

## A Human Capital Model: Service-Learning in the Micro Business Incubator Program

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*This paper presents a service-learning approach to inner city revitalization that is grounded in a human capital model for economic development. The case study demonstrates how a private university became the catalyst for growth in an 'at risk' neighborhood of an urban inner city. Our ongoing service-learning project, called The Upper Albany Micro Business Incubator (MBI), brings together university faculty, students, and inner city entrepreneurs to create an environment of mutual learning, shared respect, understanding, and collaboration. Preliminary impacts of the program are described as well as future directions and recommendations for sustaining development in inner cities using such an approach.*

"Give a man a fish he will eat for one day, teach a man to fish and he can feed himself for a lifetime."  
— Chinese proverb

Over the past decade, the practice of using service-learning as a teaching tool in the business and management sciences has burgeoned (Kenworthy-U'Ren & Peterson, 2005). The underlying reasons for this movement are unclear—it may be a response to questions about the societal efficacy of management education (Emiliani, 2004); it may be a form of acknowledgement that the private sector "maintain(s) the moral authority to set the social agenda" (Godfrey, 2000, p. 38); it may be a shift away from sector and disciplinary isolationism (DiPadova-Stocks, 2005); or it may simply be one of the most effective tools through which students can practice reflective learning while engaging in citizenship-oriented behaviors (Csikszentmihalyi, 2005). As Papamarcos (2005) aptly states, "there is a view... too widespread to be ignored, that colleges and universities and their students are largely alienated from notions of the public good, focusing solely on achieving competitive advantage in a world of scarce resources. This sentiment may be particularly acute with regard to business schools and business students" (p. 325). Papamarcos goes on to suggest that as business educators, we have a mandate to prepare students for "lives of civic engagement... involving students as voluntary agents of social change" (p. 326).

One thing is certain about this intersection between

business school courses and service-learning: that it is making a positive difference for students, institutions, and communities. An example at the student level can be seen when Wittmer (2004) describes the results of a survey of students who had participated in service-learning at the University of Denver through an ethics-based MBA core course called 'Values-Based Leadership.' Forty-eight percent of the students reported an "increased recognition of the level and kinds of needs that exist" in the community, 46% reported an "increased awareness of how individuals and businesses are involved in professional service," and 35% of students reported a "realization of personal satisfaction for community service activity" (2004, p. 365). At the institutional level, service-learning projects provide a tangible and applied mechanism for organizational outreach into the community. For example, after leading a semester-long course project where business students worked with four different senior citizens centers in their local community, Vega and McHugh (2003) wrote "we believe that this project was worthwhile. It met our academic goals, it provided a valued service, it provided an experiential learning opportunity for students who might not otherwise have been involved in one, and it cemented relationships between the institution and the community" (p. 114). Finally, at the community level, we continue to see examples of business school service-learning programs that result in increased community social and economic prosperity, sustainability, and integration (e.g., Michaelsen, Kenderdine, Hobbs, & Frueh,

2000; Papamarcos, 2005; Taylor, 2000).

This paper describes such a program — the University of Hartford's Micro Business Incubator (MBI). In this paper, we present a case study of an institutional program that is grounded in service-learning best practice (Jacoby et al., 1996), aimed at creating and sustaining transformational relationships with community partners (Enos & Morton, 2003), and focused on learner-centered and committed paths to engagement (Dorado & Giles, 2004; Ramsey & Fitzgibbons, 2005). The MBI is a service-learning program that brings together business students, faculty members, business owner entrepreneurs, institutional representatives, and other government and community organization members to create sustainable and sustained partnerships aimed at revitalizing and economically developing a culturally diverse and small business laden inner city neighborhood.

### Small Businesses, Inner City Development, and the Economy

Small businesses are an essential part of the U.S. economy. According to the U.S. Small Business Administration, small firms employ half of the workforce and pay 45% of the total U.S. private payroll. Small businesses are responsible for more than 50% of gross domestic product and account for the vast majority of new jobs (Frequently Asked Questions, 2005). Small firms are also a major source of innovation, producing twice as many new product and service innovations as larger firms.

Firms owned by minority business owners represent a special subset of small firms that are growing even more rapidly than small firms in general. According to the 1997 Survey of Minority Owned Enterprise (Lowery, 2005) the number of Black-owned businesses increased by 26% from 1992 to 1997, to 823,499.<sup>1</sup> This compares to a 4% growth rate for non-minority-owned firms for the same timeframe. Simultaneously, revenues for Black-owned firms increased by 120% to \$71 billion (Minorities in Business, 2001). The numbers for Hispanic-owned firms are equally impressive. In 1997, Hispanic-owned businesses totaled 1.4 million, up 80% from 1992; during that same timeframe revenues more than doubled, to \$184 billion. Very preliminary results for the 2002 Census (2002 Survey of Business Owners) indicate that in 2002 there were approximately 462,00 firms with paid employees that identified themselves as being primarily owned by Asians, 154,000 firms that identified themselves as being owned by Blacks, and 308,000 firms that identified themselves as being owned by Hispanics.

Minority-owned firms are worthy of study in and of themselves for several important reasons. First,

firm ownership provides a path to economic empowerment for entrepreneurs and their families. Prior research indicates that, on average, the level of household wealth for Black and Hispanic families falls well below of that of white families (Badu, Daniels, & Salandro, 1999; Blau & Graham, 1990; Smith, 1995). Simultaneously, however, research reveals that individuals who own their own firms have higher household income and wealth than the population in general (Haynes, 2001). Thus, owning and operating a successful small business can be a strategy for minority families to achieve the "American Dream." Second, a vibrant small business sector is key to the economic revitalization of many inner city communities. As minority families tend to represent a significant percentage of inner city populations, it is important to have a range of flourishing small businesses to serve community needs.

In spite of the statistics mentioned above, many minority-owned businesses have struggled. Typically, firms owned by minority entrepreneurs are smaller, more prone to failure, and concentrated in the less profitable sectors of retailing and personal services (Bates, 1989; Christopher, 1998). Black and Hispanic small business owners tend to have less education than Whites or Asians, less personal wealth, and greater difficulty raising capital from financial institutions (Ando, 1988; Bates, 1993; Bostic & Lampani, 1999; Coleman, 2002; Rogers, Gent, Palumbo, & Wall, 2001). Thus, they come into the process of entrepreneurship with lower levels of both human and financial capital. Inner cities tend to have above average rates of crime, drugs, and a workforce that is unskilled and/or poorly educated.

### Inner City Development: Three Models for Growth

Historically, support for minority-owned inner city firms has been explained using a "social model" of economic development. This model assumes that the disadvantages of the inner city are so overwhelming, that businesses located there cannot compete without government intervention and subsidies. One major criticism of this model, and a drawback to its application, is that it has led to the creation of inner city businesses that are neither profitable nor competitive, and are isolated from the larger economy (Porter, 1995). To survive using this model, inner city businesses require consistent government support. Taking this model to its logical end, inner city economies become increasingly planned and driven by government, with decreased free market power or selection processes.

Alternatively, Porter (1995) proposes a new model for inner city economic development. In contrast to

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the social model, Porter's model relies heavily on market forces and private industry as opposed to government. He contends that inner city businesses can benefit from four major sources of competitive advantage. First, they are located in highly concentrated areas close to businesses, transportation, and communications. Second, inner cities often have unmet needs for both products and services. Third, inner city businesses have opportunities to build upon regional clusters of businesses and, thus, to export products beyond their local territories. Finally, Porter argues that inner city workers are willing and eager to work in entry-level jobs.

According to Porter (1995), government and community development organizations should get out of the business of starting and running businesses. Alternatively, they should work to create a positive environment for business by lowering costs and regulatory barriers, controlling crime, creating a transportation infrastructure, and improving schools. Porter contends that if private businesses are provided with a more favorable climate, they will be willing to locate in inner cities and will, in turn, supply products and services, capital, jobs, and training.

Porter's (1995) model has been widely criticized as overly simplistic and out of touch with the realities of inner city business. One criticism has been that, to date, private businesses have not demonstrated a great deal of willingness to move into the inner city or tackle the challenges of doing business there (Dymski, 1996; Sawicki & Moody, 1996). This has led to the creation of government mandates such as the Community Reinvestment Act which requires banks to provide services to inner city businesses and individuals. Procurement policies have also encouraged the involvement and participation of women- and minority-owned firms. Such policies are aimed to increase women and minority contractors' opportunities to bid on and secure contracts, many of which may be financed with public dollars. A second criticism has been that Porter's model ignores the problems associated with discrimination and underestimates the challenges posed by the human capital deficiencies of inner city entrepreneurs (Henry, 1996; Johnson, Farrell, & Henderson, 1996). Further, structural barriers to doing business in urban areas may serve as a further deterrent to economic development initiatives. Immergluck (1999) found that a lack of capital and business development can be tied to urban decay. He postulated that cultural and language barriers for recent immigrants may be contributing factors.

As a result of these criticisms and the inability of the aforementioned models to fully capture the economic growth processes of the inner city, a third model of inner city economic development has emerged, the "human capital" model. Human capital

is an economic term that has been in existence for decades, with its origins in the work of Gary S. Becker (1962). In terms of inner city entrepreneurs, human capital encompasses the education, training, work experience, and other support mechanisms that can help to prepare the entrepreneur for the challenges of starting and managing a business. A number of studies have documented the link between high levels of human capital and business survival, growth, and profitability (Carter, Williams, & Reynolds, 1992; Cressy, 1996; Kangasharju & Pekkala, 2002; Lussier & Pfeifer, 2001; Schiller & Crewson, 1997; Watson, Hogarth-Scott, & Wilson, 1998). In essence, the model and its supporting empirical research indicate that entrepreneurs who have high levels of human capital (e.g., education, training, and relevant work experience) are more likely to succeed in business than those who do not.

### The MBI Program: Putting a Human Capital Model to Work in the Inner City

In contrast to the "social model," which relies heavily on government intervention, and the "Porter model," which relies on the willing involvement of private businesses located outside of the inner city, the inner city economic development program described in this paper uses the human capital model as its foundation. Since 1992, the University of Hartford, in partnership with the Upper Albany Main Street Program, has managed a successful community-based service-learning initiative. The pilot Upper Albany Micro Business Incubator Program (MBI) focuses on creating relationships and developing the human capital potential of culturally diverse local entrepreneurs and offering students an applied learning experience. The MBI program works directly with entrepreneurs in the inner city, targeting their human capital needs through a combination of student, faculty, and community involvement. The MBI is assisting urban entrepreneurs, providing opportunities for faculty research and consulting, and serving as a laboratory for student learning.

#### *A Closer Look at The Human Capital Model*

The link between human capital and wealth creation is well established and long-standing. Gary S. Becker (1962) was one of the first to discuss this link. Becker defines human capital investment as schooling, on-the-job training, medical care, diet, and other activities that "...influence future real income through the imbedding of resources in people." He notes that these investments improve the physical and mental abilities of individuals and, thus, increase their prospects for higher earnings. Further, he attributes income differences or inequalities not only to differ-

ences in tangible resources (e.g., money, property), but also intangible resources such as the individual's capital attributes.

Becker's landmark article focuses heavily on the importance of on-the-job training (OJT) as a means of developing human capital, noting the clear relationship between OJT and earnings, employment, and other economic variables. With OJT and the resultant increased levels of human capital in place (positive individual level outcomes), positive firm level outcomes should result. Since Becker's early theoretical article, numerous researchers have made the case for a strong link between the human capital attributes of the entrepreneur and firm performance (Boden & Nucci, 2000; Carter, Williams, & Reynolds, 1997; Cooper, Gimeno-Gascon, & Woo, 1994; Watson, Hogarth-Scott, & Wilson, 1998). One of the most basic ways of conceptualizing firm performance is to assess firm survival rates. In a study of U.S. firms, Bates (1995) found that firms having more highly educated owners were more likely to survive. Cressy had similar findings in a study of British firms as did Lussier and Pfeifer (2001) in a study of Croatian firms. Cressy also noted that prior work experience

and previous experience with self employment increased the likelihood of firm survival.

A second way of conceptualizing firm performance is to measure overall firm success. Schiller and Crewson (1997) observed that more highly educated men were more likely to have successful entrepreneurial ventures. Correspondingly, they found that prior work experience and years of self-employment contributed to firm success in women. In a study of Jamaican firms, Honig (1998) found that a college education roughly doubled the level of the entrepreneur's earnings. Further, he noted that years of experience in business were positively associated with increasing profits. In another study, Chandler and Hanks (1998) examined American firms in Utah to find that firms with high levels of human capital and high levels of financial capital had a higher ratio of sales to earnings than other firms.

Finally, a third way to conceptualize firm performance (and examine its relationship with human capital), relates to firm growth. In a study of Finnish firms, Kangasharju and Pekkala (2002) found that firms run by more highly educated entrepreneurs experienced higher growth rates during economic

Table 1  
*Comparison of Inner City Economic Development Models*

	<b>Porter's Model</b>	<b>Social Model</b>	<b>MBI Model</b>
<b>Type of Model</b>	Economic	Social	Service-Learning
<b>Driving Force</b>	Private Sector	Government and social services organization	Private university with a public mission
<b>Benefactors</b>	Profitable businesses	Subsidized businesses	Existing and new businesses in the neighborhood
<b>Impact</b>	Integration with the regional economy	Isolation from the large economy	Driving force in the revitalization of inner city neighborhoods
<b>Focus</b>	Companies that are export-oriented	Companies that serve the local community	Companies that serve local community and establish it as a viable commercial district
<b>Human Capital Implications</b>	Skilled and experienced minorities engaged in building businesses	Skilled and experienced minorities engaged in the social service sector	Skilled and experienced minorities empowered to build businesses
<b>Community Partners</b>	Mainstream, private sector institutions enlisted	Special institutions created	University serving as the catalyst by enlisting the support of private and public sector institutions
<b>Addressing Inner City Disadvantages</b>	Addressed directly	Counterbalanced with subsidies	Addressed through building capacity of business owners
<b>Government Involvement</b>	Government focused or improving the environment for business	Government involved directly in providing services or funding	Government involved indirectly by providing seed money and personnel support

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booms and recessions. In a study of Spanish firms, Pena (2002) found that growth companies were more likely to be operated by entrepreneurs with college degrees. Pena also noted that prior experience in a managerial position was a significant factor in determining the growth rate of a firm.

#### *Human Capital and the MBI Program*

The extant literature and empirical research cited above support the existence of two positive relationships: (a) between on-the-job training and the development of human capital, and (b) between human capital and firm performance. In light of these relationships, an important goal of the MBI has been to develop the human capital potential of inner city entrepreneurs through a combination of training, consulting services, and ongoing support. This echoes recent calls for skilled and experienced minority owners focused on developing their businesses (e.g., Porter, 1995), but also concedes that the knowledge gap is very real in inner city communities. Students learn from this process by engaging the business owners in a dialogue that ultimately reveals challenges as well as opportunities. Their learning is enhanced as they work to design strategies and implementation plans for addressing these challenges and opportunities. Simultaneously, business owners learn from the involvement of students and faculty who share their knowledge and expertise.

The MBI is in its third year of offering a service-learning business experience to students through exposure to small business development and management. This effort has proven to be a successful tool for economic development and revitalization in the North End of Hartford, mirroring similar successes in urban settings (Sherman, 1999; Vedovello & Godinho, 2003). Modeled after the old Chinese proverb presented at the beginning of this paper: "Give a man a fish he will eat for one day, teach a man to fish and he can feed himself for a lifetime," this community-based service-learning initiative was launched to empower students to create and achieve collaborative learning-oriented goals and objectives rather than having students simply disseminate information to others (Jacoby et al., 1996.) The program has become the catalyst for neighborhood and inner city economic revitalization by introducing valuable new resources to a neighborhood beset with community conflicts and significant levels of crime. Students and business owners engage in activities designed to promote mutual learning and development. Through reflection and reciprocity (Jacoby), a link between human capital and growth is established.

The MBI human capital model (herein referred to as the "MBI model") offers components that are in sharp contrast to both the Porter and social models of

economic development. Table 1 summarizes and differentiates the key elements of the three models.

As Table 1 illustrates, the MBI model seeks middle ground between Porter's free market approach and the social model's government intervention approach. It seeks to empower urban entrepreneurs by providing them with tools for success: education and training from University of Hartford faculty and students. By developing the human capital potential of urban entrepreneurs, they are in a better position to launch and maintain successful and profitable businesses capable of responding to unmet needs in both the local and regional economies. There is a role for government in the MBI model, but it is to provide seed funding and ancillary support rather than to become directly involved in funding and supporting inner city firms on an ongoing basis.

#### *Key Players and Their Roles in the MBI*

A successful economic revitalization effort requires the collaboration and cooperation of many key players. In the case of the MBI, assistance came from within and outside of the University. The concept was developed by a faculty member, an experienced Upper Albany small business owner, an officer of the city's chamber of commerce, and a senior level community bank manager. Recognizing the importance of developing the human capital potential of the small business owners on Albany Avenue (referred to as The Avenue in the remaining of the paper) (Table 2) and, understanding the value of hands-on learning opportunities for students (Table 3), this group envisioned the mutual benefits of connecting students with small business owners.

Other corporate and community partners were recruited to assist with fundraising, and to help identify the businesses that would benefit from such an opportunity. As an example, when additional funds were needed to hire a fulltime staff person for the program, corporate partners stepped forward to fund the new position. Similarly, another corporate partner has provided lobbying services to ensure the annual renewal of a grant from the City Council. The corporate and community partners also serve as a screening committee to review businesses that express interest in participating in the MBI. It is important to work with those businesses that can benefit, and not waste valuable resources on those that will not benefit from the program's services.

Organizing such a project requires the ongoing commitment of faculty and the support of graduate assistants who visit the business owners on a regular basis to understand how each business operates. The faculty needs to be familiar with the interests and skills of participating students to create workable pairings of students with business owners. Faculty

**Table 2**  
*Key Players, their Roles, and Learning Outcomes in the Micro Business Incubator*

	<b>Corporate/ Community Partners</b>	<b>Business Owners</b>	<b>Students</b>	<b>Faculty/Staff</b>	<b>University</b>
Players	<ul style="list-style-type: none"> <li>• Upper Albany Main Street (UAMS)</li> <li>• Metro Hartford Alliance</li> <li>• Travelers Foundation</li> <li>• Bank of America</li> <li>• Hartford Foundation for Public Giving</li> </ul>	Small retail and service businesses on Albany Avenue in North Hartford	Junior and Senior Business and Entrepreneurial Studies majors, Communication, Graphic Arts majors, and other interested upper classmen	Professors and Graduate Assistants	President's Office, Grants Office, Office of Communication & Instructional Technology Services
Their Roles	<ul style="list-style-type: none"> <li>• Provide fundraising and lobbying support</li> <li>• Screen and select business owners to participate</li> <li>• Provide day-to-day support for the program</li> </ul>	<ul style="list-style-type: none"> <li>• Commit to participate</li> <li>• Schedule regular hours to meet with students</li> <li>• Share experience and excitement for business with students</li> <li>• Attend students' final presentations</li> <li>• Give feedback and appreciation for students' efforts</li> </ul>	<ul style="list-style-type: none"> <li>• Establish rapport with business owners</li> <li>• Conduct needs assessment and report on recommendations</li> <li>• Develop customized learning plan for assigned business</li> <li>• Attend training sessions</li> <li>• Deliver onsite customized training and support</li> <li>• Measure business owners' progress and report to class</li> </ul>	<ul style="list-style-type: none"> <li>• Recruit and select students</li> <li>• Match business owners with students based on skills and interests</li> <li>• Organize train-the-trainer sessions</li> <li>• Provide tools to students</li> <li>• Consult with students on an ongoing basis</li> <li>• Maintain contact among students through African-American board</li> </ul>	<ul style="list-style-type: none"> <li>• Provide budget oversight and grant management</li> <li>• Provide computers, software, and technical support</li> <li>• Provide internal and external communication support (e.g., PR, contacts, etc.)</li> </ul>
Learning Outcomes	<ul style="list-style-type: none"> <li>• Eager to engage and work with UAMS</li> <li>• See a future in the neighborhood</li> <li>• Corporate sponsorship</li> </ul>	Develop mutual appreciation and understanding (white students working with minority business owners)	See Table 3 for detailed description	Move from a lecture format to train the trainer approach	Develop meaningful community partnership (i.e., community day, campus is home of two magnet schools)

members also coach and instruct students to provide them with the tools they need to assist the business owners. Instruction might include training in specific skill areas, use of materials or software, and general lessons about working in an inner city setting. Follow-up and ongoing communications are accomplished both in class meetings and through an online discussion board using Blackboard (online course management software.)

Students begin their experience by establishing rapport with their assigned business owners at the MBI Kickoff—a meeting at which all business

owners and community partners are introduced to the program. Both students and business owners sign a commitment letter detailing their responsibilities to one another. The participants exchange contact information and set up a regular schedule of meeting times. In the first year of the MBI program, a needs assessment instrument was developed. This tool is used each year to assess the needs of new businesses joining the program. For returning businesses, students review progress made during the previous year, and working in partnership with the business owners, determine

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Table 3  
*Examples of Courses and Learning Outcomes*

	<b>MGT-314</b>	<b>MGT/MKT-482</b>	<b>INTERNSHIP</b>
<b>Course</b>	<i>Principles of Entrepreneurship</i> Mid-level course 3 Iterations Fall Semester (02-04) 1 Faculty 1 Program Admin.	<i>Small Business Practicum</i> Upper-level Course 5 Iterations Spring Semester (02-06) 1 Faculty 1 Program Admin.	<i>MBI Internship</i> Internship Credit only 4 Iterations Fall/Spring Sem. (04-06) 1 Faculty 1 Program Admin.
<b>Objective</b>	Understand fundamental entrepreneurial success skills.	Understand practical components of successful entrepreneurship. Experience entrepreneurship and the consulting process.	Learn how to manage a community-based organization and gain economic development experience.
<b>Role</b>	(Assessment) Perform Needs Assessment survey and develop cogent recommendations.	(Implementation) Implement Needs Assessment. Refine recommendations and deliver specific technical assistance.	(Client Service) Provide in-depth, project-focused business counseling/training. Financial management, technological and administrative support.
<b>Participant Data</b>	<ul style="list-style-type: none"> <li>• 90 Students</li> <li>• 2700 Hours</li> <li>• 60 Needs Assessments</li> <li>• 45 Recommendation Plans</li> <li>• 80% Seniors</li> <li>• 4 Schools Involved (Business, Arts &amp; Science, Performing Arts, Art School)</li> </ul>	<ul style="list-style-type: none"> <li>• 75 Students</li> <li>• 5625 Hours</li> <li>• 37 Businesses Served</li> <li>• 115 Unique Projects</li> <li>• 85% Seniors</li> <li>• 6 Schools Involved (Business, Arts &amp; Science, Performing Arts, Art School, Engineering Tech. &amp; Architecture, Education Nursing &amp; Health)</li> </ul>	<ul style="list-style-type: none"> <li>• 5 Students</li> <li>• 1000 Hours</li> <li>• 7 Businesses Served</li> <li>• Seniors Only</li> <li>• MGT &amp; MKT Majors</li> <li>• 1 School Involved (Business)</li> <li>• 100% Graduation rate</li> </ul>
<b>Service-Learning Outcomes</b>	Relationship building Diversity training Develop critical thinking and analysis skills	Relationship building Diversity training Improvement in business management skills Improved awareness of community issues Increased desire to volunteer	Relationship building Diversity training Improved business management skills Improved awareness of community issues Increased desire to volunteer Increased career readiness

the direction for the upcoming year's efforts. Each business receives a customized learning plan which is addressed through onsite training delivered by the students. At the end of the year, students make formal presentations about the work they have done and receive feedback from the business owners and from the class. Strong bonds develop between students and entrepreneurs, and frequently the assistance continues beyond the end of the course.

The involvement and support of the University, its President, and other administrators have made this initiative both a regional and a national model for community-based learning, as recognized by

the National Main Street Center and the Connecticut Department of Community Economic Development (EDDY Award). Because the funding for the MBI runs through the University, funding sources feel more secure that grants targeted to assist the community will be effectively managed. In addition, the University has worked to refurbish computers and "lend" them to struggling small businesses on the Avenue, installing and maintaining them over time. Thus, when students go to assist their businesses in creating financial records and developing business plans, the supporting technology is available. Much of the significant press coverage attained by the program has come

through the efforts of the University's Office of Communication which made the contacts and pitched the stories, yielding local as well as national coverage for the MBI.

### Early Signs of Impact of the MBI Model

#### *A Service-Learning-Based Micro Business Incubator*

The MBI program's accomplishments are based on the hands-on nature of the service-learning projects. In the simplest terms, unlike the traditional business incubator which brings struggling young entrepreneurial businesses together under one roof to offer accounting and marketing assistance, the MBI recognizes and incorporates the special features of each participating business while simultaneously working to determine the specific needs, interests, and capabilities of the business owners. Thus, the MBI involves a variety of businesses in one geographic location (the Avenue) and uses a custom-designed needs assessment tool to identify the areas of training and business operation that could be improved by introducing student input. Operating on the concept of "train the trainers," the MBI brings students into the community to share the intellectual capital of the University with the business owners on the Avenue. The project creates an effective and memorable learning experience for both the students and business owners, and, in doing so, establishes a link between human capital and economic growth.

#### *Driving Force: The University of Hartford*

The University is located on a property that spans three different communities—two suburban towns and one city neighborhood. The back door of the campus borders the economically-depressed neighborhood of Upper Albany in the North End of Hartford. Other urban communities have benefited from an academic institution in their midst, but these efforts have largely focused on "bricks and mortar" developments in which the university acquired and developed housing and educational edifices adjacent to the campus. The University of Hartford is a private, tuition-driven institution that has neither the resources nor the desire to annex the surrounding community. Rather, University administrators, faculty, and staff recognize that they are members of the larger community and, as such, see their participation in the growth and development of the local community as both an intellectually stimulating learning experience and a practical necessity for long-term community survival.

The MBI had been successfully integrated in a multiple of courses. First a small business consulting

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course, the Principles of Entrepreneurship, was designed to develop student understanding of small business management. Students learn to conduct a business needs assessment including drafting a report that must include actionable solutions. The second course, Business Practicum, is an elective seminar designed to implement the recommendations developed in the Principles of Entrepreneurship course. Students attend weekly sessions to expose them to various small business related topics offered by professionals (banking, accounting, customer service, inventory management, loan application process, entrepreneurial spirit, legal issues, corporate citizenship, and financial literacy). Students then work one-on-one with businesses to apply some of these topics and implement the recommendations following the train-the-trainer model.

#### *MBI Program Partners: The Upper Albany Businesses*

One important set of benefactors of the MBI program are the owners of MBI partner organizations—the newly empowered inner city business owners who are learning to understand, predict, and deal with market forces rather than rely on reactionary government intervention and subsidies. This service-learning program has the same consequences advocated by Porter (1995) in that it provides opportunities for the existing businesses to better serve their current customers and to attract new customers who previously were not drawn to the neighborhood. Because of University support, combined with a more positive environment for business, new businesses also are locating in the neighborhood, bringing with them new jobs and substantial reinvestments. Neighborhood residents are better served by stronger, more productive businesses that are more sensitive to their needs. Further, these market-driven firms are able to produce better products and services suitable for export to other markets. The Upper Albany neighborhood also serves as one of the gateways to the city from affluent suburbs. By strengthening commerce in this area, the entire city benefits from increased traffic and the patronage of suburban dwellers.

#### *Impacting the Inner City: Revitalizing an Inner City Neighborhood*

The MBI model, which shares similar characteristics with many established service-learning programs from across the country (e.g., Jacoby et al., 1996; Zlotkowski, 1998), reflects the need for social change. Although not simple to implement, most service-learning programs highlight the need for increased social understanding and the importance of assisting members of the community who are in need. Service-learning programs also tend to develop



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in students and other institutional members a deeper appreciation of the concept of community via engaged citizenship (Battistoni, 1998).

The MBI program addresses these problems by developing the human capital potential of inner city entrepreneurs. Simultaneously, it creates a sense of positive energy and directs attention to the opportunities and challenges associated with urban entrepreneurship. Finally, it makes participating business owners aware of the role they can play in taking control of their destiny, overcoming challenges, and contributing to their neighborhood's economic development. For example, improved signage, upgraded store fronts, and better product merchandising are but a few of the visible outcomes that have resulted from participation in this program. Further, the ability of business owners to secure loans can be directly linked to student support in developing adequate financial records. Thus, the MBI has been referred to as a role model for regional economic revitalization, yielding public recognition and calls for the University to replicate its success in other cities across the state (e.g., New London, New Haven).

*The MBI Focus: Establishing a Viable Commercial District and Serving the Local Community and Beyond*

Although current research points out some of the inherent challenges of minority-owned businesses (Coleman, 2002; Robb, 2002), the MBI model's overarching goal is to empower businesses to service their local community and beyond, and to establish the Avenue area and surrounding neighborhoods as a viable commercial district. Businesses, with the help of the program, are pursuing opportunities to export specialized products and services both regionally and nationally, one of the goals cited in the Porter model. As an example, a participating firm is one of only four appliance repair facilities in the United States and is thus able to tap into both local and national markets. Another business provides hair replacement to cancer patients and serves clients throughout the region. This business is currently engaged in talks with a regional cancer center to provide specialized services to patients undergoing treatment including the development of onsite services. Yet another business involves developing an e-commerce strategy targeting African Americans on a national scale including advertising on BET (Black Entertainment Network). As a final example, students assisted in developing a packaging system for a well established neighborhood bakery planning to sell rum cakes on the Internet. Businesses in the area have now rallied to develop a program entitled "Upper Albany: The Neighborhood of Choice" as a model for economic development.

*Addressing Inner City Disadvantages: Building Capacity in Business Owners*

Although the source of some of the disadvantages faced by inner cities (e.g., crime, unemployment) can be pinpointed, addressing them has been challenging. Porter's approach is considered unrealistic and out of touch with the reality of doing business in the inner city, especially for urban minority-owned businesses. Although businesses will relocate into a neighborhood that benefits from good transportation infrastructure, controlled crime, and access to a skilled workforce (Porter, 1995), the neighborhood and its businesses must first develop their own capacity to attract new investments and resources to prepare them for the market forces to which Porter refers. Businesses that emerge in the inner cities are typically proud to be contributing as economic agents of change but may not be aware of their potential and miss out on opportunities. By providing inner city entrepreneurs with business-specific sets of skills and tools, as well as an open channel for communication, there is a greater likelihood for business success, growth, and employment. Ideally, these outcomes are accompanied by positive social change. Government subsidies and intervention have only obscured the real issues, creating barriers and red tape while producing less than remarkable results (Porter; Scharpf, 2002). Thus it is imperative that urban entrepreneurs be empowered to solve their own problems with the support of both private and public institutions.

*Government Involvement: Seed Funding and Personnel Support*

The social model has evolved to correct for the perceived deficiencies of a market-based system, and public institutions remain the guardians of social equity, oftentimes imposing requirements or restrictions on businesses to achieve social goals. Increasingly, however, governments and the public sector are recognizing the need to remove barriers affecting businesses, as can be seen in the creation and evolution of the European Union (Scharpf, 2002). Within the context of the inner city, many urban neighborhoods have inherited social problems such as crime, unemployment, and educational deficiencies which cannot be addressed without strong government intervention.

In addition to infrastructure support and development, city and state governments can provide positive visibility, seed funding, and assistance in approaching nongovernment funding sources such as community foundations and corporations (Porter, 1995). Seed money and personnel support provided by the city at the start of the Upper Albany program legitimized the initiative and created a momentum

carried on by community foundations and corporations such as the Hartford Foundation for Public Giving (\$75,000 grant) and Bank of America (\$200,000 two-year grant). These funding sources have allowed the MBI to move beyond the traditional fragmented approach to job creation and business development, to that of a comprehensive community service provider focused on providing training, tools, and resources available to a community in need.

#### Service-Learning as an Economic Engine

In any program such as the Upper Albany Micro Business Incubator, progress should be monitored to determine if such an intervention has an impact on small and emerging minority-owned businesses. As noted in the introduction, prior research has indicated that minority-owned businesses tend to be smaller and have a higher failure rate than non-minority-owned firms. They are also more likely to be concentrated in highly competitive and less profitable service lines of business. Using U.S. Census data to track a sample of small firms from 1992 through 1996, Robb (2002) found that Black-owned small firms had a survival rate of 34.8% compared to 48.7% for White-owned firms and 48.1% for all small firms. She also found that 46.65% of Black-owned firms were in service lines of business compared to 35.15% of White-owned firms. Coleman (2003) used data from the Federal Reserve's 1998 Survey of Small Business Finances to compare White-and minority-owned firms. Similar to Robb's

findings, Coleman's results revealed that African American-owned firms were significantly smaller than White-owned firms in terms of total assets, total sales, and total number of employees. Coleman also found that Black-owned firms were more heavily concentrated in services lines of business (Note: both the Robb and Coleman articles use data that is classified by SIC code; it does not break down the individual categories, i.e., services into specific types of service businesses).

A study of minority-owned small businesses conducted by the U.S. Small Business Administration using 1997 data further attests to the size discrepancies between White- and minority-owned firms. That study found that 89% of Black-owned firms had no paid employees compared to 74% of White-owned firms (Minorities in Business, 2001). Of those firms that did have employees, Black-owned firms averaged eight employees compared to 21 for White-owned firms. In terms of revenues, 49% of Black-owned firms had revenues of \$10,000 or less, compared to 35 percent of White-owned firms.

Comparing these results to the early signs of impact from MBI participants, a similar pattern emerges. To date, 29 firms have participated in the Upper Albany Program for less than six months to three years. The vast majority of Upper Albany firms could be classified as micro-businesses (i.e., firms having five or fewer employees). The average number of employees in Upper Albany firms was 3.0, and only two participating firms had more than five

Table 4  
*Economic Development Outcomes (2002-2006)*

#### **Funding to Upper Albany Main Street in support of MBI Program**

- 2003 \$75,000 - CDBG (Community Development Block Grant)
- 2003 - \$20,000 - Fleet Community Bank
- 2003 - \$75,000 - Hartford Foundation for Public Giving (\$25,000)
- 2004 - \$140,000 - CDBG
- 2004 - \$100,000 - Bank of America Neighborhood Builders Award (UAMS)
- 2004 - \$25,000 - St. Paul Traveler's Foundation
- 2005 - \$100,000 - Bank of America Neighborhood Builders Award (UAMS)
- 2005 - \$135,000 - CDBG
- 2006 - \$50,000 - St. Paul Traveler's Foundation
- 2006 - \$135,000 - CDBG
- Total MBI Funding since 2002 - \$855,000

#### **Performance Metrics (identified by the Small Business Administration)**

- 51 New/opened businesses in Upper Albany neighborhood
- \$10,100,000 of private investment
- \$ 9,000,000 public investment
- \$415,000 of micro loans (under \$35,000) closed
- 37 Long-Term Clients (5+ hours of counseling)
- 100+ jobs created/retained
- 21 computers donated
- 9325 Volunteer hours

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employees.

As in prior research, most of the Upper Albany firms were in service (48%) or retail (41%) lines of business. Although the average age of the Upper Albany firms was 13.6 years, there was a considerable amount of variation in firm age. While 28% of the participating firms were two years old or younger, 48% were at least ten years old. Thus, the Upper Albany sample includes a relatively high percentage of firms that are long-term survivors. This, in turn, may have had an impact on the profit performance of firms included in the sample, with 72 percent of firm respondents indicating that they were profitable.

When asked if their experience with the Upper Albany program had increased their prospects of survival, 27% of the participating firms indicated that the program had been very helpful while another 38% indicated that it had been somewhat helpful. One business owner reported that his involvement "opened up a new world" for him, especially in the area of technology. Another simply said, "I would not exist without MBI." Although it is too early to determine long-term survival rates for newer firms, only one of the firms that has participated in the Upper Albany program to date has closed, due to the business owner's health problems. Going forward, it will continue to be important to track survival rates as well as sales, profitability, and employment.

These early indicators seem to show that the MBI model is having a positive effect on Hartford's Upper Albany neighborhood (see Table 4 for summary). Beyond the response of program participants, 35 new businesses have located on the Avenue since September 2002. These businesses have the potential to provide not only new products and services to the area, but additional jobs and stimulating change and development in existing markets. From a funding and economic development perspective, the Avenue has succeeded in attracting \$2.8 million of reinvestment as well as \$3.2 million of new funding in less than three years. These factors seem to point to an improved climate for business with some sustainable impact on the inner city.

We concede that these are very early signs of progress. As Bringle and Hatcher (2000) point out, service-learning projects like MBI have not yet developed a systematic and uniform way of documenting their results and outcomes. The real-life setting and nonlaboratory conditions afford us minimal control over variables influencing outcomes. As a result, we need to develop sophisticated ways of measuring program impacts. In the future, program outcomes need to be systematically identified and measured to truly evaluate the effectiveness and impact of the program over time.

## Conclusion

Service-learning programs such as the MBI are educationally and socially powerful interventions that hold promising potential for enhancing the learning and development of both college students and small business owners. This program has brought widespread positive recognition to the University and to the Upper Albany neighborhood. It has also been successful in developing and promoting community partnerships between the public and private sectors working toward an urban community's economic revitalization.

The MBI model goes beyond both the social model and Porter's model of economic development by providing skills and experiences aimed at developing the human capital necessary for inner-city entrepreneurs to succeed. From a social and civic perspective, the MBI serves as an alternative model for much needed economic revitalization in inner-city communities like Hartford. From an academic perspective, the MBI has allowed us to harness the power and potential of service-learning to enhance student learning. This is accomplished via real-world opportunities for students to apply, critically examine, and better understand the complexities of translating business-related theory into practices. Students acquire practical business experience and skills while learning about their roles as socially responsible citizens of the larger community. Through the application of service-learning best practices, the MBI program continues to create sustained linkages between student experience, the development of human capital in urban entrepreneurs, and inner city economic revitalization.

## Notes

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<sup>1</sup> This number includes firms with paid employees and firms with no paid employees.

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