30%, compared

with a statistically insignificant 11% increase for traditional training. This provides evidence that EE can also be effective for adult learners in impoverished areas, especially if the EE is focused on mindset training.

Implication 5: EE for adult entrepreneurs may particularly benefit from focus on a mindset of self-starting behavior, innovation, identifying and exploiting new opportunities, goal-setting, planning and feedback cycles, and overcoming obstacles.

ENTREPRENEURSHIP EDUCATION CONTEXT: PREVIOUS RESEARCH ON TRAINING ADULT ENTREPRENEURS

Most EE research focuses on undergraduate and graduate students in EE programs at universities globally. For the purpose of this research project, it is also important to account for andragogical approaches due to the nature of the programs in Chicago neighborhoods that we examine. Research on andragogical practices examines the best ways for adults to learn and apply information that they are being taught.

Self-direction is important to theories of adult learning (Candy, 1991). Many researchers and theorists assert that adult learners desire an educational environment based on respect and openness. In contrast to traditional school students who often map their progress around the idea of accumulating knowledge for the "next level" of education, adult learners want to guide the goals of the learning experience through their lived experience and personal goals (Knowles, 1980; Knowles et al., 2015). This involves a process of moving the adult learner from being dependent on the teacher, to a place of self-direction, through interest

and involvement. This also involves moving the teacher from a more authoritative role to a facilitator role, and eventually to a delegator and consultant (Neck & Corbett, 2018). As one of our expert interviewees explained:

“ You need to go in thinking that everything is already there, that you need to bring the community up, not education down. Because they already have smart, great ideas and abilities and don’t respond well to condescending outsiders.”
(EXPERT A)

Neck and Corbett (2018) apply the concepts of EE to an existing model of adult learning. They illustrate that a teacher should initially take on a coach role, such as providing feedback to students pitching ideas. In the next stage the teacher should move to a motivator/guide role, as the students become interested learners. Examples of practices at this stage would include case studies and simulations. The third stage sees the instructor become a facilitator while the students get more involved. Practices at this stage could involve a lean startup, feasibility projects, or starting a business as a core project. Finally, the instructor should move to a position of a consultant as the students take over much of their own learning and self-direct their experience. This final stage is embodied by the students starting a new venture outside the classroom.

Implication 6: The role of the teacher/trainer changes as an adult student moves along in their entrepreneurial journey.

If the ultimate goal for an EE program is for an adult learner to start their own venture, as Neck and Corbett (2018) posit it should be, there are further issues affecting adult learners that need to be taken into consideration, especially those in the programs we will be studying. In the book “Poverty and Entrepreneurship in Developed Economies” (2018), Morris, Santos, and Neumeyer illustrate how the development of (entrepreneurial) human capital assets is often limited in impoverished populations. This should be taken into consideration in communities targeted in this research: certain basic skills may have to be taught before participants can functionally complete the



learning structure of Neck and Corbett (2018). For example, financial, business and technological literacy skills may be lacking in some populations (Santos et al., 2019, pp. 85–99). For many, learning the language of entrepreneurial finance (e.g., micro-loans, fixed vs. variable cost) can be like learning a new language



Living a subsistence lifestyle leads a person to constantly think about short term needs as opposed to long term goals.

entirely. Effective programs recognize this and ensure that their participants possess the skills necessary to move forward.

Bosma et al. (2012) describe the large magnitude to which role models affect entrepreneurial intent. The entrepreneur “next door” is likely to have an impact on entrepreneurial thinking, and it is important to provide students with entrepreneurial examples they can identify with (in terms of race, gender, income levels, and other background variables). For instance, following Bosma et al. (2012)’s logic, highlighting female entrepreneurs and avoiding masculine centric dialogue could have a positive impact on female participants’ outcomes from EE (Bosma et al., 2012; Westhead & Solesvik, 2015).

A key issue facing impoverished populations is a general lack of resources (O’Brien et al., 2019; Santos et al., 2019). Living a subsistence lifestyle leads a person to constantly think about short term needs as opposed to long term goals. It is difficult to put aside money to re-invest back into the business when the business owner

needs to use that money to pay the bills or to feed their children (Santos et al., 2019). Effective EE programs aimed at these populations need to consider financial barriers and, moreover, explicitly train people to overcome them. Morris and colleagues’ book (2019) provides several examples of techniques and strategies that can be taught to help mitigate these barriers, including guerilla tactics for marketing, establishing local economy bartering trades, and applying for microfinancing.

Implication 7: It is important to account for the adult students’ background and resources (e.g., financial and human capital barriers) when planning entrepreneurship training.

Implication 8: Role models are important in displaying how entrepreneurs from similar backgrounds have overcome resource barriers in entrepreneurship.

Data

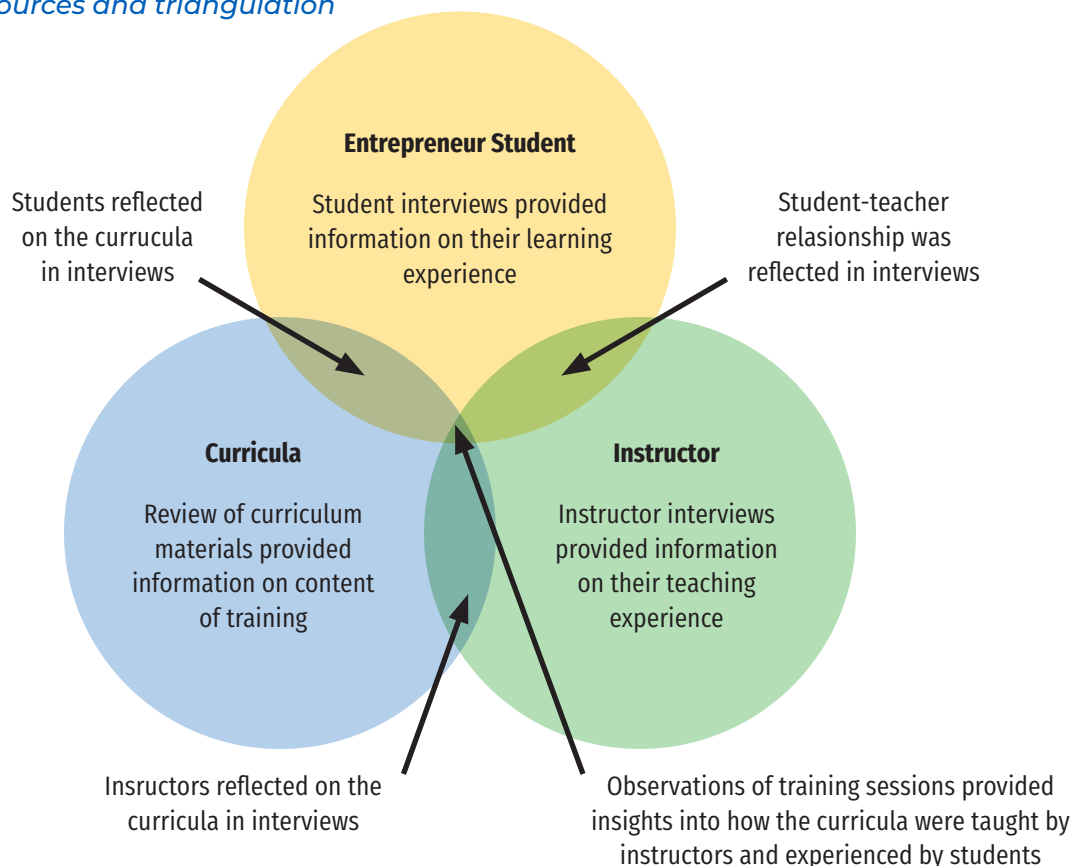
There are over 130 business service organizations (BSOs) in the greater Chicagoland area that help entrepreneurs in various ways (The Chicago Community Trust, 2019). For this report, we focused on those organizations and programs that offer cohort-based, entrepreneurship focused training programs that have a minimum of five sessions. These sessions are typically offered once a week. We did not include any programs that were shorter or not cohort based. Many BSOs conduct workshops as stand-alone offerings for entrepreneurs; Those are outside of the scope of this report. In terms of students, the programs we included are open to entrepreneurs at various stages of business development, starting from those who are in the process of starting a business, to those who have operated for a long time.

Figure 1 below summarizes the sources of data we used in this study, and how the different sources of data complement each other, providing opportunities for data triangulation.

CURRICULA

We studied the content of sixteen different entrepreneurship training programs, organized by ten independent business service organizations across the Chicagoland area in 2019–2020. Program length varied between five and twenty-four sessions, with most programs in the 10–15 session range. A typical program would offer one 2–4 hour session per week. While there had been a few program cancellations due to the COVID-19 pandemic which started in March 2020, most of the programs quickly converted to an online delivery mode. The most typical program was

Figure 1: Data sources and triangulation



12 or 13 weeks long (there were six such programs in the sample of sixteen).

In terms of the content we analyzed, for ten of the programs we received very detailed content to study from each session, such as workbooks and PowerPoint presentations used by instructors. For the remaining six programs, we received session information in the form of shorter session descriptions.

OBSERVATIONS

Training sessions were conducted virtually (via Zoom or an equivalent software) in spring and summer 2020, when our research team attended seven such sessions. The purpose of the visits was to observe the teaching and student participation and triangulate the data collected from other sources. Observed session times varied between one to three hours. Both members of the research team visited two sessions, and one member visited an additional five sessions.

INTERVIEWS

To further triangulate the data, we interviewed both instructors and students of the programs from which curricula were available. Eight students that had recently participated or were currently participating in training by five different business service organizations were interviewed. They were asked open-ended questions about their experiences in the programs. In addition, we interviewed fourteen instructors from nine organizations that participated in the study, as well as one instructor who had been teaching in various community entrepreneurship programs in the past (see Appendix 1 for interview questions). Interviews lasted between 20–50 minutes each, with an average of 35 minutes. They were recorded (with the permission of the interviewee) and transcribed for analysis.

**Content of curricula—
what do we teach?**

Table 1 below summarizes the content of the combined 205 sessions in these sixteen entrepreneurship training programs offered by the ten organizations. Most programs were targeted towards current business owners across industries. Some programs specifically targeted those entrepreneurs who were looking to grow their businesses, while others were more focused on helping entrepreneurs get started. Among the sixteen programs, five were targeted towards a more specific audience: retail industry (two programs), food industry, and government contracting (two programs). Two programs were only available in Spanish, and one in both Spanish and English.

Seven programs included a final pitch session, often with external judges. Three programs featured a business simulation/game. Within the topic of marketing, six programs had sessions specifically focused on digital and social media marketing.

In addition to the most popular topic areas that the programs covered (Table 1), some programs also had sessions on the following topics: assessing personal motivation to start or grow a business (5 sessions/programs), assessing current business status (3 sessions/programs), negotiations and partnerships (2 sessions/programs), project management (1 session/program), consumer protection (1 session/program), intellectual property (3 sessions/programs), exit strategy (2 sessions/programs), and “soft skills” of networking, building self-esteem, and accepting constructive criticism (3 sessions in one program). In the instructor and student interviews we learned that it is possible, and even likely, that the topics assessing one’s motivation and current business status are covered in a larger number of programs, but in ways that were not reflected in the written curricula we studied. Similarly, while only one program had dedicated sessions in the curriculum for

the soft skills of networking, building self-esteem, and accepting constructive criticism, from the interviews we conducted it became evident that most programs had some content that catered towards soft skill development, even if this content was not outlined in the written curriculum.

FINANCIAL MANAGEMENT

The supremacy of financial management topics is evident throughout the programs we analyzed. Fifteen of the sixteen programs featured financial management topics, and some programs were solely focused on this

Table 1: Content of the analyzed curricula

Topic area	Typical subtopics covered	Sessions explicitly covering the topic (%) (n=205)	Programs covering this topic (n=16)
Financial management	Unit economics, breakeven analysis, pricing (from a cost perspective), budgeting, financial statements, cash flow analysis, cost of labor & inventory calculations.	31 (15%)	15
Marketing and branding	The four Ps of marketing, go-to-market strategy, marketing plan, company logos and visuals, marketing communications, digital and social media marketing.	30 (15%)	14
Market research and target market assessment	Customer problem assessment & solution, minimum viable product, primary and secondary market research, customer discovery.	13 (6%)	9
Operations	Manufacturing, production, retailing, and sourcing related considerations. Two programs featured business modeling / business model canvas.	12 (6%)	10
Sources of funding	Loans and grants, guest presentations by representatives of community banks & lenders	12 (6%)	11
Legal issues, insurance & compliance	Legal forms of organizing, contracts, insurance and compliance considerations.	11 (5%)	10
How to present (pitch) a business	Pitching the business, elevator pitch.	11 (5%)	9
Human resource management, leadership	Hiring and payroll. Three programs featured leadership as a topic.	10 (5%)	8
Industry analysis	Analyzing competition and competitive advantage, SWOT analysis.	9 (4%)	9
Personal and family finances	Personal credit assessment, “becoming bankable.”	8 (4%)	8
Business plan	Components of the plan.	8 (4%)	7
Certifications and contracting	State/city/county certifications, contracting, retail permits and licenses.	7 (3%)	4
Mission and vision	Formulating company mission, vision and value proposition.	6 (3%)	6
Sales	Prospecting, buyer engagement, responsiveness.	7 (3%)	5

topic. Furthermore, many other topics throughout the programs were heavily influenced by financial management considerations. For example, when business planning or pitching were covered, they often covered a lot of content related to financial management. The students and the instructors we interviewed considered financial management as an important area of focus. Instructors commented on the low levels of financial literacy among the students, and how learning about budgeting, profitability, and cash flow management can help them avoid the typical pitfalls that entrepreneurs face. These comments are perfectly aligned with what previous research suggests (e.g., Morris et al., 2018; Santos et al., 2019). Furthermore, students could see the immediate value of an improved understanding of how to manage their business finances. They particularly valued the immediate applicability of the financial management ideas and tools in their own business situations. In fact, some students requested more content on finances and funding:

“ One of the things that they emphasized was an uncomfortable place for me: going to the bank for a loan. I’m married a long time and my husband always took care of all those financial situations. [...] I knew that there needs to be an accounting so you, you know, I know that I’m making money because I know how much it cost me to make. And I know that I had to [...] make a certain percentage in order for it to be profitable. That point I didn’t have a problem with. But to go to a bank for a loan was extremely uncomfortable for me. So that was one of the things that I wished they would have talked about a little bit more about how that works for you.” (STUDENT A)

Closely related to the financial management of one’s enterprise, many programs also had dedicated sessions on funding and personal/family finances. It is typical of the programs we studied to invite representatives of

community banks and other lenders to the classroom so that they can share information on how to access funding through them. Many instructors also provide time consuming, hands-on assistance to students in recognizing financial needs for the business, as well as possible sources of funding (when needed), and even provide practical assistance in applying for funds.

“ It was actually at the [training program] that I was able to find a lending source to help fund some of the business. Prior to that it was all personal funds. I was able to get our first loan, which was a huge hurdle for any small business.” (STUDENT B)

Half of the programs we analyzed had sessions dedicated to the personal finances of the entrepreneur. The importance of understanding one’s credit score as an entrepreneur and budgeting for not only the business but also for the household, was often covered in these sessions. These sessions serve well the goal of contextualizing financial management of the business in the entrepreneur’s life experience, and that of their family as well (e.g., Morris et al., 2018; Santos et al., 2019).

MARKETING

Marketing related topics were also widely covered in the programs. Fourteen programs had content on marketing and/or branding, and nine curricula we studied featured content related to market research and target market assessment. As one would expect, the two topics (marketing and branding vs. market research for target market assessment) were often covered separately, with the first topic covered in almost all programs, and the latter topic more typically included only in programs aimed at those in their early stages of the entrepreneurial process (as opposed to those who already had an established target market).

Typical topics covered in marketing sessions included the four Ps of marketing, go-to-market strategy, marketing plans, company logos and visuals, and marketing communications. Digital and social media marketing topics were covered in separate marketing sessions in six out of the sixteen programs.

Overall, the marketing content of the programs assumed that two of the four Ps, namely product and place, were “given” (already in place). Although typical entrepreneurs in the programs we studied operated businesses that are bound to a physical location, the choice of location is not given much attention in the curricula we studied. Relatedly, even the programs that focus on growth did not feature internationalization (on the supply or marketing side of operations) as a separate topic area. The product-related marketing topics that were not widely covered include innovation and new product or service development. Furthermore, sales was explicitly mentioned as a session topic in only five of the sixteen programs. Some issues related to new product/service development came up in a few marketing sessions, however, overall, this topic did not receive significant attention. This, combined with the fact that there is little emphasis on technology, barring some programs which featured digital marketing topics, indicates an opportunity to develop more content for those business owners interested in expanding their product/service offerings and learning about technological tools that can help in marketing and product development.

OTHER OBSERVATIONS

Other points worth noting from Table 1 include the fact that business planning, as a separate topic area, is featured in only seven out of the sixteen programs. The field of entrepreneurship education has been swiftly moving away from advocating business planning as



a universally helpful tool, and our expert interviews unanimously suggested that business plan writing is not a particularly helpful exercise for small business owners². It seems that this message has been heeded by the organizers of the trainings we studied. Although components of a traditional business plan were obvious topic areas for many of the trainings, all programs were more focused on experiential elements rather than rigorous and detailed business plan writing.

In terms of human resources-related topics, there was a dual focus in the programs: Most of the eight programs that featured sessions on human resources were focused on recruiting, selection, training, and payroll related topics. However, some programs included sessions on leadership topics instead (transformational leadership, self-leadership). Instructors from the programs with leadership topics typically mentioned this as one of their program strengths, such as here:

² However, it is worth noting that business planning is shown to have positive effects on business performance under many circumstances (Brinckmann et al., 2010).

“What I’m really excited about is that we are going to be bringing in a facilitator [who] is going to talk about your personal values and how you model those in your leadership style. I think the fact that we’re gonna start [teaching] them some skills to be better leaders, [...] I think that’s really exciting because this is a hard road, to be an entrepreneur, and you need some basics, but you also deserve the time to find out who you really are.” (INSTRUCTOR 1)

Delivery of curricula— how do we teach?

The trainings we included in this study are all highly practical. The possibility to immediately and easily apply the tools given and the lessons learned is highly valued by the students, and also positively reflected in the comments from the instructors. When the content is too theoretical, the students do not see its value:

“Perfect example: yesterday there was a [guest speaker], brand manager from [company X]. She manages their e-mail campaigns [and she] really launched their whole marketing and e-mail outreach program. She went over in nitty gritty detail on kind of how she sets up a calendar, how she sets up the campaign launches, product launches, outreach, follow up... she shared that [all] with us. So you know right away. It’s not just, hey you should reach out and do an e-mail campaign. It was like, well, you should do three social media posts and here’s what I do. [...] It’s those little tips that make the world of a difference.” (STUDENT C)

All of the programs featured entrepreneurs and experts as guest speakers on various topics. Entrepreneurs were invited to share their honest and personal experiences in entrepreneurship. In addition, some instructors mentioned using written case studies in the training program:

“Case studies are great because they get a chance to... it really makes them feel like ‘I’m in school,’ you know, technically you are but now you’re researching a case study on what this company did.” (INSTRUCTOR 2)



Beyond the content of the curricula, students and instructors commented widely on the importance of networking and community building that the programs facilitate. While this is not evident from the written curricula we examined, it is clearly an important benefit for the students:

“ So, the attraction with [this program] is a powerful network of people who’ve been there, done that, who’ve gone through the same trials and tribulations that we’re going through. [I want to] leverage their expertise and learn from the community and learn from a bunch of experts.” (STUDENT D)

“ I think one thing that [the program] does very well: I felt a strong sense of community with the instructors and with the people who were in my cohort and with the whole team. I felt like [...] there was almost like a village supporting you. That sense of community, I think made a big difference for me.” (STUDENT E)

Even if networking was discussed as one of the benefits of the program, some students commented on their increased desire for even more networking opportunities, especially after the training was over. Even if every program had a “sweet spot” for the type of entrepreneur they wanted to recruit in terms of their stage in the startup process, the reality of classrooms is that the readiness level among students varies. This makes it hard for the instructors to manage everyone’s learning experience, or provide content that is relevant for all.

“ I feel like a lot of people who were in my cohort were about to launch their business or they were in the early startup phase. And I feel like the [program] works best before you even launch your business. But I wish there was something else in place for later.” (STUDENT F)

Related to networking, students also valued the access to business mentors that the programs provide. These relationships lasted beyond the duration of the program itself, and many programs refer their participants to formal mentor networks. Another aspect that was common to all programs was a close connection between students and instructors. In many cases, this relationship continued well beyond the duration of the program, and the instructors helped the student entrepreneurs beyond what was stipulated in the written program descriptions. One-on-one advising sessions outside of class time seemed to be a norm.

Finally, attending a training program—and sometimes even just being selected for the program—increased the legitimacy of the entrepreneur and their business venture. This may be one of the reasons why—beyond learning the content offered—many students go through multiple, similar programs by different organizations, and sometimes they even take the same training multiple times.

“ Now, one is validation. The people all the way, starting from the top and everyone who’s involved, they have seen numerous companies that have gone through this process now. [...] So, to get [them] to say hey look, we get what you’re doing. We understand where you’re at.” (STUDENT G)

Correspondence between entrepreneurship education best practices and program content

We will now reflect on each one of the implications we listed earlier, gleaned from the literature and the expert interviews, in light of the curricula we analyzed.

Implication from literature and experts:

Training programs could benefit from the inclusion of conceptual material, which may help students achieve financial success and maintain a business over an extended period of time.

Training was perceived to be high-value when the content delivered was highly practical and immediately applicable to entrepreneurs' everyday work. Multiple forces seem to coalesce into this practice-based approach. Many of the instructors, and some students, commented on how the traditional higher education approach to entrepreneurship training is not helpful for community entrepreneurs. Although not studied here, the metrics by which the community programs are evaluated tend to favor "hard" and short-term outcomes: business sales and profitability, increases in household income, and employment outcomes. Students demand content that is practical and applicable, and other approaches were not viewed favorably:

“Some of the discussions and some of the lectures tend to be a little more high level, and less cater to us as entrepreneurs, which makes it a little hard to follow. So that's one thing we've asked for [...]: more practical knowledge as opposed to

theoretical knowledge. [...] Some of the topics we discussed tend to be more theory foundation based and then we are left to go figure out, okay, how do we practically apply that.” (STUDENT C)

It may be worth considering the implications of the highly practice-based approach for longer term business outcomes. For one, the training programs we analyzed had scarce coverage of topics related to staying innovative, for example, through continuous product and service development. This is aligned with the programs described as “the emergency room of entrepreneurship” by one of the instructors. The focus is on fixing immediate problems that the entrepreneurs are facing, such as those related to financial management or current marketing tactics. Most value was perceived to come from instructors and guests providing students with tools that they had been using themselves that were easy and quick to implement. This approach leads to imitation by whole cohorts of student entrepreneurs. This may not be a problem with regard to back-office operations and best practices in accounting, for example. However, when cohorts of entrepreneurs copy marketing practices from a single source, this makes differentiation less likely. Might there be a way to complement the current offerings with programming that moves beyond the immediate needs and applications of entrepreneurial tools and challenges business owners to adopt a longer-term perspective? In the words of one of the instructors who saw value in a more conceptual approach:

“Even if it's something as simple as worksheets [...] We do need to teach them at a more theoretical level. Because I think when we do too much “case study” kind of stuff, it becomes more of a perceived directive, as opposed to one educational point amongst many.” (INSTRUCTOR 3)

Adopting a longer-term mindset does not mean creating lofty goals and unrealistic visions without regard to realities in entrepreneurs' lives. Recent research has provided encouraging results with regard to means-oriented approach to recognizing opportunities for new products and services (Zhu et al., 2020). In this kind of entrepreneurship training, entrepreneurs focus on using their available means as the starting point for identifying new opportunities. They begin by asking a set of questions, like what can I do, who do I know, which resources do I have. Among community entrepreneurs with limited means, this approach has proved to work better than pursuing more distal ideas that may emerge from creativity and brainstorming exercises that begin with ideal visualizations of what could be created (Zhu et al., 2020).



Implication from literature and experts:

The “one-size-fits-all” EE approach may not be appropriate for both genders.

Some of the programs we included in this study targeted women entrepreneurs in their recruitment. We did not observe differences between the content of those programs and more general programs. However, there may be nuances in the teaching style and classroom experience that are beyond the scope of our study. Anecdotally, the one program that had the most explicit curricular focus on the soft skills of entrepreneurs, such as developing self-esteem and accepting constructive criticism, was targeted towards women.

Implication from literature and experts:

Training that increases students' entrepreneurial intentions increases their entrepreneurial behaviors over time, even if students take time to get involved in start-up actions.

Most of the content of the programs we studied focused on small business management topics, such as management of business finances, marketing, legal considerations, and business operations. This is deemed to be valuable content for the main target audience of these programs: community entrepreneurs that are developing their business ideas towards launch or already own and manage businesses. We observed some content that was geared towards the development of entrepreneurial mindset or intentions, such as sessions on personal motivation to start or grow a business. It should also be noted that by focusing on delivering business skills-based modules, the programs have the potential to positively impact entrepreneurs' self-efficacy, which is an important factor behind the development of entrepreneurial intentions (Zhao et al., 2005). As such, we believe that the training programs serve to increase students' entrepreneurial intentions, and the related behaviors, in the long term.

Implication from literature and experts:

EE should engage students (both those who are starting businesses and those who are considering it as an option) in active problem solving in real-life situations.

A widely recognized goal in academic entrepreneurship training is to make entrepreneurship courses more experiential, that is, relevant with regard to actual practice (e.g., Edelman et al., 2008, Neck et al., 2014). Our expert interviewees reflected this need for experiential entrepreneurship education from a variety of perspectives. In particular, and in line with the entrepreneurship education literature, they emphasized the importance of “actions” rather than “research and plan writing” for those looking to learn entrepreneurial practice, including community entrepreneurs. The consensus among EE experts is that EE and training should encompass “interaction with real or potential customers, partners, or suppliers to pursue, develop, or identify an entrepreneurial opportunity. This is opposed to curriculum or experiences which rely exclusively on secondary research.” (Mandel & Noyes, 2016, p. 167)

Meanwhile, it is apparent from the data we gathered that the entrepreneurs participating in the community entrepreneurship training programs are engaged in the practice and action of running businesses in their everyday lives. Unlike more academic contexts, where there is a need to give students an opportunity to experience entrepreneurship from a real-life perspective, community entrepreneurs that comprise the student population in the programs we studied epitomize such a real-life perspective. In the words of one of our instructor interviewees, who has experience teaching entrepreneurship in both academic and community settings:

“ You know there’s a certain luxury when you’re delivering a program to a younger population. [...] You are reflecting on frameworks, versus the sense of urgency in the community: ‘I’m working [...] a part time job, I really need to meet my personal obligations, I need to generate some additional revenue streams.’ So it’s kind of like the emergency room of entrepreneurship.”
(INSTRUCTOR 4)

Hence, the experiential focus of EE research and literature in recent years—the need to provide students with practical entrepreneurial experiences—does not directly translate to the context of community entrepreneurship training. The entrepreneur students in the programs we studied are business owners who are—for the most part—already actively selling and marketing their offerings or at least engaged in early startup activities. They need tools to better manage and grow their businesses. The programs we studied approach the “experiential” part of entrepreneurship training from the bottom up: If you are immersed in an entrepreneurial experience, how do you make sense out of what is happening and learn to manage the entrepreneurial experience that you are a part of? To address this issue, all of the programs we studied rely heavily on providing entrepreneurs with tools that they can implement—some of them immediately—in their businesses.

In sum, we can say that the programs we studied all qualify as experiential, however, the very notion of experiential has a different meaning for community entrepreneurship training than for academic EE research. Experiential entrepreneurship training of community entrepreneurs effectively contextualizes the entrepreneurial tools, skills, and mindset that students learn in their everyday business experiences. In other words, when entrepreneurship educators in academic contexts talk about the need for education to be experiential, they are trying to add “experiential” to education.

Meanwhile, when community programs engage in entrepreneurship training, their focus is on adding “education” to the participating entrepreneurs’ experience. This point emerged in students’ and instructors’ stories, such as this one:

“ I was in class and I had [a student] who had a dog walking company. I was teaching something and she abruptly got up and left. At break [...] she got off the phone and said ‘I’m really sorry, that was really rude of me, but I had an employee run over by a car. So, I had to deal with that.’ [...] And so we have those things happening in their businesses. [...] So, what level of experiential do we add into this?” (INSTRUCTOR 5)

For adult learners, it is particularly important that experiential learning builds on their own life experiences, not the experiences of others (Knowles et al., 2015). Thus, the most important aspect of experiential learning in community entrepreneurship training should be finding connections between the new information and the existing experiences of the learner.

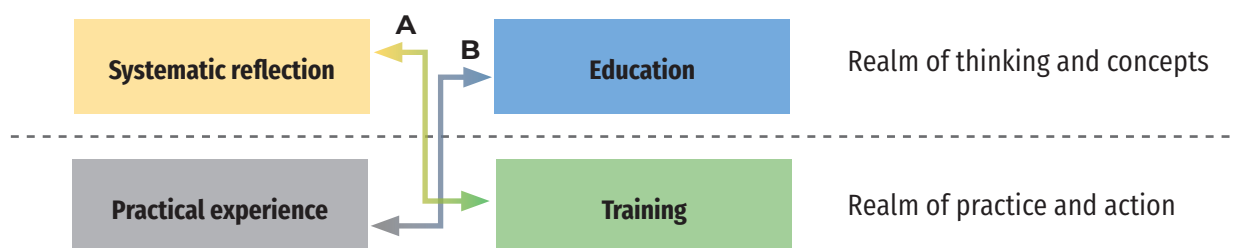
Figure 2 below illustrates the bridging of the two levels—practical and conceptual—in more academic entrepreneurship education, where practice is brought to classrooms (arrow B), as well as in the practice-based

training of adult community entrepreneurs, where encouraging systematic reflection (arrow A) may be helpful.

Implication from literature and experts: EE for adult entrepreneurs may particularly benefit from focus on a mindset of self-starting behavior, innovation, identifying and exploiting new opportunities, goal-setting, planning and feedback cycles, and overcoming obstacles.

In terms of goals and planning, a number of student interviewees commented on how the program they participated in made them reflect on the bigger picture of their business and its goals, as well as even their own purpose in life. Five of the sixteen curricula we looked at included an early session on discovering the entrepreneur’s motivation and defining goals. In the light of research on adult learning and learners, these early motivation focused sessions can help students guide the goals of their learning experience through their lived experience and personal goals (Knowles, 1980; Knowles et al., 2015). Reflection on goals and direction for the business can help students with self-direction throughout the program, making this an important area for programs to cover. As explained by one of the student interviewees:

Figure 2: Conceptual and practical domains of experiential entrepreneurship education



“ The first class focused on: Where do you want your business to end? Where do you see it going? When do you want to retire? I’m like, wow, I haven’t even thought of that. [...] It really made me look at business differently, like, okay, how long do I want to do this? Where do I wanted to expand to?” (STUDENT B)

Identifying or developing new products and services to sell was not a focus area of the programs we covered. It is assumed that a student enters a program with a business idea in mind—either something they have already launched or are interested in launching. The opportunity-focused part of each training tends to be focused on exploring the potential of this pre-determined opportunity through, for example, early market research. Even the programs that target growth-seeking entrepreneurs focus on topics other than growing one’s product or service portfolio—they cover pitching for investment and marketing communications strategies; financial, personnel, and operational growth capacity; and contracting opportunities. As such, identifying and pursuing new opportunities may be an area for program development.

Implication from literature and experts: The role of the teacher/trainer changes as an adult student moves along in their entrepreneurial journey.

We observed a close connection between students and instructors in the programs we studied. In many cases, this relationship continued well beyond the length of the program, and the instructors helped the student entrepreneurs over and above what was evident in the written program descriptions. At least in some cases, the relationship evolved from the instructor providing direct help to the student taking a more active role him/herself:

“ You know, that’s the great part: [...] They stop looking at you like, ‘oh, you’re gonna help me?’, and they’re like, ‘I’ve been thinking about this and this is what I’m going to do!’” (INSTRUCTOR 6)

Implication from literature and experts: It is important to account for the adult students’ background and resources (e.g., financial and human capital barriers) when planning entrepreneurship training.

TECHNOLOGY AND DIGITAL DIVIDE: Both students and instructors thought that the tools that had the potential to be applied immediately in the students’ business practices, created the most immediate value. For example, we observed a training session where the instructor introduced the students to Google sheets. The students in the session were enthusiastic about this freely available tool, and it was clear that most of them were not already familiar with Google sheets, and were interested in using the specific sheets that the instructor provided right away. None of the curricula we analyzed had a specific focus on technological tools, however, many programs provided students with some technical training. It seems that entrepreneur students crave for technological tools and help that can simplify their everyday operations, and this area may present an opportunity for specialized program content development. Being able to use digital communication tools, for example, to spread the word about one’s business, is a critical business skill

It seems that entrepreneur students crave for technological tools and help that can simplify their everyday operations...

that not many entrepreneurs initially possess. In the words of our interviewees:

“ [The training] caused me to stretch myself in many areas, for instance, at the end, we have to make a presentation and it had to be under a minute, we have to give a presentation by ourselves. We had to do it via PowerPoint presentation. I'd never done a PowerPoint and I sat down in my office here and I said you know what, I'm just going to do it. I was terrified about it. And I did it. And [...] I was really, really proud of myself. [...] I was, I was just, just very grateful for that.” (STUDENT H)

“ I stay away from social media. I am afraid I'm going to push a button and put all of my personal pictures on the Internet. I have to get past that. I very much stayed away from Facebook, Instagram, all of that.” (STUDENT H)

“ I would say that if we were better funded in regards to technology, I guess if we were able to have access to computers and tablets [...] And a lot of our participants are lacking in other simple abilities like just knowing how to manage something online. I think being able to combine what we do with some learning about technology and how to handle it, because it is very crucial now to be on social media, to have those abilities and skills. I think it's one of the things that would really strengthen the program.” (INSTRUCTOR 7)

FINANCIAL CONSIDERATIONS: Half of the curricula we analyzed included a session on assessing the entrepreneur's current financial status, including their credit. Typically, this session would precede the sessions on business financials. This helped contextualize financial information in the entrepreneur's specific situation and built a bridge between where the entrepreneur is and where the business can go. All of the examples of financial calculations and advice we observed were relevant for the context of micro- and small-scale entrepreneurs.

In terms of financial capital, a number of instructors mentioned their wish of being able to offer the students financial resources directly as a part of the program (e.g., a grant upon program completion).

“ But if we were able to invest in a couple of these companies, help them get the money. [...] There are a lot of great ideas, you know, I mean a lot. But they're not going to go anywhere unless they have that [investment]. [...] It'd be great if we could [...] invest in the startups \$5,000. Wow, they could get certified, [...] and then start kind of moving some things.” (INSTRUCTOR 8)

Implication from literature and experts:

Role models are important in displaying how entrepreneurs from similar backgrounds have overcome resource barriers in entrepreneurship.

This is something that all of the programs emphasized heavily: the importance of inviting other entrepreneurs from the same neighborhood (often alumni of the program) to the classroom to share about their journeys and to serve as role models for the students.

Summary and ideas for program development

The training programs we analyzed are experiential: participating entrepreneurs are provided with tools and skills that they then quickly implement in their own businesses or start-up processes. The programs are run by entrepreneurs and business experts who come from the communities where they teach, and serve as role models for the students to follow. Instructors in the programs care deeply about the success of their students, and students learn important small business management skills in the classes, with a typical program delivering content focused on financial management and marketing.

In terms of program development, the following areas can provide important opportunities:

1. **Technological tools:** Instructors often provide participating entrepreneurs with information on technological tools that they deem relevant (e.g. Google sheets, Microsoft office tools, social media tools), and these are valued highly by the students. Yet none of the programs we studied had a specific focus on technology.

There may be an opportunity to develop a resource hub or new programs that specifically provide helpful technologies for student entrepreneurs, many of whom have very little prior experience with technology.

2. **Giving up and pivoting:** Numerous expert interviewees pointed out how the decision by a student to NOT continue developing a business idea further can be an important and positive outcome of entrepreneurship training. Similarly, a number of instructors shared stories of students who had decided to give up on their business idea during the course of the training program. However, we did not discover any content in the programs that would be geared towards these individuals.

“There were some people in the program who had these really big ideas and visions for their business. But when they learned of the things that they needed to do to actually get there, they changed [the plan] in some ways. So, I feel like having the preparation piece is like a reality check.” (STUDENT E)

3. **Capital:** Being able to offer small startup or growth capital infusions for the most promising students in the programs could have a significant and positive impact on student entrepreneurs' progress.
4. **Training the trainers:** The instructors had backgrounds in entrepreneurship and business development, but some of them expressed an interest in learning more about how to teach effectively. Simultaneously, some instructors mentioned that they knew relatively little about the other programs around the city. There seems to be an opportunity to build teaching capacity by bringing interested



parties from the various programs together to share and learn.

5. **Innovation and product/service development.** Marketing content of the programs is focused on helping market the products or services that the entrepreneur already offers. Staying innovative, creative, and the systematic process of product and service development are not covered in the curricula. There is an opportunity to develop more content for those business owners interested in expanding their product/service offerings.
6. **Sales.** Sales is different from marketing, and often gets mentioned as one of the most important skills that an entrepreneur needs. Sales training received only limited attention in the curricula we analyzed: Five programs out of sixteen featured sales explicitly as a session topic, often in combination with other marketing related topics.
7. **Ethics.** Business ethics was absent as a topic from the curricula we analyzed. It is possible this topic is covered in some classroom conversations and case studies, but it is not featured as a separate training topic. It was not directly discussed in any of the interviews we did, either, suggesting that it is not perceived to be central to the entrepreneurs' success. However, there are complex ethical, moral, and legal considerations related to online communications and social media. Also, in terms of human resources, compliance and legal considerations were covered in some programs, but the more complex ethical issues related to, for example, part time work by entrepreneurs and their employees, were not covered. This topic may present future opportunities.

Appendix 1: Student and instructor interview questions

INSTRUCTOR AND STUDENT INTERVIEW PROTOCOL

Assessment of Entrepreneurship Training Curricula in Chicago Community Organizations

Principal Investigator: Maija Renko,
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Institution: DePaul University, USA

Research Team: Morgan Chase

Version: April 6, 2020

This conversation is being recorded for research purposes. Please let me know now if you do not agree to being recorded. You may request that the recording stop at any time.

1. Please tell me about your background in entrepreneurship?
2. Tell me about your current business? (*asked of students only*)
3. Tell me about your role in this training program?
4. What has been your experience participating in / teaching in this training program?
5. What are the aspects of this program that are most exciting for you?

6. What do you wish there was more of?
7. What role have hands-on projects had in your experience here?
8. Can you describe the relationship between students and instructors in this program?
9. How do you feel about your (or your students') ability and desire to successfully launch and run a venture during or after this program?
10. Anything else you would like to add about your experience in this training program?

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