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Post-evaluation of an entrepreneurship porgram [sic] for inner-city youth

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Pepperdine University

Graduate School of Education and Psychology

POST-EVALUATION OF AN ENTREPRENEURSHIP PORGRAM FOR INNER-

CITY YOUTH

A dissertation submitted in partial satisfaction

of the requirements for the degree of

Doctor of Education in Organizational Leadership

by

LaRon Doucet

September, 2010

Diana Hiatt-Michael, Ed.D. – Dissertation Chairperson

This dissertation, written by

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under the guidance of a Faculty Committee and approved by its members, has been submitted to and accepted by the Graduate Faculty in partial fulfillment of the requirements for the degree of

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DEDICATION

This dissertation is dedicated first and foremost to my wife Yolette Doucet and my children LaRon and Lenorre and also, my parents Wilkin Doucet and Mrs. Elizabeth Ruth Rideau Doucet who instilled in me the value of education and a life-long urge to always strive for perfection.

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and volunteering your time to this project. And to all of my school mates and faculty who made this a wonderful journey.

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ABSTRACT

This study evaluated program graduates of National Foundation for Teaching Entrepreneurship 1 to years after completing the program in inner city schools of Los Angeles, California. Twenty-seven out of 150 graduates participated in 2 semi-structured interviews in Northern and Southern California, or long semi-structured telephone interviews for graduates in distant places, using the same questions. Data was tape recorded, transcribed and coded utilizing traditional qualitative analysis techniques.

Primary findings were that the program encouraged all the prior students to complete high school (100%), to start a business (100%), rid the fear of public speaking, self-esteem boost and foster self-confidence (69%). Eighty-nine percent of the graduates had begun a business during or after the program and continued to be an entrepreneur. Over half of these indicated that the program was solely responsible for their decisions. An additional graduate was in the process of developing a business and 2 others never initiated a business. Interestingly, 26% enrolled in the program because of influence of family, counselors, teachers, or friends and 15% replied "an interest in business."

Graduates repeatedly commented how the activities in the program fostered more mature decisions, including focus on schoolwork, relating to family, and completing projects. Their student decision-making moved toward accepting responsibility for personal decisions, actions, and consequences. Knowledge and skills gained included obtainment of college scholarships, budgeting and saving money, recognizing financial losses, paying bills on time, and making financial choices from options. Graduates revealed that the program buoyed their self-esteem and promoted a "can do mentality" as

they had to present a business plan, speak before business prospects, and network their ideas.

Graduates argued that this curriculum should be available in all schools, both urban and rural. However, they suggested that the curriculum should be expanded as they perceived they were "just getting the idea" and the program be offered in prior grades, not just the senior year, and to supply online supplemental resources during and after the program. Policymakers should promote this curriculum in middle and high schools across the country as a means to encourage at-risk students to participate in this country's entrepreneurial spirit.

Chapter 1: Introduction

For over 200 years, new and innovative business ventures have been a key source of America's economic strength (McDowell, 2007). Small businesses are primarily responsible for the nation's new jobs as Bygrave (2004) writes, "More than 1000 new businesses are born every hour of every working day in the United States" (p. 1). Employing 50.9% of the nation's nonfarm, private workforce, the people who own these small firms reflect the country's diversity. In 2006, for example, of the more than 6 million businesses employing an estimated 26.8 million workers, approximately 2.1 million were White-owned, 1.6 million were Hispanic-owned, 1.2 million were Black-owned, 1.1 million were Asian-owned, 201,400 Native American-owned, and 28,900 were Native Hawaiian and Pacific Islander-owned.

Despite the large numbers of small businesses in the United States, not all sectors of the country have felt the beneficial effects of entrepreneurship. In particular, low-income areas in major cities have been left out. Yet these are often the areas that would benefit most from an infusion of vigorous entrepreneurship—especially one that involved the young people in the community. Unfortunately, would-be investors are often unwilling even to visit inner-city neighborhoods, let alone invest in them. At the same time, the inner-city residents themselves, young and old, are often unaware of entrepreneurship and how to avail themselves of its possibilities (Wilson, 1996).

For inner-city youth, engaging in entrepreneurial activities can provide benefits far beyond those of the immediate earnings. As they acquire the skills necessary for starting and running a small business, young entrepreneurs are connecting with caring adults, exposing themselves to a range of career options, developing leadership skills, and

building self-esteem—encounters and activities likely to benefit them throughout their lives (National Clearinghouse on Families & Youth, 2008). A recent study by the Harvard Graduate School of Education, commissioned by the National Foundation for Teaching Entrepreneurship (NFTE), found that participating in entrepreneurship programs increased youths' interest in attending college, their career aspirations, and their belief in their ability to achieve their goals. Such learning can diminish a number of problems—including unemployment—that plague the inner city, according to the National Clearinghouse on Families & Youth. Although Mariotti (2008) believes that educational programs focusing on entrepreneurship can provide inner-city students with their best opportunity for escaping poverty, he also notes that such programs have almost never been a part of the mainstream curriculum in the United States.

Meanwhile, the existing curricula that are being taught often fall on deaf ears. Two long-time elementary school teachers from Hawthorne, California—a small, medium-income, incorporated municipality located in Los Angeles County—describe the problems they battle in their classrooms every day:

> Low achievement, inconsistent attendance, and a transient population with student behaviors ranging from apathetic to disruptive. . . . We could see that if we did not do something to break the cycle of failure, our students would end up on the streets or dead. (Menzer & Shaughnessy, 1987, p. 1)

These problems, they believe, are endemic to inner-city schools. Hoping to change the classroom dynamics in inner-city schools, Mariotti (2008) devised a curriculum that focuses on entrepreneurship for high school students in New York City. Mariotti, a former business executive and entrepreneur, began his teaching career in a South Bronx high school in the 1980s. Like the elementary school teachers in California, Mariotti found his students inattentive and disruptive when presented with the standard

curriculum. One day, however, when he happened to mention that he used to run his own business, they suddenly sat up and listened. Here was a topic they could relate to—if only because they were familiar with the enterprising young drug dealers patrolling their streets. Deciding that entrepreneurship offered at-risk, low-income students their best hope of escaping lives of poverty and crime, Mariotti developed a curriculum to be offered as an elective to high school students, which taught students how to start, finance, and run their own businesses. The course was a success. Business and entrepreneurship classes can be exciting to young students. Giving students a chance to experience the hands-on problem-solving aspect of the business world is very appropriate in today's world. The program has expanded and the NFTE program has been implemented in cities in 22 states and 12 countries with teachers being specially trained for its use, and the age range has been lowered to include middle school students.

With its 2.8 million children and youth comprising 29% of California's entire population, Los Angeles County contains by far the largest portion of this population in the state. Half the county's children —1.4 million—live in poverty (U.S. Census Bureau, 2008) with all its attendant risks. However, the NFTE curriculum is offered at just a handful of Los Angeles inner-city high schools and middle schools, and currently only 1,000 students are participating in a NFTE program. Given the long-term personal, economic, and social consequences of inner-city poverty and unemployment— particularly for the youth in these communities—it is time to press harder for curricula that can provide an alternative to the status quo. Expanding the NFTE program is one such option.

Statement of the Problem

  Because, the program director was unaware of any recent evaluations of program graduates from the NFTE entrepreneurship curriculum from the Los Angeles area, this study was undertaken by an interested researcher. Entrepreneurs and small businesses are critical factors to the nation's prosperity. Despite this fact, young people are either not aware of or have been deprived of entrepreneurship education programs (Hwang & Murdock, 1998). However, education in entrepreneurship has been shown to benefit inner-city youth by increasing their interest in attending college, their career aspirations, and their belief in their own ability to reach goals. Without such programs, inner-city youth are deprived of viable prospects they might otherwise have for breaking the bonds of poverty. Clearly, if the teaching of entrepreneurial skills would be integrated in our nation's schools' curricula, especially in low-income areas, not only would youthful residents of these neighborhoods benefit, but the city, the state, and even the entire country also would be better off. Thus a post evaluation of such a program as the NFTE program taught in the inner city of Los Angeles would provide insight to policymakers and curriculum developers.

Purpose

  The purpose of this study was to evaluate program graduates of an entrepreneurship curriculum, NFTE, in an inner-city high school in Los Angeles County, CA. Although the NFTE curriculum contains an evaluation component consisting of questionnaires administered to students immediately before and after they participate in the course, the long-term effects of the program have not been evaluated. By focusing exclusively on graduates of the NFTE program, this study attempts to determine to what

extent, if any, the entrepreneurship program has had an impact on their lives. To

accomplish this goal, a sample population of youths 18 years and older who have

completed the NFTE program were interviewed. Afterward, a written survey was

administered. Through this study, the researcher assessed what perceived outcomes, if

any, have occurred in the lives of the participants 1 to 5 years after they had finished the

course.

Research Questions

In order to assess the NFTE business curriculum, this study answers the following

research questions:

- Research Question 1: What reasons did you enroll in the NFTE program?

- Research Question 2: What were your reactions to the program?

- Research Question 3: What were your perceived outcomes (learnings) from the

  NFTE program on (a) understanding business, (b) beginning a business, (c)

  sustaining a business, and (d) current income level?

- Research Question 4: How did the NFTE program affect your interest in being an

  entrepreneur on (a) knowledge of entrepreneur activities, (b) entering an existing

  business, and (c) starting your own business?

- Research Question 5: What knowledge (occupation/legal), skills (social/political),

  and resources (financial) did you perceive were missing from the NFTE program?

- Research Question 6: How did the NFTE program affect your perceptions of

  yourself?

Significance of Study

      The significance of the study is to provide a greater understanding of the NFTE program's efficacy as measured through one implementation of it in Los Angeles, CA. This efficacy is determined in part by measuring whether and to what extent entrepreneurship training affects inner-city youth after they leave school. The goal of the NFTE program is to raise self-esteem, provide positive options, and redirect potentially negative, self-destructive energy of many of the nation's inner-city youth. The researcher believes with Roman (2007) that young students are very creative and should not be underestimated. Although it is important that the curriculum engage students while they are in the program, it is also important that it continue to influence them in the months and years following their completion of the course when they are engaged in the personal and career path they will likely follow for most of their lives. An effective innovative curriculum with demonstrable, lasting, positive effects could be an important tool in altering the dynamics of our inner-cities and ultimately of the larger society.

Practical Significance of the Study

      Benefits to the participants. The researcher believes the greatest significance of this study was to the students themselves who participate in the study site, because apart from this study these particular students would not currently be offered this curriculum. These inner city students have many obstacles that they face in life, but the NFTE curriculum offers them an option that can enhance their possible selves and increase their knowledge of the small businesses, which could have a positive impact on our economy and society.

Policy making. Although the NFTE curriculum has been taught to inner-city youth in Los Angeles public schools for 5 years, no research examining the effect of the program on its graduates has been done to date. This study addressed that omission. The study also enabled NFTE to understand the graduate students' perceptions regarding the curriculum. It is the researcher's belief that these questions will enable NFTE to strengthen its program and get a better understanding of how the program affects program graduates. This research could be useful to policy makers to see how an entrepreneurship program benefits students once they complete it. Lawmakers may find the results useful in considering legislation that affects entrepreneurial education and the education of minority, inner-city, and other challenged youth.

Program improvement. The study could be useful to other entrepreneurship programs, the field of curriculum, institutions at the secondary level, state and federal governments, school districts and policy makers who may be responsible for evaluating or making decisions regarding similar programs. The results of this study may help providers of this curriculum determine how to make their own programs as effective as possible. The data received could also assist NFTE with soliciting program sponsors, enabling them to continue and to expand the program.

Theoretical Significance of the Study

This specific research study relates to the theoretical framework called the *possible selves theory*; this theory is discussed in the literature review. Since the NFTE curriculum helps individuals form goals and expectations through its process, the researcher believes this theoretical basis has exceptional significance to this study. The NFTE curriculum has a history of motivating students, and the possible selves theory can

help explain the curriculum as a motivational resource that provides individuals with some control over their own behavior (Markus & Nurius, 1986). This was especially needed in the inner city where students face an array of societal problems.

Assumptions

First, the researcher assumed that program graduates would be able to provide the most honest, intuitive, and comprehensive picture of the outcomes of NFTE. The researcher also assumed that the participants, who were assured of anonymity and confidentiality, would provide honest, thoughtful, and candid responses in both the small groups and individual interviews. The third assumption is related to the research design: The methodology for this study included the use of data from a valid list of graduates, collection of demographic data from all participants, small group and individual interviews and using the same questions for both types of interviews. Thus, it is assumed that this three-fold approach ensures adequate depth and breadth in the data thus collected (Creswell, 1998).

Limitations

One possible limiting factor in the study design lies in the utilization of a small sample in the inner city of Los Angeles. A second limiting factor is that the study was conducted with graduates from only one geographic area. There was a possibility that another inner city or rural area where the program is taught could have strikingly different results. A third limitation is that the study evaluates a program that has not had the benefit of a long-standing status in this area. The researcher has also taken into consideration that over time the program would likely have different results regarding the

instruction, when past lessons learned are taken into consideration in improving the instruction.

Definition of Terms

In order to clarify the terms used and to avoid possible variations in their interpretation, the following operational definitions were used:

- Entrepreneurship:

  Entrepreneurship is a dynamic process of vision, change, and creation. It requires an application of energy and passion towards the creation and implementation of new ideas and creative solutions. Essential ingredients include the willingness to take calculated risks—in terms of time, equity, or career; the ability to formulate an effective venture team; the creative skill to marshal needed resources; and fundamental skill of building solid business plan; and finally, the vision to recognize opportunity where others see chaos, contradiction, and confusion. (Kuratko & Hodgetts, 2004, p. 30)

  Tovar and Query, (2005) defines entrepreneurship as:

  assessing opportunities, reading and making sense of a business plan, marshaling key resources necessary to start a business, accounting record keeping, selling or advertising a product or service and pricing-how to decide what price to change for a product or service. (p. 474)

- National Foundation for Teaching Entrepreneurship (NFTE): NFTE's mission is

  to provide entrepreneurship education programs to young people from low-

  income communities (Mariotti, 2008).

- NFTE Curriculum: The course of study offered and taught by NFTE for the

  entrepreneurship curriculum.

- Post- evaluation: The researcher's process to access the program graduates of the

  NFTE program.

- NFTE graduate: A student who has successfully completed the NFTE program

  using entrepreneurship curriculum taught in the inner city of Los Angeles.

- Self-esteem: A student's overall feelings about how he or she feels about him or herself (Searcy, 2007).

- Self-confidence: A student's certainty about her or his ability to handle a work, social event, or relationship (Stajkovic, 2006).

Delimitations of the Study

This study is limited to evaluating program graduates, 18 years and older, of an entrepreneurship curriculum, NFTE, in an inner-city high school in Los Angeles County. It is also limited to an examination of the impact of the entrepreneurship program on the lives of these HFTE program graduates.

Chapter 2: Review of the Literature

This chapter includes a review of selected literature to assess the history of entrepreneurship in U.S. education system and problems surrounding inner city education. This review is divided into four main topics: (a) entrepreneurship and teaching entrepreneurship, (b) the student populations for the NFTE program, (c) the environment in which these students are presently schooled, and (d) a basic description of the NFTE program.

Entrepreneurship Definition

The word *entrepreneurship* is appearing more frequently in the academic world and beyond. Researchers, however, do not always agree with the definition of the word. Some researchers perceive it to mean new business start-ups or self ownership, while others see the word to mean increased productivity through change.

Maranville (1992) details the misunderstanding of the role and history of entrepreneurship. He claims the word entrepreneurship is derived from the French word *entre prend*, which means *to undertake*. He further claims that the word *entrepreneur* was coined by a French economist named Jean Baptist Say who describes an entrepreneur as one who enters in the movement of low resources to increase production. Some literature also debates that self employment does not necessarily represent entrepreneurship and that entrepreneurship is seldom an individual achievement. According to American Heritage (2000), entrepreneurship refers to a person who organizes, operates, and assumes the risk for a business venture; however, there is more to entrepreneurship than this. Kuratko and Hodgetts (2004) state the following:

> Entrepreneurship is a dynamic process of vision, change, and creation. It requires
> an application of energy and passion towards the creation and implementation of

new ideas and creative solutions. Essential ingredients include the willingness to take calculated risks—in terms of time, equity, or career; the ability to formulate an effective venture team; the creative skill to marshal needed resources; and fundamental skill of building solid business plan; and finally, the vision to recognize opportunity where others see chaos, contradiction, and confusion. (p. 30)

Another researcher, Kuratko (2003), states the following:

Entrepreneurship is more than the mere creation of business. Although that is certainly as important facet, it's not the complete picture. The characteristics of seeking opportunities, taking risks beyond security, and having the tenacity to push an idea through to reality combine into a special perspective that permeates entrepreneurs. An *"entrepreneurial perspective"* can be developed in individuals. This perspective can be exhibited inside or outside an organization, in profit or not-for-profit enterprises, and in business or non-business activities for the purpose of bringing forth creative ideas. (p. 2)

Entrepreneurship Education

The beginnings and growth of entrepreneurship education. The history of entrepreneurship, although deeply rooted into the American culture, had not been an area of study until the 1940s. The desire to study entrepreneurship among business majors began in the 1940s. It was not until the 1980s that entrepreneurship courses were entered into the business education curriculum. Tovar and Query (2005) point out that the 1980s was an era when small businesses more greatly emerged. These researchers also found that because of this emergence, courses in entrepreneurship commenced in many colleges' curricula throughout the United States. Most of the courses at that time were geared to new venture start-ups. In the past 20 years, entrepreneurship education has grown tremendously. Katz (2004) reports that American universities have studied the entrepreneurship field since 1947, commencing in an MBA program. The real boom of entrepreneurship education started in the early 1970s and has continued to the present.

The current trend studying entrepreneurship is growing rapidly throughout the United States and Europe. Volkmann (2004) indicates that entrepreneurship is becoming one of the major studies in the 21st century. Business school programs, leadership programs, and even management school programs have added entrepreneurship to the curriculum. As of 2002 there were 200 entrepreneurship centers within the United States, of which two are well known: the MIT Entrepreneurship Center and Arthur M. Bank Center of Entrepreneurship of Babson College (Volkmann). Volkman further states that "at the end of 2002, more than 700 entrepreneurship programs were being offered at business schools and universities" (p. 178). Katz, 2004 maintains that this growth continues and has reached into the high schools of the United States. Now it is even starting to be offered in the low income impoverished areas of Los Angeles including some colleges (Levenburg, Lane, & Schwarz, 2006).

Although entrepreneurship education has not been actively promoted and fostered among non-business students, the literature suggests that there is a high level of entrepreneurship interest outside of business school. There were high levels of entrepreneurial interest found in nursing schools and in the social sciences areas of study. Many top magazines today, such as *U.S. News and World Report*, now rank entrepreneur programs parallel to the traditional areas of study such as accounting, finance, personnel management, and marketing (Levenburg, et al., 2006).

The research clearly suggests that there is a grave need for entrepreneurship education in all levels of the educational realm, especially at the high school level. It is a mark of progress that the NFTE curriculum is now part of the Los Angeles Unified School District (LAUSD) elective classes. Yet, not all schools have this curriculum

available. It can be implemented where teachers and administrators are interested and as resources are allocated for this curriculum to be taught.

Content of entrepreneurship courses. Teaching entrepreneurship skills involves many aspects beyond what most would consider. One aspect in the literature that was striking is the aspect of the lifestyle of an entrepreneur. Entrepreneurs take on many time-consuming challenges and demands when they first start their business, and these challenges sometimes continue for a lifetime. Some of the greatest challenges of any entrepreneur, especially those of a lower income status, are financing, business planning, and also marketing (Bumpus & Burton, 2008).

Tovar and Query's (2005) study identified six elements that contribute to the effectiveness of an entrepreneurship education, listed as the following:

> assessing opportunities, reading and making sense of a business plan, marshaling key resources necessary to start a business, accounting record keeping, selling or advertising a product or service and pricing-how to decide what price to change for a product or service. (p. 474)

Bumpus and Burton (2008) have explained that more than two-thirds of the universities and colleges in the United States now offer entrepreneurship classes and educators should become aware of new and improved methods of teaching these concepts. Some educators have begun to use other books to integrate into their entrepreneurship classes to emphasize certain aspects of business life. McAdams (1993) examined ethics through analysis of *The Great Gatsby* in an undergraduate course. This non-traditional approach and text for the subject indicates that, because it is such a relatively new topic compared to many university topics, the ways and methods of teaching entrepreneurship are not static or even well established.

Tovar and Query (2005) collected syllabi for business management curricula from both rural and urban areas to determine the amount of entrepreneurship education that would be taught to the students. Tovar and Query's research revealed that out of the 16 syllabi collected, only 12% of the courses were on entrepreneurship and 6% covered both entrepreneurship and small business management.

Lack of research on entrepreneurship education. Bumpus and Burton (2008) also state that research and knowledge about how to teach entrepreneurship remains relatively underdeveloped. They further state that one of the greatest challenges for educators is to design an effective well-rounded entrepreneurship curriculum, and that it is a clear theme in the literature that entrepreneurship is a growing field of study, although the methods can be greatly different from one another. It was also noted that there is little research of entrepreneurship outside of business schools.

One of the difficulties is understanding the expectations of the learner. Currently, the literature is vague on what the learners' expectations are. Learners must be grounded on the facts about establishing and operating a business because even as they learn entrepreneurship skills these skills do not guarantee that they will be successful at the ventures that they try to create. Even though we may not know the expectations of the learner at present, continued research, such as the present study, may help clarify these expectations.

Entrepreneurship curriculum in existing inner city program. A number of colleges and universities have recently added an entrepreneurship curriculum into their programs. Although there is a broad range of available literature that discusses entrepreneurship in colleges and universities, hardly any of the literature found by the

researcher discusses entrepreneurship curriculum in the kindergarten through grade 12 levels. The literature review revealed a substantial lack of research on teaching entrepreneurship to middle and high school inner city youth. One study, performed at three inner-city Chicago schools, found some evidence of the value of an entrepreneurship curriculum. The Chicago inner city community organizations wanted to have an entrepreneurship curriculum infused into the school program to help broaden educational strategies for the minority community. Young Enterprise Network (YEN) is a West Chicago based organization, operating in three schools, supported the entrepreneur curriculum development that tied together the education and economic growth of the community. The three schools implemented the entrepreneur curriculum with the approval of the principals. One school had a core group of students, teachers, and vocational instructors in the same classes. These block sessions helped to create a sense of community (Fitzgerald, 1999).

Fitzgerald (1999) found that an entrepreneurship curriculum requires commitment from the principal, teachers, parents, and students—the students in the YEN study showed improved attendance in the entrepreneur class. It is interesting to note that the attendance, even though improved for the entrepreneur class, did not necessarily increase for other classes. The study also indicated that the teachers attributed the entrepreneur class attendance improvement to the hands-on approach of the class.

All three of the schools had modest success, and this is, writes Fitzgerald (1999), because the teachers took ownership of the program. In the commencement of the program many teachers were resistant to the change of implementing an entrepreneurship curriculum; however, at the end of the program, teachers found that students have more

career options through an entrepreneur curriculum experience. One key aspect of the study is that it suggests that student results should be compared against improvements over their previous performance and not against district-wide standards.

The Target Student Populations for the NFTE Curriculum

The students most in need of the NFTE high school courses fall in to three main groups: ethnic/racial minority students, inner city students, and rural students. Tovar and Query (2005) revealed that an entrepreneurship curriculum has a valued-added place in both the inner cities and rural communities by providing them with greater business connections. Entrepreneurs in poverty stricken areas may not have social networks that will point them in the correct directions to get more knowledge of financing, business planning, and also marketing. This also holds true for poverty stricken rural or suburban areas that may also have limited resources. The following subsections discuss these student populations: inner city students, rural students, and racial/ethnic minority students in any location. To some degree the discussion of ethnic/minority students and inner city students is blended, because currently the majority of inner city students are minority students.

Inner-city students. The research indicates that the effects of the inner city environment can be devastating. Mattai (1998) states that, "within minority neighborhoods, environmental blight and social disorganization further erode the prospects of economic recovery" (p. 1). The effects students dropping out of high school are especially detrimental in today's increasingly global, knowledge-based economy. The costs can include unemployment, lower-salary occupations, limited opportunities for post secondary education, and disrupted family life at the individual level. At the societal

level, Murray and Naranjo (2008) state that the cost of inner city dropout students to the broader society is great and increases deviant behaviors in both schools and neighborhoods and increases dependence on public welfare assistance. These authors also note that the practical costs to the broader society include increased dependence on social programs, increased costs associated with incarceration, and loss of potential contributions to the economy. With approximately half of the prison population in the United States being school dropouts, it stands to reason that if some of these students can be helped to find suitable, legal, and satisfying employment options, fewer may turn to criminal activities as a livelihood.

Current research shows that jobs are scarce in the inner cities and unemployment is high (Smith, 2006). Smith also states that "the economic and social decline of American central cities has been well documented, and the flight of industrial jobs from inner cities to suburban areas resulted in increasing poverty and unemployment for inner city residents" (p. 585). This state of American inner cities needs to be assessed, and other opportunities—such as entrepreneurship education—needs to be addressed. Smith also emphasized that in the African American inner cities, "limited African American self employment alternatives and business segregation have limited the access of African American entrepreneurs to mainstream markets" (p. 585). Some researchers believe that there are various significant barriers that many inner city entrepreneurs face, such as understanding how to obtain bank loans, to write business plans, and the overall understanding of entrepreneurship (Smith).

Rural students. As the literature suggests, entrepreneurship is not a recent occurrence, and it has consistently added to the development of the nation. Through the

existing research regarding teaching entrepreneurship in the inner city, it is clear that other areas are also in need of this type of curriculum, such as the rural areas of our nation. Many of these areas are also poverty stricken and desolate. Thus, entrepreneurship is needed across other communities that share some of the same problems as in our nation's inner cities. As in the inner cities, "Many rural youth also have moved away to seek meaningful employment or other business opportunities" (Tovar & Query, 2005, p. 1).

The development of small businesses in rural areas is vital but 85% of rural businesses come to an end within 5 years. Rural business owners, entrepreneurs, and future entrepreneurs need a business curriculum that will provide them with the tools to be successful and survive in the long term (Tovar & Query, 2005).

Ethnic/racial minority students. Researchers at the Civil Rights Project, in one attempt to clarify potential misrepresentation of drop-out data, evaluated graduation rates (i.e., the proportion of students graduating within 4 years of entering high school) by student race and found that whereas approximately 75% of White students move through high school and graduate with a standard diploma in 4 years, only 50% of African American youth meet the same criteria (Murray & Naranjo, 2008). These authors go on to say that these negative effects are compounded for African American dropouts whose lifetime earnings are approximately $100,000 to $200,000 less than those of White dropouts. Other costs include potential negative effects on the knowledge base, creative contributions, scientific progress, and democratic processes of the broader society.

Other researchers, including Bates (2006), also believe that non-minorities have a clear advantage over minority business entrepreneurs who possess the same capacity and

traits. He notes, for example, that the nature of the Black business community has changed over the decades and that today many higher educational and experience levels have become more usual. Black entrepreneurs also tend to be younger than in the past. They have broken the tradition of Black-owned businesses serving primarily Black markets and have expanded their market reach in non-minority communities and, notably, in providing goods and services to government agencies. In Chicago, minority-owned businesses (MBEs) have been given the advantage of having contracts tailored to their ability to bid. Payments are expedited in some cases to provide needed cash flow, and subcontracting is required in some projects, which gives added opportunities to MBEs to take part without having the wherewithal to undertake a major project. Because of their entrepreneurial nature, MBEs and especially Black-owned businesses are able to respond rapidly and effectively to such opportunities.

Despite popular belief that integration has benefited minorities greatly, the research demonstrates that there are some positive aspects of the current minority enclaves that exist today in the suburbs. Even though minorities have been limited to certain investment capital and markets in the urban economy, segregated enclaves have given them some exclusive competitive advantages (Cummings, 1999), especially when it comes to entrepreneurship.

> By enhancing the scope and integration of social networks, ethnic solidarity confers important business resources which include the following: (a) Transmission of strategic business information, (b) promotion of mutual aid and financial social networking, (c) consolidation of market power and penetration, (d) cultivation of trust in business transactions, and (e) encouragement of customer allegiance through ethnic bonds and loyalty. (Rosenstein, as cited in Cummings, 1999, p. 1)

The addition of an entrepreneurship curriculum would be a great advantage to communities that need more business income to increase the tax base for their school communities and give options to young people who may not want to pursue higher education. Teaching entrepreneurship would be an enhancement to minority communities that are already using business in the community to increase their financial bases as well as helping the communities to grow. Finally, Zhou and Logan (1989) propose another benefit of minorities enclaves to include the fact that "a key proposition in the ethnic enclave economies are that the enclaves open opportunities for its members that are not easily accessible in the larger society" (p. 809).

Segregated minorities in the suburbs. Throughout the United States many minorities have moved to the suburbs seeking better housing and better education for their children. One minority group, African Americans, have done this in great numbers. Currently, a third of all African Americans live in the suburbs. This is a marked change since the 1954 Brown decision, but the school system, even for African Americans who are middle class minorities, has some real inequalities. One of the great concerns about minority students in the suburbs is that many of them, especially African American students, live in predominantly minority communities within the suburban setting. The property values are usually lower in this type of suburban community, which results in a lower tax base and, thus, lower levels of school funding. The research indicates that residents in these minority communities live in homes that have lower values than surrounding majority neighborhoods and that the minority suburbs suffer strain for resources. African Americans and Latinos are 3 times more likely to live in low income suburbs than their White counterparts (Harris, as cited in Ascher & Branch-Smith, 2005).

Ascher and Branch-Smith also indicated that minorities in low income suburbs have a poverty rate 6 times higher than high income suburban areas.

Some research indicates that the dream of many minorities in the suburbs of having their children receive a better education may be going unrealized. The low student-achievement issues for minority students in the suburbs resemble the same issues in the inner city; thus, the option of an entrepreneurship curriculum may benefit the suburb communities just as much as it does urban communities. The literature also indicates that Black children living in the suburbs are in segregated and inferior schools. The literature is clear that regardless of legal actions meant to provide more equal educational opportunities, equality is not a reality after more than 50 years of implementation.

Segregated minorities in the inner city. Many scholars use the term White flight to describe events that happened all across the nation. This discussion focuses specifically on the area of Los Angeles where this study was conducted. Prior to 1965, the city of Inglewood was not a minority community. The area was booming with large department stores, sporting goods outlets, restaurants, movie theaters, and more. Then a race-based riot occurred, centered in the Watts community of the Cityof Los Angeles. Watts is adjacent to Inglewood. The riot involved extensive damage to property through fires, looting, and vandalism, and included random shootings. The situation was so extreme that the governor called in the National Guard to attempt to stop the violence (McCone et al., 1965). After this event, the ethnic composition of Inglewood began to change. Whites started putting their homes up for sale, and slowly the neighborhood started becoming a mixed community. By 1976 the area had become a minority community. The large

department stores, sporting goods, restaurants, movie theaters, and more disappeared and were replaced by small convenience mom-and-pop liquor stores owned by minority groups. This massive change did not teach the young children or their parents about business ownership, which so few of them had knowledge of. The local residents did not move to fill in the gaps for the services and product vendors that left. This same area where the same homes once housed other children who were doing well in school now has lower achievement. In addition, hardly any business that resemble those prior to 1965 exist. Having this historical knowledge adds to my theory that entrepreneurship is a key aspect to giving youth another option for success—instead of college education and illegitimate occupations being the only options presented—as well as helping the community at large (Widener, 2008).

Ensuring success for minority students. Minority students have a higher college drop out rate than Asians and non-minority students (Kezar & Eckel, 2007). Educators must ensure the success of their students and this comes about in part by understanding their needs. As Kezar and Eckel state:

> The persistent rates of African American and Hispanics continue to lag behind those of Asians and non-Hispanic Whites. The dropout rate for Hispanics is (29.2%) and African Americans (30.1%) . . . close to double those of non-Hispanic Whites (18.8%) and Asians (14.9%). (p. 1)

The following subsections focus on how to enhance opportunities for success for minority students.

Historical overview of African Americans. In order to understand the current issues that surround the issues of education in the majority of the low income inner cities of our country, where the majority of the population is predominantly African American or Hispanic, we must first review the historical evidence that has brought us to the current

situation of low test scores, high dropout rates, and a low college entry rate from these areas.

During the American Colonial period, the settlers participated in the enslavement of Africans who were captured and forced to be slaves in what is now the United States of America (Weinstein & Gatell, 1968).. The first Africans were brought to what is now the United States in the year 1619. Slaves were forbidden to read or write, and any slave who was caught reading or writing, or one who was caught teaching a slave to read or write could be punished by death or imprisonment. Many took the opportunity to teach slaves how to read, and many slaves lost their lives pursuing the most fundamental educational goal of reading and writing. These human beings were deprived of all human rights as we know them and treated in the same fashion as livestock.

Many historians disagree whether the first captive Africans were slaves, but we do know that the institution of slavery laws in America started around 1660 (Weinstein & Gatell, 1968). These included prohibitions on slaves learning to read and write. Although such statutes were enforced during this time, many individuals did learn how to read and were educated to some degree. Also during this time schools for free African Americans, but those schools were not financially able to compete with the majority of higher income schools, similar to the situation many inner city schools face today. By 1865, the majority of African Americans were basically illiterate.

After the war, many African Americans pursued the dream of educating themselves and their children, but Jim Crow laws were passed that segregated African Americans from the majority population. The schools that were set up for African Americans, both private and public, were sub-standard and were no match for the up to

date education received at the majority schools (Weinstein & Gatell, 1968). Many

African Americans were forced to understand entrepreneurship concepts at that time due

to segregation. Besides having segregated schools, they also had segregated places of

business, and many entered into entrepreneurial businesses within their communities to

provide goods and services that were needed within those areas. It is not well

documented as to how African Americans learned entrepreneur skills, but due to the fact

that African Americans were not allowed in certain majority businesses at that time, it

may have just been necessity that prompted individuals to take an entrepreneurial risk. It

is possible that teachers within the African American community at that time may have

encouraged or even taught some form of entrepreneurship at that time. The fact remains

that African Americans at that time were persistent at entrepreneurship (Weinstein &

Gatell, 1968). Given adequate instruction in basic entrepreneurial skills for today's

business world, minorities have shown similar persistence in entrepreneurship.

New alternatives are needed for promoting equal education opportunities. It is

clear that public schools in inner cities and in predominantly minority suburbs do not

fulfill the promise of racial balance, equality of resources, or equal opportunities for

achievement. Research shows that in many schools, programs lack a coordinated agenda;

thus, their curricula are disconnected for minority students and create a fragmented effort.

(Ascher & Branch-Smith, 2005). Rather than waiting for different results from the same

failed policies, Americans would do well to look at other options for educational

opportunities. Ralph Tyler (1949) wrote that "education is a process of changing the

behavior pattern of people" (p. 5). Entrepreneurship education could lead to legal

economic opportunities that are a change from patterns of seeking economic

opportunities associated with criminality and gang membership (Ascher & Branch-Smith).

The Mentorship Component of the Curriculum

The matching of a mentor with a protégé is invaluable, especially when dealing with inner city youth. Mentors can provide guidance and lessons learned that will provide invaluable lessons for the upcoming entrepreneurs' future (Fraser, 1994).

Matching with a mentor. Matchmaking between mentors and protégés is an ongoing challenge. Kram and Higgins (2008) discovered that assigning relationships through formal programs was problematic. That is, when assignments were based on some particular set of criteria or other formalized methods, the mentor-protégé relationship was not always productive. On the other hand, those who support a free-flowing connection claim the approach works best because of a greater match between the dynamics of interests and experiences found in the mentor-protégé relationship.

Regardless of which method is used, there are some key elements in the matchmaking process. A primary element is a common interest between two individuals, which allows a connection that strengthens the relationship. Many mentoring experts conclude that *personal chemistry* is more crucial than creating the match (Barker, Sullivan, & Emery, 2006).

Future trends of online mentoring. Fast growing businesses and rising economic development does not allow enough time in the day. The fast pace of business has impacted American culture as well as business ventures. Though the traditional scheme of mentoring is face-to-face interaction, there is a growing need to provide e-mentoring, a quick way to communicate back and forth electronically between mentors and protégés.

The future of mentoring is to look for new ways to have continuous, fast, and approachable communication in mentoring relationships. E-mentoring is new to the entrepreneurial sector. There is a consensus that new entrepreneurs want flexible and informal learning approaches. Some examples of e-mentoring are identified as using the internet, e-mail, list servers, and virtual portals for flexible communication for those with busy schedules (Perren, 2003).

E-mentoring provides fast, inexpensive, and flexible delivery of communication between mentors and protégés. Although e-mentoring is convenient, some authors and experts in coaching and mentoring suggest that it should not completely replace the traditional face-to-face interaction which is greatly needed (Evans, 2002; Volery, 2000). Both agree that e-mentoring is "second-best and should only be seen as a supplement to face-to-face mentoring" (Perren, 2003, p. 9).

Service Corps of Retired Executives (SCORE), a U.S.-based organization, and Distance Learning Advisory Service (DLAS), located in the Netherlands, are current examples of e-mentoring servicing (Stokes, 2001). Both agencies use the method of e-mentoring in different ways. SCORE uses an email component where novice entrepreneurs may contact and ask expert entrepreneurs to help mentor them with their ideas and concerns; users are also able to select a mentor based on expertise in more than 600 specialty areas. DLAS users are able to post a question on the website and a mentor is assigned to respond back within 24 hours. Though there are advantages of e-mentoring, some researchers feel the new approach should not be used to replace traditional face-to-face mentoring. E-mentoring can be used as a secondary source when traditional face to

face mentoring is not feasible. In any case, e-mentoring is an option to explore when creating mentor protégé relationships (Stokes, 2001).

NFTE Curriculum

Curriculum refers to all the courses of study offered by an educational institution. A group of related courses, often in a special field of study (American Heritage, 2000). In this discussion, the entrepreneurship curriculum for high school students is referred to by the term *curriculum*.

NFTE curriculum focus. The educational purpose of the NFTE curriculum is to help students learn entrepreneurship skills and give them a wider base of knowledge for their future (Mariotti, 2008). Students will learn skills for analyzing budgets, marketing, market research, keeping good records, communication and presentation skills and a host of other skills that will give them a foundation to start up a business and for allows for critical thinking in a collaborative classroom environment. Students will also learn and explore the possible new ways of improving a business that they desire to create by participating in a competition in which all have to create a personal business plan.

Learning approach. There is no universal best learning approach. Mentors can provide the entrepreneurial student with real life experiences and testimonies. A trainer or a successful practitioner can provide real or simulated experiences through testimony from experience, from which the learners can experience the benefits of knowing and the cost of not knowing. In order for effective learning to take place, the trainer must establish a climate that is conducive to learning. The climate of trust, honesty, caring, and support are premier factors in the ability for entrepreneurs to learn from their mentors. The most important aspect of the learning approach is matching the mentor with the

protégé (Knowles, 1989). Fitzgerald (1999) found that an entrepreneurship curriculum was successful with a hands-on approach.

Thus, the curriculum at NFTE, by these criteria, offers a premier learning experience for students in that it guides students in an entrepreneur experience by hands on application, allowing them to learn as they go along. As Ralph Tyler (1949) states, "all aspects of an educational program are really a means to accomplish educational purposes" (p. 3). The educational purpose of the NFTE curriculum is to help students navigate their way through business concepts using a mock stock market and ensure that all curriculum requirements are met. Finally, Tyler contends, "education is a process of changing the behavior pattern of people" (p. 5) and the NFTE program is surely geared to changing the lives of young minority students and may boost their self esteem and self confidence. Self-confidence, for high school students, results in part when it is demonstrated that teachers care about them and encourage them to learn (Dillon, 1989).

Within the activity-based realm, Baumeister, Campbell, Krueger, and Vohs (2005) suggest that there are two ways in which self-esteem is built: Through engagement in an activity, and through achievement accomplished from being engaged in activity. Even mundane tasks, such as doing assigned chores at home may produce a sense of accomplishment or achievement in a young person (Searcy, 2007). Thus, the activity itself may not nurture self-esteem, but the successful accomplishment of the activity, or chore, may. Similarly, participating in sports, although not necessarily with complete success, may enhance a youth's sense of self-esteem, simply through the act of participation in an activity. Researchers have made connections between self-esteem, responsibility, self-confidence and a variety of issues that affect both children and

adolescents, including achievement and poor performance (D'Amico & Cardaci 2003; Kirkpatrick 2002).

Adolescent Social Development

　　Self-confidence. These social development areas that may be affected by entrepreneurship training include self-confidence, self-esteem and communication skills. Self-confidence is an individual's belief that a person can achieve what he or she wants to achieve (Stajkovic, 2006). While the factors that build self-confidence may be many, in examining youth, two are particularly relevant: self-efficacy and optimism.

　　Bandura (1997) defined self-efficacy as an individual's belief about his or her ability to complete a specific task in a specific situation. Some researchers believe that having positive self-efficacy may result in more positive outcomes. Optimism reflects an individual's attitude about his or her future within society or in material matters (Tiger, 1979). Optimism extends beyond cognitive appreciation of conditions that might affect the person's future and includes emotional elements. Thus, it is changeable within the person and over time. It can, at once, be motivated by corporeal or other situational conditions and can also motivate an individual toward achievement.

　　For high school students, self-confidence may result when teachers demonstrate that they care about their students and when they encourage them to learn (Dillon, 1989). Conversely, negative conflict with parents serves to undermine adolescents' self-confidence (Toumbourou & Gregg, 2001).

Self-esteem. Researchers have made connections between self-esteem and a variety of issues that affect both children and adolescents, including achievement and poor performance (D'Amico & Cardaci 2003; Kirkpatrick 2002).

Without specifically defining the term, Searcy (2007) posits three types of self-esteem—associative, activity-based, and aural—each of which is derived from a different source. The first of these, associative self-esteem, results from associative relationships, including those with family and peers. The second, activity-based self-esteem is obtained through achievement. The third, aural self-esteem, results from what an individual hears about herself or himself.

Although group membership or group identification does not automatically promote self-esteem, belonging to a group may foster associative self-esteem. The groups producing self-esteem in their members, however, may be viewed by society in very different lights, some in a positive way, others negatively (Searcy, 2007): For example, the self-esteem a young person derives from being identified with a major university is usually viewed by society as something positive. On the other hand, the self-esteem that accompanies belonging to a street gang is regarded as something negative, both for the gang member in question and for society as a whole.

Describing activity-based self-esteem, Baumeister, et al. (2005) suggest that there are two ways to build this type of self-esteem: The first is an by engagement in an activity; the second is through achievement that results from this engagement. Participation in some activities, such as sports, can in and of itself promote self-esteem–even in an individual who failed to score or among players whose team that lost the game. On the other hand, some activities, such those involved in home chores, are

unlikely in and of themselves to enhance someone's self-esteem. However, the completion of even a mundane task can lead to a sense of achievement and enhanced self-esteem. As with associative self-esteem, the nature of the activity that results in increased self-esteem for individuals may be viewed by society as positive or negative. While playing sports and doing the dishes are generally considered to be positive endeavors, smoking and robbing banks are not.

Aurally based self-esteem derives from what we hear from other people—especially those who are significant in out lives (Searcy, 2007). This third type of self esteem involves values that are placed on persons, objects, or other entities. A person's self-esteem may increase or decrease depending on whether she or he hears praise or condemnation. If friends make fun of his haircut, an adolescent may feel mortified. However if a teacher praises her class presentation, the student will feel proud.

Communication. Oyserman and Saltz (1993) note the obstacles, many of which involve communication, for at-risk adolescents as they engage in the task of establishing their identities. For these youths, interacting with people living in a conventional environment and forging a positive identity can be especially challenging. Often these youths are less articulate than their mainstream counterparts; they may lack the language they need to define themselves. Moreover, they may not have a sense of the consequences likely to stem from their choices. Finally, for these youths, the negative self-definition that has resulted from their delinquency is likely to compete with a potential positive definition of self. The relationship between delinquency and the self-definitional task of adolescence may well be recurring in nature, and both influencing and

being influenced by possible selves and strategies for their attainment. (Oyserman & Saltz, 1993).

Capacity to compete in the real-world marketplace. Brown (2006) suggests students need to have other options for their futures outside of college or university education after high school. He poses a question about whether students are prepared to meet employers' needs. The literature suggests that students are not meeting the needs for employers directly after finishing high school. Our capitalistic society needs workers for continued success, and this success needs workers that can do more than manual labor. In this information age, the most basic entry level positions often demand that an employee be able to write, problem-solve, and think critically. Students also need to do the same skills if they themselves are the employer. The majority of the current curriculum in the United States does not allow for entrepreneurship and hands-on learning options, but continuously concentrates on testing children in areas that may have little to do with the career path that the students themselves are interested in Brown. Brown also suggests that students should have the opportunity to choose the curriculum that matches their desired career path, and the researcher believes that entrepreneurship should be part of the curriculum options.

Curriculum using mentors and advocates. It is very important to have a mentor or a guide, if it is possible, as one ventures into any unfamiliar curriculum, as this allows individuals to understand their new venture in a way that often cannot be obtained solely from written materials. This is especially true with a curriculum such as entrepreneurship (Hemmings, 2007). Youth advocates, in the NFTE program, are individuals who encourage students to strive for education success. Youth advocates give minority

students opportunities to learn the stock market, entrepreneurship, and other business principles that would not be available to them in a regular curriculum. Curriculum advocates act as guides and also cheerleaders for the students, which in many cases they have had neither. Mentors are sometimes the only individuals that some students have to encourage them in their particular curriculums and also to assist them with any questions regarding the course and its assignments. Youth advocates understand that getting good grades in classes does not guarantee success within school systems, and students should be able to access other various institutions that are not readily accessible to them to further their educational growth (Hemmings).

Curriculum Evaluation

Curriculum should be assessed in order to make improvements and to ensure that the learner is able to increase his or her knowledge of the subject matter. Research indicates that a model for curriculum is key to the assessment, as the model includes key items such as philosophy statement, definitions, program goals, what will be learned, how will you know the students have learned the subject, and how will you teach the skills (Clarke, Stow, Ruebling, & Kayona, 2006). Ruebling, Stow, Kayona, & Clarke's (2004) study said that if improvements are to be achieved in learning, leaders need to make curriculum assessment, development, implementation, and monitoring a top priority. Monitoring and implementation are especially crucial to any newly developing curriculum.

Chapter Summary

This chapter first discussed the concept of entrepreneurship and the growth in courses teaching about entrepreneurship. This discussion included course content, lack of

research on entrepreneurship education, and entrepreneurship curriculum in existing inner city programs. Next the focus turned to the target student populations for the NFTE entrepreneurship education for high school students, the student groups most likely to need such courses, which primarily are inner city students, rural students, and racial/ethnic minority students in any location. These sections detail the challenges faced by these students and the benefits that entrepreneurship training could provide them. The importance of mentorship is touched on.

Next, the NFTE curriculum is described, including the (a) role of youth advocates (mentors), (b) training teachers in the use of the curriculum, (c) some challenges for teaching inner city youth, and (d) the importance of evaluation of the curriculum. Several evaluation models are described, focusing on the components that will be used for the present study as a program evaluation.

Chapter 3: Methodology

The present study is an evaluation of the NFTE program to provide insights into graduates' level of satisfaction concerning the program, their ability to use the information learned, and their concerns after completing the program. "Evaluation is the determination of the effectiveness of a training program" (Kirkpatrick, as cited in Craig, 1996, p. 295). As McNamara (2000) writes, a program evaluation is a method of collecting certain aspects of a particular program and making a decision about the value of the program.

Evaluating a curriculum is a critical aspect of change or modification to the curriculum. It also helps us understand if the learner has improved in his or her understanding of the subject. One critical aspect of evaluation the research indicated was "defining what approaches and models of education are appropriate" (Volkmann, 2004, p. 1). The research of Kezar and Eckel (2007) also stresses that institutions have to use data collected from the success or non-success of a particular program and learn from the data collected what the needs of the students are. The learning process should have lessons learned from both positive and negative aspects of the program to create future strategies of success. It is also important to note that good data can help move people away from basing decisions on assumptions, anecdotal evidence, and stereotypes.

Research Model: Program Evaluation

There are many different evaluation methods that a researcher can use depending on what the researcher wants to learn about a program. Program evaluations can be very helpful and can (a) increase understanding of whether a program is providing what is needed or is lacking, (b) improve cost if applicable and possible, (c) make or give input

into ways to increase efficiency, and (d) verify if a program is meeting the program goals. This study utilized an outcome-based evaluation model. The plans to create a program evaluation should be focused on what the researcher needs to evaluate. The more focused a program evaluator is about what he or she wants to examine, the more efficient the evaluation (McNamara, 2000). The researcher used the evaluation model outlined below to help inform the evaluation of the NFTE program.

McNamara's considerations for program evaluation. McNamara (2000), drawing upon Kirkpatrick (1996), expounds on three major types of program evaluations:

1. The first is *goals-based evaluation*. The goals-based evaluations are evaluating a predetermined program goal or objective (that existed before the program was set up).

2. The second is *process-based evaluation*. The process-based evaluations intend to fully understand how a program works. This type is especially useful with programs that have been in existence for a long period of time and have changed over the years.

3. The third is *outcome-based evaluation*. The outcome-based evaluations help to facilitate asking if the organization is really doing the right program activities to bring about the outcomes it believed are needed.

For the present study, the researcher decided to use the outcome-based approach because this approach assesses whether the right programs and activities are in place to achieve the outcomes the organization intended. This approach is thus the most fitting for the present study.

McNamara (2000) also states that there are four levels of evaluation that can be gathered from clients, as follows:

1. Reactions and feelings (feelings are often poor indicators that your service made lasting impact).

2. Learning (enhanced attitudes, perceptions or knowledge).

3. Change in skills (applied the learning to enhance behaviors).

4. Effectiveness (improved performance because of enhanced behaviors).

The pool of questions in Appendix A shows that the researcher has incorporated each of these elements into the study. This list by McNamara is similar to that of Patton (1990), who writes extensively on qualitative methods. In devising the questions, the researcher kept in mind Patton's six question types for qualitative studies including: (a) behaviors, (b) opinions/values, (c) feelings, (d) knowledge, (e) sensory (what people have seen and heard), and (f) background (demographics).

McNamara (2000) has identified nine key considerations when designing an evaluation program. These will be covered in the numbered list that follows.

1. What is the purpose of the evaluation? The purpose of this study is to evaluate program graduates of an entrepreneurship curriculum, NFTE, in an inner-city high school in Los Angeles County, CA. Although the NFTE curriculum contains an evaluation component consisting of questionnaires administered to students immediately before and after they participate in the course, the long-term effects of the program have not been evaluated. By focusing exclusively on graduates of the NFTE program, this study attempts to determine to what extent, if any, the entrepreneurship program has had an impact on their lives. To accomplish this

goal, a sample population of youths 18 years and older who have completed the

NFTE program were interviewed. Afterward, a written survey was administered.

By analyzing the data, the researcher hopes to discover what practical results, if

any, have occurred in the lives of the participants after they had finished the

course.

2. What does the researcher want to decide as a result?

    ▪ Research Question 1: What reasons did you enroll in the NFTE program?

    ▪ Research Question 2: What were your reactions to the program?

    ▪ Research Question 3: What were your perceived outcomes (learnings)

      from the NFTE program on (a) understanding business, (b) beginning a

      business, (c) sustaining a business, and (d) current income level?

    ▪ Research Question 4: How did the NFTE program affect your interest in

      being an entrepreneur on (a) knowledge of entrepreneur activities, (b)

      entering an existing business, and (c) starting your own business?

    ▪ Research Question 5: What knowledge (occupation/legal), skills

      (social/political), and resources (financial) did you perceive were missing

      from the NFTE program?

    ▪ Research Question 6: How did the NFTE program affect your perceptions

      of yourself?

3. Who is the intended audience for the information from the evaluation results?

    ▪ Benefits to the participants. The researcher believes the greatest

      significance of this study was to the students themselves who participate

      in the study site, because apart from this study these particular students

would not currently be offered this curriculum. These inner city students have many obstacles that they face in life, but the NFTE curriculum offers them an option that can enhance their possible selves and increase their knowledge of the small businesses, which could have a positive impact on our economy and society.

- Policy making. Although the NFTE curriculum has been taught to inner-city youth in Los Angeles public schools for 5 five years, no research examining the effect of the program on its graduates has been done to date. This study addressed that omission. The study also enabled NFTE to understand the graduate's students' perceptions regarding the curriculum. It was is the researcher's belief that these questions would will enable NFTE to strengthen their its program and get a better understanding of how the program affects program graduates. This research could be useful to policy makers to see how an entrepreneurship program benefits students once they complete the program. Even law makers may find the results useful, depending on the outcome of the research in considering legislation that affects entrepreneurial education and the education of minority, inner-city, and other challenged youth.

- Program improvement. The study could be useful to other entrepreneurship programs, the field of curriculum, institutions at the secondary level, state and federal governments, school districts and policy makers who may be responsible for evaluating or making decisions about providing support for future programs. The results of this study may help

providers of this curriculum determine how to make their own programs as effective as possible. The data received could also assist NFTE with soliciting program sponsors, enabling them to continue and to expand the program.

4. What information is needed to make decisions or enlighten and to fully understand the process or program for your intended audience from the results? Primarily qualitative data are needed because this is one of the first attempts at a program evaluation for the NFTE program.

5. What are the weaknesses of the program? Questions within the question pool in Appendix A address this question.

6. Where should the information be collected? For this study, small group sessions offer access to greater numbers of participants, while individual interviews offer an important perspective of graduates who have had enough time to initiate and build a business. According to Craig (1996), "Effective problem solving involves people working together to interact, analyze, discuss, and agree on items to be acted upon to drive improvement" (p. 742). The researcher believes that having small groups of NFTE graduates discuss and analyze the issues presented to them greatly enriched the data obtained and improved the evaluation of the NFTE program. Focus group format allowed discussing and debating the questions, which lead to discussions and insight that might not have been obtained from individual interviews. At the same time, the interviews were valuable in that they allowed the researcher to obtain additional data from those who were not able to participate in a focus group.

7. How will the information be collected? Tape recorders, paper-and-pencil demographic survey, and the researcher's notes were used to collect the information.

8. What information is needed to be collected? Honest and detailed real-life accounts of successes and failures in utilizing what was learned in the NFTE program.

9. What resources are available to collect [and process] the information? An experienced expert panel that helped refine the question set; access to the NFTE students; on-site focus group permission; the opportunity to observe a focus group in session; an experienced colleague to aid in recording and running the focus group; Los Angeles County Office of Education (LACOE) personnel who transcribed responses, and an experienced colleague, who received his doctorate from Pepperdine, who aided in recording and coding.

10. Kirkpatrick's (2002) suggestions for evaluation. Kirkpatrick's four levels of evaluation are the basis for the McNamara (2000) and Patton (1990) frameworks. Kirkpatrick, the classic foundation of evaluating training, notes the importance of gauging reaction, learning, transfer, and results. In the first level, reaction, graduates were asked whether they were satisfied with the program. In the second level, learning, the question posed was whether graduates' skills, knowledge, or attitudes had changed as a result of their training. The third level, transfer, addressed whether graduates have applied what they learned from the NFTE program to jobs or businesses. Finally, the researcher sought to learn about the programs results by asking the question whether the NFTE training had any

impact on their organization's productivity and profitability. As Rouda and Kusy

(1996) have observed, while education tends to focus on the first two of

Kirkpatrick's levels (reaction and learning), training in skills should be evaluated

by the last two (behavior or performance and outcomes or results).

Craig's suggestions for evaluating training. Craig (1996) states that evaluation

should be a part of any workplace basic skills training program. Small businesses

employed 50.9% of the nation's non-farm private workforce in 2004 (McDowell, 2007),

and the NFTE entrepreneurship curriculum is about teaching business skills. Craig also

expounds on evaluation by describing that evaluations should provide information that

improves the effectiveness of program design, development, implementation, and

operation. In addition, evaluations should provide hard data that identifies indicators of

program effectiveness. These indicators are labeled as quality indicators—a variable that

reflects effective and efficient performance. These indicators provide precise vehicles for

evaluating the success of workplace basic skills training program in meeting its stated

goals, according to Craig.

Stufflebeam's evaluation model. Stufflebeam (2001) employs a highly regarded

and often-used set of standards in his analysis, those of the Joint Committee on Standards

for Educational Evaluation. Three of Stufflebeam's 19 approaches provided direction to

the present study, and these are presented as follows:

- Outcome-based evaluation gives value–added assessment. This is to evaluate the

   effects of the policies and the program. The emphasis is usually focused on the

   annual testing of a group of grade levels, schools, a particular school, or

   individual teachers to assess trends and partial out effects of the different

components of an educational system. As noted previously, this was the most
fitting model for the present study.

- Program theory-based evaluation is the main purpose of the theory based program
  evaluation with the intent to determine the extent to which the program of interest
  is theoretically sound, to understand why it is succeeding or failing, and to
  provide direction for program improvement. To some extent this type of
  evaluation describes the present study (Research Question 1) and the possible
  selves' theory (Research Question 2), which relates to the interview question 4e:
  Did your participation in the NFTE give you more motivation and confidence
  than you previously had?

- Mixed-method studies use both qualitative and quantitative studies. A wide range
  of in-depth questions will provide qualitative data, and this data will also be
  analyzed quantitatively to some degree, such as noting how many statements
  touching on a specific theme are mentioned by the participants. One important
  aspect of the mix-methods approach is that they complement each other in ways
  that are important to the evaluator's audience and provide a great response to the
  evaluation questions.

Research Model: Mixed Methods

Stufflebeam's (2001) description of mixed methods of evaluation was adapted for
this study. In an effort to resolve the long-standing debate about whether program
evaluators should use quantitative or qualitative methods, Stufflebeam proposed a
combination of both:

> The basic purposes of the mixed methods approach are to provide direction for
> improving programs as they evolve and to assess their effectiveness after they had

time to produce results. Use of the quantitative and qualitative methods is intended to ensure dependable feedback on a wide range of questions; depth of understanding of particular programs. (p. 40)

Because Stufflebeam's (2001) model allows for both qualitative and quantitative methods in a particular study, the researcher administered a wider range of questions to subjects; moreover, since qualitative and quantitative methods often complement each other, using this framework yielded fuller responses to the questions and, ultimately, more accurate data.

Data Sources

Small groups. The small groups offer access to greater numbers of participants at one time. According to Craig (1996), "Effective problem solving involves people working together to interact, analyze, discuss, and agree on items to be acted upon to drive improvement" (p. 742). The researcher believes that having small groups of NFTE graduates discuss and analyze the issues presented to them greatly enriched the data obtained and improved the evaluation of the NFTE program. Focus group format allowed discussing and debating the questions, which lead to discussions and insight that might not have been obtained from individual interviews. At the same time, the interviews were valuable in that they allowed the researcher to obtain additional data from those who were not able to participate in a focus group.

Individual interviews. The phone interviews are for those participants who cannot make the small group sessions. For the individual interviews, graduates were living in different parts of the United States including New York, Maryland, Massachusetts,

Florida and California: In agreement with Patton's (1990) suggestions for open-ended interviews, the questions are designed to prompt "in-depth responses about people's experiences, perceptions, opinions, feelings, and knowledge" (p. 2).

Participants and Sampling Method

To develop the sample for this study, the researcher conducted online searches for entrepreneurship programs in the Los Angeles County, California. The researcher found NFTE as one of those programs being offered to inner-city youths in Los Angeles. The researcher then called its office and obtained the contact names and addresses of the program officials of this program. The researcher then contacted the director of the Los Angeles NFTE program. After an initial email contact, two face-to-face meetings occurred. The researcher first agreed to undergo a background check and to become a future NFTE volunteer. Then the researcher and the director met with a number of Certified Entrepreneurship Teachers (CETs) at the University of Southern California in October of 2008. The purpose of the meeting was for the teachers to introduce the researcher to the NFTE curriculum and for the researcher, in turn, to explain his research project to them. The meeting was productive, and everyone seemed enthusiastic about the exchange. After another two meetings with the director, the researcher received formal permission from NFTE to pursue his study. According to the agreement signed by the parties involved (see Appendix B), the Los Angeles NFTE director or her associates agreed to provide the researcher with the names, addresses, phone numbers, and email addresses of both NFTE teachers and NFTE graduates.

Twenty seven participants agreed to participate in the study. All 27 participants in this study attended the NFTE program, had most of their high school education in inner-

city schools and are from culturally and ethnically diverse groups. These participants age

ranged 18 to 20 years old.

Participant Recruitment Procedures

A list of contact information for all NFTE program graduates from the past 5

years since the program began was obtained from NFTE. These potential participants

were each emailed a letter (Appendix C) inviting them to participate in the study and an

informed consent form (Appendix D) to read and sign, if agreed to. The letter invited the

participants to respond to let the researcher know if they would participate in the study

and their preference of phone or face-to-face interview. This invitation also included the

small group session times and the list of questions to be discussed. To avoid a possible

distortion of data that could occur when a member or members of small group might feel

inhibited or defensive (Patton, 1990), the researcher presented the questions designed to

assess the NFTE curriculum to the prospective participants as an attachment to the initial

invitation to participate.

With the permission agreement in place, the first step in the recruitment process

was to send consent forms to NFTE graduates asking them to participate in the study. The

consent forms were sent in two ways: via regular United States Postal Services (USPS)

mail, with a return-stamped envelope addressed to the researcher enclosed, and other

consent forms were sent via electronic mail. In all, 150 consent forms were sent to NFTE

graduates asking them to participate in individual interviews and/or focus group sessions.

Because it was the researcher's intent to include as many graduates as possible in

the study, including those who may have moved out of the immediate area or even out of

state, the interviews were administered in two ways—telephone, and face-to-face. One

hundred and fifty NFTE graduates were indentified and were asked to participate in the evaluation study. In conducting small groups and individual interviews, the researcher did also strive to maintain awareness of Patton's emphasis on the importance of maintaining a clear focus on the intent of open-ended questions.

One week before each of the small group sessions, the researcher emailed the NFTE graduates to remind them of the small group times and locations. This follow-up email also included a proposed agenda: (a) welcome, (b) review of agenda, (c) review of goal of the meeting, (d) review of ground rules, (e) introductions, (f) questions and answers, and (g) wrap up. The two small group sessions were held at Laser Bearings, Inc. conference room in Lakewood, California at the request of the owner who was a NFTE graduate; and at the Citi San Francisco in San Francisco, California—a location chosen by the NFTE officials.

All data for the small group sessions was collected within a 3-month period from graduates living in California. For the individual interviews, graduates were living in different parts of the United States including New York, Maryland, Massachusetts, Florida, and California.

Recruitment challenges.

A significant event occurred after the researcher received formal permission from NFTE to pursue his study. The NFTE director and her direct report were affected by a reduction in the work force. Now, the head office was in charge and they were not as well acquainted with the study. At first, the head office attempted to put a halt on the study until further notice. The researcher alerted his dissertation chair as well as his contact Phyllis who was laid off. The former NFTE director contacted a former student, whose

intervention with, the central office allowed this study to continue.

Data Gathering Procedures

Small groups.

Two small interview groups were held for 90 minutes each, consisting of six to seven NFTE graduates each with the researcher acting as the facilitator. The discussions were recorded and transcribed. For each group, chairs were arranged so that the researcher and the participants faced each other in a circle. The first thing the researcher did was introduced himself to the group and get an introduction from each group member. Afterwards the researcher reiterated what the study was about, and asked if there were any questions. After all questions were answered, if asked, the researcher set a time clock for the duration of the session.

When the session commenced the researcher began each session by reading each question to the graduates and after reading each question, the researcher gave time to reflect, making a conscious effort not to talk while the participants were mulling over a question. If necessary, the researcher would repeat a question. The researcher remained relaxed and provided an accepting atmosphere. This helped the participants respond to the questions more easily and voice their true opinions. The researcher also encouraged the interviewees to talk by displaying such listening skills as nodding, taking notes, and asking follow up questions. The researcher paid attention to the time to ensure that all of the questions were given roughly equal discussion times. At the end of each 90-minute small group session, the researcher thanked all of the participants for coming and adjourned the meeting (McNamara, 1999). The small group activities were recorded with a digital audio recorder. Keeping MacNamara's suggestions in mind, immediately after

each session, the researcher verified that the recorder had worked properly, additional notes taken, and any special observations or surprises were documented. These recordings were transcribed verbatim by a professional transcriber, checked for accuracy by the researcher, and edited to remove any identifying information.

　　　　Individual phone interviews.

　　　　The researcher conducted individual interviews with NFTE graduates who could not attend a small group session but agreed to participate by phone interview. The individual interviews were conducted one-on-one by phone between the researcher and the graduates. The questions for the individual interviews were the same as those used in the small groups session. The researcher read each question to the graduates and after reading each question, the researcher gave time to reflect, making a conscious effort not to talk while the participant was mulling over a question. If necessary, the researcher repeated a question. In order to remain as neutral as possible, the researcher avoided any language that might influence answers, such as making a suggestion or a disparaging remark. On completion of the interviews, the researcher thanked participants for helping with the study (McNamara, 1999). All interviews were taped and recorded with a digital audio recorder. Keeping MacNamara's suggestions in mind, immediately after each session, the researcher verified that the recorder had worked properly, additional notes were taken, and any special observations or surprises documented. These recordings were transcribed verbatim by a professional transcriber, checked for accuracy by the researcher, and edited to remove any identifying information. For the individual interviews, graduates were living in different parts of the United States including New York, Maryland, Massachusetts, Florida, and California.

Transcriptions.

The researcher verified that all of the sessions were recorded and that the recorder had worked properly. These recordings were sent to a professional transcriber 1 week after the last session and were transcribed verbatim by, checked for accuracy by the researcher, and edited to remove any identifying information.

Demographic data.

The researcher collected demographic data without associating it with participants' names. For the small groups, the researcher distributed demographic questions that the graduates were asked to read, complete, fold up, and pass back to the researcher before the group sessions began (see Appendix E). For the individual interviews, the same data were asked for before the researcher began the recordings, except that for the phone interviews; the interviewer determined by presumption if he was speaking with a male or female without asking (see Appendix A). The demographic information was kept in a separate file. The demographic data was not associated with the other findings during the data analysis.

Human Subjects Protections

Participants were aware of their right not to participate. The researcher explained to the NFTE graduates who participated in this study that their participation in the study was on a voluntary basis. The NFTE graduates were also told ahead of time that the information collected would be handled appropriately to maintain confidentiality of individual responses by not requiring the NFTE graduates to affix their names to the survey. Finally, the NFTE graduates were told that there would be no physical risk involved; there would be very limited, if any, emotional risks involved; and there would

be no use of deception in the study. Participants were asked if the researcher had permission to audiotape their responses.

NFTE alumni participated on a voluntarily basis. Participants were given informed consent forms (Appendix F) and the study was described in the invitation letter prior to participation (Appendix G). The fact that there would be no compensation whatsoever was stated clearly. Anonymity was guaranteed. The researcher also informed all participants that all information they divulged would be confidential and that respondents' names would not be known to anyone beside the researcher and that they would not be identified on the survey instruments.

The confidentiality of participants will be maintained and the data will be presented in aggregate form so that no one participant can be identified by his or her responses. The anonymity of participants will be maintained and numbers will be used to match a participant's demographic data with their responses.

All data will be kept safe in a locked file cabinet, the researcher will only have access to it, and the raw data will be disposed of in 5 years.

Development and Validation of the Interview Questions

As described previously, the researcher used the theoretical frameworks of McNamara (2000), Patton (1990), Kirkpatrick (2002), as well as Markus and Nurius (1986) to inform the development of a set of questions to be used for the focus groups and interviews (see Appendix A). Following suggestions by Bradley and Herrin (2004), the questions used in the focus groups and interviews were modified or eliminated in a three-stage process: (a) development of a pool of questions, (b) validation of the

questions, and (c) revalidation/implementation of the instruments in a trial study. Details of this process are described as follows:

1.   The researcher came up with a pool of possible questions for the focus group and interview questions (Appendix A) that were reviewed by the dissertation committee.

2.   Before arriving at the final questions that were used in the focus groups and individual interviews, the researcher first submitted a much larger pool of possible questions to a panel of experts for validation (see Appendix G). Each member of the panel of experts has had several years of experience teaching in LAUSD and one is the director of the NFTE program. Remembering Patton's (1990) advice to maintain a clear focus on the intent of the validation process, the researcher, using the information gathered in the research, clearly articulated the problem to the panel of experts before they started the modification process. The panel then selected and modified the questions for comprehensiveness and relevance to the problem that needed to be addressed (content and face validity). Questions that were redundant or unnecessary were removed, and the wording changed for any questions believed to be ambiguous. The researcher believed that this process helped to produce the 25 interview questions.

3.   A pilot study was conducted to help refine these questions. Based on the responses from the pilot focus group, the panel of experts and the researcher came to a consensus whether the questions were able to draw responses that addressed the problem. This pilot study was conducted with students who are currently

enrolled in the NFTE program in Los Angeles.

Materials Used for this Study

The following list shows the materials and forms that were used in the completion of the study and that are included in the appendixes:

- Appendix A: Small Group Interview Questions Questionnaire.

- Appendix B: Letter to NFTE for Permission to Contact Their Students.

- Appendix C: Participant's Invitation Letter.

- Appendix D: Individual Participant's Informed Consent Form.

- Appendix E: Small Group Participant's Informed Consent Form.

- Appendix F: Panel of Experts.

- Appendix G: Individual Telephone Interview Questionnaire.

- Appendix H: Coding Instructions.

Chapter 4: Data Collection and Analysis

Introduction

This chapter presents the results of data collection and an analysis of the data in the context of the dissertation's research questions. All data from group interviews was collected within a 3 month period from graduates living in California. For the individual interviews, graduates were living in different parts of the United States including New York, Maryland, Massachusetts, Florida and California. Respondents were asked to evaluate their learning experience in the NFTE program. All of the questions were from the questionnaires for the Individual Telephone Interview Questionnaire (see Appendix G).

Analysis of Qualitative Data

The interview protocols were developed for use in the small groups and the individual interviews. The protocols were designed to elicit similar but slightly different content, and were parallel in construction. The researcher conducted two small group interviews for those students in California and in-depth individual interviews, by telephone, for graduates who had moved out of state. The contents of both interviews were developed and based on the research questions and on areas identified in the literature as relevant to the topic. All of the interviews were taped with a digital recorder and later transcribed. Each transcript was thoroughly read by the researcher to search for themes, issues and concerns, and similarities and differences embedded in the data. Coding instructions developed by Travis (2006) were used to train the two coders in analyzing the data in an effort to determine Interviewees were allowed to view and revise their responses for wording, grammar and inter-coder agreement. All the coders were

trained to code the responses that match specific research questions. Substantial

agreement was reached between the two coders once the responses were identified in the

final analysis.

The data collected from both individual interviews and small group sessions were

analyzed using the content analysis approach. According to Hoffman, Novak, and

Novack (1995), the basics of the content analysis research method must include coding,

categorizing, classifying, comparing, and concluding.

Each coder in this study received six packets of folders that all of the transcribed

data for all graduates. Each folder was labeled by research question and the transcription

for each separated research question was placed in the folder by research question. For

example, on the first folder (representing the transcribed data for research question 1), the

question stated: Question 1: What reasons did you enroll in the NFTE program? Each

pack of folders had the data for that question.

Categorizing is the formation of important categories to which the unit of analysis

can be assigned (Hoffman et al.., 1995). In this study, the coder received a stack of

answers to the all interview questions in the order of the questions asked.

Classifying refers to arranging or organizing according to the categories, placing

emphasis on replicable and reliable classification (Hoffman et al., 1995). In this study,

after the coder received a stack of answers representing the all of the individual

interviews, he or she decided which answer belonged to which question given on the

cover of each folder. The coder then placed the answer in the corresponding folder.

Comparing is the process of comparing categories in terms of numbers of

members in each category and performing any relevant statistical analysis (Hoffman et

al., 1995). In this study, the researcher and the two coders jointly compared the answers given in the folders that the coders decided upon. In the case of answers that overlapped or did not match, a discussion took place between the researcher and coder to decide upon the best-suited category for the answer.

Concluding is the process of drawing theoretical conclusions about the content in its context (Hoffman et al., 1995). This process was performed entirely by the researcher. To uncover relevant patterns themes from the data, coded information was fully examined and scrutinized. The patterns that emerged were fully explored in order to develop a detailed understanding of the responses from graduates of the NFTE program to the interview and research questions.

Coders' Training

Two coders, both of whom held doctorates from Pepperdine University, were assigned independently to code, categorize, classify, and compare the data. The intent was for the two coders to code for consistency of ratings. The two coders' ratings coincided considerably, thus providing inter-coder agreement to the data collected.

Inter-coder agreement.

Respondents' names and names of locations were kept confidential by the researcher's giving them labels to conceal their identity. Their real names are not made known anywhere in this study. The approach that was used for the coding process was to allow the coder to compare the content of one interview with another on the same topic, and to compare the coding of the same interview by three independent coders (see Appendix H). This allowed the researcher to summarize the results of the interviews and draw conclusions.

Analysis of Interview Data

 Research question 1. Reasons for enrolment in the NFTE program.

 Research question 1 asks: "What reasons prompted you to enroll in the NFTE

program?" Research question 1 was asked to enable the researcher discover the various

motives that prompted the NFTE graduates to enroll. To help the researcher to answer

this research question, interview question 1a was asked: "What are the reasons that you

initially chose to enroll in the NFTE program?"

Table 1

Interview Question 1a: NFTE Graduates' Reasons for Enrolling in Program

Reasons for Enrolling	No. of comments	Percent
By accident	8	30%
Influenced by family members, teachers, parents, counselors, or friends	7	26%
Interest in business, entrepreneurship	4	15%
Merged curriculum	3	11%
Mandatory	2	7%
Career and knowledge in business	2	7%
Bored	1	4%
	27	100%

 As shown in Table 1, all of the 27 respondents agreed that they had specific

reasons for enrolling in the program, although the greatest number of respondents (30%)

attributed their enrollment to "accident."

> And it actually kind of happened by accident because there weren't any other
> classes for me to take. So I fell into the entrepreneurship class. . (Respondent I9,
> personal communication, June 3, 2009)

> I came across the program by accident. My teacher found out online, and
> basically when I saw entrepreneurship, I kind of wanted to explore this world …
> (Respondent F2B, personal communication, June 6, 2009)

But a nearly equal number, 7 respondents (26%), said they were encouraged to enroll by family members, teachers, or others with significant influence in their lives.

Four of the respondents (15%) claimed their interest in business and entrepreneurship was the reason they enrolled in the NFTE program. Their responses indicate that their interests in entrepreneurship developed from a range of sources, including the need to make money for the family, seeing episodes of the television series "The Apprentice," having the NFTE curriculum available, and having a supportive and talented teacher.

Three other respondents (11%) thought they enrolled as a result of merged curriculums, one when NFTE merged with a graphics program, another when NFTE became part of a 3-year business-academy program, and the third when NFTE was incorporated into an intervention program in the student's life.

Two of the respondents (7%) thought their search for a career and knowledge in business was the reason for enrolling in the NFTE program:

> Well, I enrolled in it [NFTE] when I was in the 10th grade. I kind of saw myself in the business world as a career, when I was in the 10th grade. (Respondent I9, personal communication, June 3, 2009)

> It was my senior year at High School and I wanted to take a business course because I was going to take business in …college. The teacher said, "It's NFTE," that we were going to do a business project. (Respondent I3, personal communication, June 27, 2009)

Two of the respondents (7%) claimed they enrolled in the program because it was mandatory; they had no choice but take the NFTE program to satisfy their curriculum requirements. One respondent (4%) enrolled in the NFTE program because she was bored and "needed something to do over the summer". (Respondent I8, personal communication, June 10, 2009):

Research question 2. Reactions to the NFTE Program.

Research question 2 asks: "What were your reactions to the program?" Research question 2 was asked to enable the researcher determine the feedback, if any, to the NFTE program. In the attempt to answer this research question, the researcher asked three interview questions based on (a) obstacles faced in the NFTE program, (b) obstacles encountered in starting businesses, and (c) other problems faced when trying to create business. Interview question 2a asked: "What are the three main obstacles that you faced in the NFTE program?" 26 out of the 27 NFTE graduates responded to this interview question.

Table 2

NFTE Graduates' Obstacles Faced Starting Own Businesses

Obstacles encountered	No. of comments	Percentage
Start-up cost to get the business off the ground.	5	19%
Staying focused and applying the new concepts.	4	15%
Lack of motivation.	3	12%
Feeling too young to begin business.	3	12%
Peer pressure dissuading them.	3	12%
Maintaining persistence.	2	8%
Fear speaking in public.	1	4%
Failure to win the competition.	1	4%
Business plan concept.	1	4%
Recognition of passion into business.	1	4%
No obstacles	1	4%
Bookkeeping.	1	4%
	26	100%

The start-up costs of launching a business were the most frequently cited obstacle for graduates trying to start their own business. As Table 2 reveals, 5 respondents (19%) of the total number of graduates mention money as the main barrier. According to one graduate,

> Sources to acquire funding for my startup was very difficult as personal investments were very limited and the amount of time we needed to spend to earn enough profit to expand the business was limited because we were in school. (Respondent I4, personal communication, June 22, 2009)

Another states, "I knew I could do it but the start-up costs to start my business, I don't have that money to pull out and start it." (Respondent F1B, personal communication, August 6, 2009). This student concludes that they should "go to school first and get some education" in order to be in a better position to get a business start-uploan (Respondent F1B, personal communication, August 6, 2009).

Another, who hopes to start her own business selling handmade dolls notes, "Well, starting your own little doll business… you have to put everything into that. You have to get materials, you have to figure out how to advertise…."(Respondent F2F, personal communication, June 6, 2009). As a substitute preschool teacher, "in a recession in itself, …I don't even make a lot of money, so I'm pretty much broke" (Respondent F2F, personal communication, June 6, 2009).

Representing the second highest percentage of NFTE graduates (15%) were 4 who claimed that staying focused and applying the new concepts— such as time management, working with others, and finding the market for their products/services— that they had learned in the NFTE program were their main obstacles in starting their own businesses. According to one member of this subgroup,

For me it was staying focused with your business because everything else is going on. You're a teenager, it's your senior year. You still got other kinds of plans you want to focus on. You still got a lot of things you got to take care of. (Respondent I3, personal communication, June 27, 2009)

The three others in the subgroup all cited working with others as a major obstacle: "It was not having to run the business itself, but having to work with people" that was most difficult," one student stated (Respondent I2, personal communication, June 4, 2009).

Three respondents, representing 12 % of the group, believed lack of motivation was their chief obstacle in starting their own businesses. As one graduate put it, "In really starting the business, I think the hard part is just going through finding the motivation to do it" (Respondent F1A, personal communication, August 6, 2009). Another, after acknowledging the difficulty of finding something that she was "passionate" about and that "I could do tomorrow," goes on to say: "And like starting it, I still haven't started it, but I think what keeps me back is the motivation" (Respondent F1B, personal communication, August 6, 2009).

Three other respondents felt the biggest obstacle to starting their own business was their youth: One said, "I would think people wouldn't take me seriously for the fact that I was young" (Respondent F2B, personal communication, June 6, 2009). Another asked,

Can I do this? …At first it was getting over that, of like, you know, I'm too young to contact a manufacturer. I'm too young to approach a salesperson of, you know, a store. I'm too young to do this. (Respondent F2E, personal communication, June 6, 2009)

Yet this same graduate eventually realized that "being young was actually an advantage" (Respondent F2B, personal communication, June 6, 2009) that could work in

their favor. "Once I got over that, it was like – I mean, you know– …like, I'm free."

(Respondent F2B, personal communication, June 6, 2009).

Three respondents (12%) cited peer pressure in dissuading them from starting

businesses: One mentions "People in the world pulling away from you…don't see what

you want to do…persuade you to do other stuff that don't make sense" (Respondent F2A,

personal communication, June 6, 2009). Another states, "I didn't want to keep going with

it because my whole group, they quit on me, and it was just me left" (Respondent I6,

personal communication, June 4, 2009). A third notes,

> You always have people, friends that don't understand the big picture. Don't see
> your vision…And they're, you know – some try to pull you away from it. [They
> say] like, "Come – come skate." [You say] "No, I'm drawing a proposal right
> now… I'll see you guys later" …So, you'd be like, "Oh, man. All right."
> (Respondent F2A, personal communication, June 6, 2009)

Two respondents (8%) thought maintaining persistence to achieve their goals of

being entrepreneurs was their main obstacle in starting their own businesses. One states,

> I think a big challenge was staying persistent. You know, keeping that
> persistence and keeping that goal in mind. (Respondent F2E, personal
> communication, June 6, 2009)

Similarly, the second note,

> It was keeping the focus and not getting distracted by my friends and – you know,
> the lifestyle they created in high school. You know, obviously it's skateboarding.
> So I still wanted to – to be involved with that. But at the same time I was a
> businessman and I wanted to get this done…. So, it would take a lot of time
> and… Consistent… Staying consistent and persistent. You know? That focus
> was actually one of the hardest things to do. (Respondent F2A, personal
> communication, June 6, 2009)

In spite of learning public speaking skills from the NFTE program, one

respondent (4%) claimed that he still had fear speaking in public: "…Standing up and

projecting in front of people, you know. Because I have a problem with getting nervous"

(Respondent I6, personal communication, June 4, 2009).

His failure to win the competition to go the national level caused one graduate

(4%) to doubt that he would be able to start a business (Respondent F1A, personal

communication, August 6, 2009).

One respondent (4%) found the business plan concept that was taught in the

NFTE class particularly challenging:

> Business-plan wise, I think it was really difficult to grasp the idea that you're supposed to think of something realistic, something you can actually do the next day…. I was just thinking of doing a business that maybe I'll do when I'm 30 or something. So when they really want us to do something we can really do, it was just like, wow you really want us to do this. (Respondent F1A, personal communication, August 6, 2009)

Another (4%) was elated when he realized that he might be able to find the same

passion he felt for skateboarding in the business he hoped to start:

> Once that – I realized, like, oh, wow, you know, like I could be a skateboarder and a business person. That – that is really what's exciting. Because it's not like I'm going to be a business person and do something, you know, boring. (Respondent F2E, personal communication, June 6, 2009)

Surprisingly, one respondent (4%) claimed he didn't encounter any serious

obstacles in starting his own business:

> You know what?...I don't know I should say there weren't really any obstacles, I mean, there really wasn't. I mean my business is not… it's not so big. I still run my business out of my home. I've been doing it for about four years now, and it's still fairly small. I have clients over several different states, but it's not a bunch of clients in each of those states. And it wasn't so hard for me to start up, only because there's not much I have to do. (Respondent I7, personal communication, June 23, 2009)

Finally, only one respondent (4%) thought that "keeping good business records and receipts" (Respondent I10, personal communication, June 1, 2009) was her main obstacle in starting his own business.

Interview question 2b asks, "What other problems did you face when you began trying to create your business? 23 out of the 27 participants responded to this interview question (see table 3).

Table 3

Interview Question 2b: Other Problems NFTE Graduates' Faced starting their Own Businesses

Other Problems NFTE Graduates Faced	No. of comments	Percentage
Feeling and fear of being on your own after the program	8	35
Lack of money.	5	22
How to think outside of the box.	4	17
Starting the business, and marketing products/services	2	9
Establishing selling price.	1	4
No other problem.	1	4
Choosing best idea for a product/service amongst others.	1	4
Time Management	1	4
	23	100

As Table 3 reveals, 8 out of 26 respondents (35%) identified the feeling and fear of being on their own after the NFTE program as their first most significant other problems they faced starting their own businesses. One of these respondents worried:

> What's next? Now it's all on you….look, I networked my ass off at these competitions. I've met people that would be interested in funding. I've learned the skills of what it takes to present in front of these types of people. Now I just gotta do it. And that's – that's so hard….You know, now it's like, this is for real…. They're gonna, you know, hold you accountable…. They're gonna dissect

that business plan. And – and, you know, getting the guts to actually go for it. (Respondent F2A, personal communication, June 6, 2009)

As one respondent put it, "I…think that a problem that everyone as a young entrepreneur faces is underfunding" (Respondent F2A, personal communication, June 6, 2009). Drawing the comparison between being a part of NFTE and being on their own, another respondent remarked: "See,…when working with NFTE, you're working – you're creating something to get funding. So, it's after that.…" (Respondent F2E, personal communication, June 6, 2009). And another: "So, basically, after they help you, you gotta keep the motivation going to get more funding" (Respondent F2C, personal communication, June 6, 2009).

Five respondents (22%) focused more purely on the money the business would (or wouldn't) generate once it was started as a significant secondary problem. "There's definitely the money issue…". (Respondent I12, personal communication, June 4, 2009), one respondent asserted., adding,

> Even though you have …the perfect idea of your business… you want to help the people at the same time. But you can't really, like you have to make money too in order to run the business.   in order to pay yourself…to pay what's due, you know, the bills and stuff. (Respondent I12, personal communication, June 4, 2009)

Thinking outside of the box was a challenge for four (17%) respondents. As one of these respondents puts it:

> I guess there not being a 'one answer' kind of thing,… you really having to think outside of the box ... There was no direct way that you could…answer problems. You really had to critically think about it and try to work around that problem. (Respondent I2, personal communication, June 4, 2009)

Two of the respondents (9%) believed that just starting the business, and marketing their products and services were the other problems that they faced when they began trying to create their own business:

> Getting up there and actually doing it. You can always talk about, you know, you can do this, this and that, but actually starting it and doing it. That was the hardest part. (Respondent I3, personal communication, June 27, 2009)

> Definitely learning how to even start marketing cause I had absolutely no idea how to advertise myself. I knew what I wanted to do and I didn't understand how much work would go into actually turning it into a lucrative business and I think that was probably the most difficult thing for me. I didn't understand the concept of actually turning it into an actual business with customers or clients or anything like that. (Respondent I5, personal communication, June 23, 2009)

In citing the difficulty of establishing the selling prices of her products, the respondent (4%) noted that she had a problem charging people the amount she should charge them, claiming, "Pricing was like my main problem." (Respondent I7, personal communication, June 23, 2009). She feared that if she raised her prices "to what they should be, or to what I'm worth, my type of clientele wouldn't be able to afford me" (Respondent I7, personal communication, June 23, 2009).

In responding to Interview Question 2b, only 1 (4%) respondent out of 15 was unable to come up with any difficulty he faced when starting a business. Had he encountered any problems, he was asked? "No, not really, " was his reply (Respondent I5, personal communication, June 23, 2009).

For one (4%) respondent, having to choose one from among several business ideas proved to be a challenge. "It's really hard to pick," she stated. "You'd be passionate about something one moment, but who knows about later on?" (Respondent F1B, personal communication, August 6, 2009)

Finally, time management was mentioned as a problem one (4%) respondent

faced in the course of starting his own business.

> It was very difficult to balance the hours needed to spend on my business and the hours needs for school, friends, etc. ....Making "my product" was a formulaic process. Much of the time was not used wisely to perfect a formula necessary for mass production. (Respondent I4, personal communication, June 22, 2009)

Research question 3. Perceived outcomes (learnings) from the NFTE program.

Research question 3 asks: "What were your perceived outcomes (learnings) from

the NFTE program on (a) understanding business, (b) beginning a business, (c) sustaining

a business, and (d) current income level?" Research question 3 was asked to help the

researcher to identify if any significant learning occurred during the NFTE program. In

order to answer this research question, six interview questions were asked.

Interview question 3a asks: "Did the program help you take responsibility for

your own decisions?" Thirty-eight comments were reported as answers to this interview

question.

Table 4

Interview Question 3a: NFTE Program Cultivates Responsibility Among Graduates

Responsibility cultivated	No. of comments	Percent
Matured and positive.	7	18
Create new mindset.	6	16
Public speaking	5	13
Well organized and set priorities.	4	11
Learned the hard way.	4	11
Helped to continue schooling and becoming matured quickly.	4	11
Marketing networking, and mentoring programs.	4	11
Everything taught.	4	11
	38	100

As Table 4 reveals, seven respondents (18%) thought the NFTE program, by helping them to take responsibility for their own decisions, made them more mature and positive in their approaches to life: As one respondent put it, "Our maturity level just went" –he snapped his fingers— "straight up. We knew what we were doing and we stayed there" (Respondent F2E, personal communication, June 6, 2009). The same young man describes hanging out at the store with his friends when an elderly couple came by and asked for help. The friends walk away "blowing them off," but the respondent stepped in: "And you help them. Because you're – you're NFTE and you're giving these presentations, you know, and you're talking to these older – these older advisers." (Respondent F2E, personal communication, June 6, 2009). According to another respondent, "[NFTE] gives you somethin' better to look forward to, so when you're in the streets or when you're in certain situations, you don't wanna act immature no more" (Respondent F2C, personal communication, June 6, 2009). A third stated, "I feel like I learned a lot about myself." (Respondent F2B, personal communication, June 6, 2009). According to this graduate, "I used to, like, not take things seriously, but when NFTE stepped in, it's just, like, wow. It – how do I say it? It affected my overall demeanor in a very positive way" (Respondent F2B, personal communication, June 6, 2009)

Next to "Matured and positive," the second most frequently cited effect of the NFTE program on the graduates was how it changed their mindset. Six respondents (16%) noted that as a result of the program, they had begun to think (and act) in new ways:

> One of the most powerful things I got from the program was every change is an opportunity. So I started making decisions with that kind of mindset and thinking, okay, what good can come out of that? What something profitable can come out of that? (Respondent F1B, personal communication, August 6, 2009)

Another noted, "You can still dream …but you got to also think realistically. You got to

think inside the box, too" (Respondent F1B, personal communication, August 6, 2009). A

third remarked, "If you set up these dates to meet 'em and say you gonna have a product

by this date, you need to do everything in your power to get it done by those days…. You

just feel accountable. Yeah" (Respondent F2C, personal communication, June 6, 2009).

A fourth stated, "Having that mind frame makes you [ask], How hard are you willing to

work for it?....You won't…make it if you don't do nothing for it or if you don't try the

different ways out there" (Respondent F2C, personal communication, June 6, 2009).

Five respondents (13%) cited gains in their public speaking, people skills as a

result of their participation in the NFTE program:

> I always had an issue with like public speaking… talking in front of people. I was
> really nervous…. With NFTE, the positive learning, all the details, feeling
> comfortable with the topic, gave me the actual like learning process out of that
> timid stage in my life….I think I'm good with [public speaking] now.
> (Respondent I1, personal communication, June 10, 2009)

Similarly, another respondent stated, "I'm not nervous anymore. Like I'm the first

person to get up and start talking in front of people" (Respondent I6, personal

communication, June 4, 2009).

Contrasting his reactions to speaking in front of an audience before and after he

enrolled in NFTE, one graduate had this to say: "In high school – oh, my God. So many,

like, English classes. It's like, oh, go up and read frickin' *To Kill a Mockingbird* or

something. I'd just be like, oh, uh, so embarrassing." (Respondent F2A, personal

communication, June 6, 2009). Now however, thanks to NFTE's frequently required

class presentations –"It was like every week or certain amount of days you gotta present

…that helps you getting in the mood of presenting around people" (Respondent F2A,

personal communication, June 6, 2009). Another added he was "amazed how far you progress. Yeah, gettin' used to [presentations] so you would feel comfortable when you go inside in front of business people that's just lookin' at ya" (Respondent F2C, personal communication, June 6, 2009).

Four respondents (11%) thought the NFTE program helped them take responsibility for their own decisions for being well organized and made them set priorities in their daily lives: "[NFTE] really gives you priorities" said one respondent (Respondent F2F, personal communication, June 6, 2009). "It sets your priorities straight," (Respondent F2E, personal communication, June 6, 2009), stated another. "It's Saturday morning, you know? You're family wants to go… hang out with your uncles in Riverside, you know? But you can't go 'cuz you have NFTE, you know?" (Respondent F2E, personal communication, June 6, 2009).

Four respondents (11%) believed the NFTE program taught them to take responsibility as a result of their having to learn the hard way how not to fail. One young entrepreneur, whose accounting skills were weak, describes how he decided to take money out of his own pocket to cover a discrepancy between what he supposed were his business's funds on hand and the amount of money actually there (Respondent I4, personal communication, June 22, 2009). Another states "The decision you made may turn around and bite you in the butt….Whether it helps you or sets you back, you have to take responsibility…. One way or the other, you're going to learn" (Respondent I7, personal communication, June 23, 2009). A third notes, "You had to make the right decision, believe in your decision… press forward to make that decision work. If [it]

didn't, you found out the hard way….So it made you learn and grow, and very fast"

(Respondent I11, personal communication, June 2, 2009).

Four respondents (11%) thought that learning how to take responsibility for their

own decisions helped them decide to continue with schooling and/or helped them to

mature more quickly. One states flatly, "I wouldn't have cared to graduate from high

school had I …not been in NFTE and I would never even thought to go to college which I

am now"(Respondent I5, personal communication, June 23, 2009). Another notes, "I

wanted to figure out what I wanted to be doin' like school-wise…Am I working towards

to go to college? (Respondent F2C, personal communication, June 6, 2009). One

respondent said he had to take responsibility for his decisions and grow up quickly

because he'd learned he had "to deal with the consequences personally" (Respondent I10,

personal communication, June 1, 2009).

Four respondents (11%) thought that they gained useful new skills from the

marketing (sponsorships, making business cards, and website, commercials, etc.),

networking, and mentoring components of the NFTE program. "They teach us a big deal

on marketing," (Respondent I1, personal communication, June 10, 2009), one graduate

claimed. Another notes that, thanks to NFTE, he learned how not only to make his own

business cards, but also how to make his own website so that he could make a

commercial for his own business. "A lot of those skills, they're forever," (Respondent I3,

personal communication, June 27, 2009), this same respondent claimed. Another

graduate lauded the program's mentors, stating, "I think the mentors that come in…the

NFTE program are stellar, stellar mentors, stellar advisors." (Respondent I2, personal

communication, June 4, 2009)

Four respondents (11%) thought that everything that they learned from the NFTE program made them gain the necessary knowledge or skills that helped him to desire to be entrepreneur and the encouragement to be one: According to one respondent, "I learned everything I know from there and I gained all the encouragement I needed to do everything I'm doing now and everything I have done." (Respondent I5, personal communication, June 23, 2009)

Interview question 3b asks, "Thinking of the challenges that we just discussed in setting up a business, did the knowledge or skills you gained from the NFTE program help you with any of these challenges?"

Table 5

Interview Question 3b: Knowledge, Skills that Helped Overcome Challenges

Knowledge, Skills that helped overcome challenges	No. of comments	Percent
All knowledge, and skills.	10	50
Ways of the business world.	6	30
Putting together a business plan	4	20
	20	100

Ten respondents (50%) believed that almost all of the knowledge, and skills acquired from the NFTE program helped them overcome some of their challenges while starting their own businesses. One of these respondents thought that the knowledge or skills she gained from the NFTE program help her to figure out her startup costs: "They helped me figure out …my whole advertising budget, what I needed to do to make the plan actually work. (Respondent F1B, personal communication, August 6, 2009)

Six (30%) of the responses to this question included the following: "Yes, most certainly. Because they taught us like the ways of the business world. The kind of lingo

and the kind of knowledge that you need to make transactions, to not be exploited by people" (Respondent I9, personal communication, June 3, 2009). Another respondent agreed. Although his father had his own "money-managing company" (Respondent I11, personal communication, June 2, 2009), this graduate said he'd never understood that business until NFTE broke it down.

Four respondents (20%) thought that learning how to put together a business plan was central to overcoming the challenge of beginning and sustaining a business. One respondent mentioned how helpful the program had been in teaching him to put together his business plan.

> I mean if you're going to start a business you have to have a plan. You can't just go up there and say I'm going to do this and then you get to the middle and it's like wait a second, where do I go from here?" (Respondent I7, personal communication, June 23, 2009).

Prior to enrolling in the NFTE program, another acknowledged not knowing how to figure out out much money he needed to charge, in order to break even. "After taking the course," he asserted, "I learned how to calculate all of that" (Respondent I13, personal communication, June 4, 2009). A fourth graduate stated that having NFTE as a resource helped him in obtaining legal advice for his food business.: "NFTE helped find some lawyers and they're working with me to set up my business right now….Taking NFTE and having NFTE as a resource is really good because… they'll definitely help you in any way they can" (Respondent F1A, personal communication, August 6, 2009).

Interview question 3c asks, "Did the knowledge or skills you gained from the NFTE program help you overcome any legal challenges with your business or business plan?" Eleven respondents (55%) claimed that they did not use any of the knowledge or skills they gained from the NFTE program to help them overcome any legal challenges

either because they had not registered their business entities yet, or because they hadn't

found the opportunity to use the knowledge or skills. One such graduate stated, "I haven't

registered my company yet …but definitely [NFTE] does offer legal services…almost …

for free"(Respondent I1, personal communication, June 10, 2009).

Table 6

Interview Question 3c: Knowledge and Skills to Overcome Legal Challenges

Knowledge & Skills that Helped Overcome Legal Challenges	No. of comments	Percent
Not use any of the knowledge or skills	11	55
Liability insurance and license/certificates	3	15
Obtaining patents, trademarks, copyrights	3	15
Trademark, and secure her intellectual properties	1	5
Legally establish business	1	5
Researching FDA guidelines	1	5
Total	20	100

Three respondents (15%) thought that the knowledge or skills they gained from

the NFTE program helped them to understand the need for liability insurance and

license/certificates and acquired them for their businesses. One of these graduates faced

liability challenges associated with a business involving the elderly and volunteers

(Respondent F1A, personal communication, August 6, 2009). Another was concerned

about liability insurance for a product (Respondent F2C, personal communication, June

6, 2009).

Three graduates (15%) maintained that the knowledge they gained from the

NFTE program helped them to protect their products by obtaining patents, trademarks,

copyrights, for their products and exclusive rights of owners of intellectual property. One

stated, "You need a trademark requirement… if you have a great idea, you know people

could take the idea… but you're like, how do you protect yourself? And they gave you all the knowledge" (Respondent F2C, personal communication, June 6, 2009). Concerning patents and intellectual property, another noted, "They would also give you the opportunity to network with a patents lawyer" (Respondent F2E, personal communication, June 6, 2009).

One respondent (5%) thought the knowledge or skills she gained from the NFTE program taught her how to obtain her trademark, and secure her intellectual properties: "They actually helped me with the intellectual properties, learning how I could actually do that" (Respondent I8, personal communication, June 10, 2009). Another respondent (5%) thought that the knowledge or skills she gained from the NFTE program helped her to legally establish her business in her home in New York (Respondent F1B, personal communication, August 6, 2009). Still another (5%) cited the knowledge he had gained from the NEFTE program as enabling him to research FDA guidelines before establishing his beverage business. "If you sell a bad drink, you have to be protected. So what I learned from NFTE is how to protect it and what things I have to look at to get it approved" (Respondent F1A, personal communication, August 6, 2009).

Interview question 3d asks, "Did the knowledge or skills you gained from the NFTE program help you overcome any challenges when working with business partners or employees?" Seven respondents (35%) thought that the knowledge or skills they gained from the NFTE program did not helped overcome any challenges when working with business partners or employees because they had neither of them. Seven other respondents (35%) thought that hiring and firing employees and business partners and having the correct written documentations and contracts was one knowledge or skill they

gained from the NFTE program that helped them when engaging in business

partnerships. According to one respondent, the program "helped me figure out who I

should trust and who I shouldn't. Like, …if you're making dolls and you're selling

clothes, you can't hire somebody who knows nothing about sewing" (Respondent F2F,

personal communication, June 6, 2009). Another graduate noted the importance of having

a written contract (Respondent F2F, personal communication, June 6, 2009). A third

stressed the importance of understanding the difference between sole proprietorship,

partnership, LLC, and, like, understanding the difference between an employee and a

partner and understanding, you know, all of that (Respondent F2A, personal

communication, June 6, 2009). And one respondent thought that the art of hiring and

firing begins from the classroom when one decides who to make friends with and that

that was a skill he had gained from the NFTE program, that helped him overcome any

challenges when working with business partners or employees (Respondent F2E,

personal communication, June 6, 2009).

Table 7

Interview Question 3d: Knowledge, Skills to Overcome Challenges with

Partners/Employees

Knowledge, Skills that helped overcome challenges with Partners/Employees	No. of comments	Percent
Nothing helped (because no partners/employees).	7	35
Hiring/Firing and correct written documentations and contracts.	7	35
Establishing better business working relationships.	6	30
	20	100

Six respondents (30%) believed that the knowledge or skills they gained from the NFTE program helped them establish a better business working relationship with their business associates, partners, and/or employees. One stated:

> My business partner was very difficult to deal with because he did not understand the value of finishing work at home. NFTE taught me to objectively speak to him and critique him based on his business performance, not on any emotional or personal basis. He responded very positively and started to finish his tasks. (Respondent I4, personal communication, June 22, 2009)

Another ended up hiring—and getting along with—family members as employees, including his mother (who eventually quit her 6-figure job to work for him full-time), his sisters and his aunt. When he refused to give his younger sister a pay raise, she started her own business making products that the NFTE graduate now buys from her and sells on his website. "I definitely learned how to balance the business aspects and the family aspects," the young man acknowledges, "but also treating them… in a way that isn't demeaning to them and a way that they would respect me, because I am younger than them" (Respondent I8, personal communication, June 10, 2009). A third respondent came to realize that "no matter what a person's role is in your business…or even in your personal life, they're a link along the chain. And when something's wrong and that chain is broken, the whole chain collapses (Respondent I11, personal communication, June 2, 2009).

Research question 4. NFTE program effects on the interests of NFTE graduates in becoming entrepreneurs.

Research question 4 asks, "How did the NFTE program affect your interest in being an entrepreneur on (a) knowledge of entrepreneur activities, (b) entering an existing business, and (c) starting your own business?" Research question 4 was asked to

help the researcher to discover how the NFTE program affected the interests of the NFTE

graduates in becoming entrepreneurs. This research question was categorized into three

areas: (a) knowledge of entrepreneur activities, (b) entering an existing business, and (c)

starting their own businesses. In order to answer this research question, nine interview

questions were asked.

Interview question 4a asks: "What would you say are your self-perceptions on

entrepreneurship after completing the NFTE program?" Twelve comments were reported

as answers to this interview question.

Table 8

Interview Question 4a. Self-Perceptions on becoming entrepreneurs.

Self-perceptions	No. of Comments	Percent
Inspired to pursue entrepreneurship career in college.	4	33
Gave them a purpose in life after high school.	3	25
Changed their mindset to become entrepreneurs.	2	17
Helped established an "anyone can do it" mentality.	1	8
Business plan competition helped to become entrepreneur.	1	8
Running a NFTE program became his passion.	1	8
	12	100

Four respondents (33%) thought the NFTE program inspired them to pursue

entrepreneurship career in college after they completed the NFTE program."I went on to

do things like the SBLA program in entrepreneurship. I won entrepreneurship

scholarships. And that's all because I had this [NFTE] experience. I'm very, very

thankful" (Respondent I9, personal communication, June 3, 2009). Another graduate

claimed, she "never knew business never knew that entrepreneurship could be so

uplifting." (Respondent I8, personal communication, June 10, 2009). In addition to

providing her with knowledge that had made her financially stable, "It taught me that this is the way that I could share my ideas with the world" (Respondent I8, personal communication, June 10, 2009). A third respondent discovered that the NFTE program had become his passion; as a result, he started his own NFTE organization at his high school, where he teaches his peers what he knows about entrepreneurship (Respondent I1, personal communication, June 10, 2009)

Three respondents (25%) claimed that they had no idea what they would do with their lives after high school but the NFTE program really grabbed their attention and made them want to become entrepreneurs. One of these respondents said, "Well, before NFTE I had no knowledge of what I wanted to do after high school. I wasn't even thinking far enough to graduate." (Respondent I5, personal communication, November 12, 2008). Another respondent said, "before the program, I didn't really care for being a business person. I haven't thought about changing my major. And now all I've been is business, business, business." (Respondent I6, personal communication, November 12, 2008).

Two respondents (17%) believed the program changed their self perceptions on entrepreneurship and that it was NFTE that made it happen: "I never really thought of being an entrepreneur until I got with the NFTE program. I guess I was one of those people who have big ideas and don't really know how to begin" (Respondent I1, personal communication, June 10, 2009). Another stated, "It gave me examples of people who are going through what I'm going through, just barely starting off." (Respondent I13, personal communication, June 4, 2009). Noting that they were "doing fine – doing great,

actually," she concludes "So it just kind of let me see a step, each step of the process" (Respondent I13, personal communication, June 4, 2009).

Another respondent (8%) found the NFTE program so interesting that it became his passion and turning this passion into actual business was very rewarding especially when he started his own "NFTE" program at his high school which did not have such entrepreneurship program.

One other respondent (8%) thought that the business plan competition in which he placed third amongst the competitors encouraged him to becoming an entrepreneur someday. He said, "I entered into a NFTE business program competition and I won third place in the Los Angeles regionals. And so it was something different that I was definitely serious about." (Respondent I2, personal communication, November 12, 2008).

One respondent (8%) thought that he has always had the belief that it takes lots of money, and education degrees to establish a business but the NFTE program really taught him that anyone with or without money and/or educational degrees could still be a successful entrepreneur:

> Well, the thing that really opened my eyes was that I always perceived that to be an entrepreneur, you needed to tens of thousands of dollars, you needed corporate backing, you needed all these incredible business companies behind you. Degrees and all that start. You needed to have all these resources to start a business. And what NFTE taught me is that some of the most successful businesses are started in someone's garage. It starts with an idea and a passion. And the rest grows from there. And it encourages you to find that passion. The work ethic. To me, that's going to be successful, no matter what the cost. (Respondent I11, personal communication, November 12, 2008)

Interview question 4b asks, "Have you actually tried to set up your own business?" Ten responses were reported for this interview questions.

Table 9

Interview Question 4b. NFTE Graduates' Status on Business Set-up

Self-perceptions	No. of Comments	Percent
Tried to set up business	7	70
Not tried to set up business	3	30
Total	10	100

Seven of the respondents (70%) claimed they had tried to set up their own

business, several successfully, including one enterprise, one landscaping business, and

one nonprofit venture. Another 5 tried to set up their own business but stopped either

because they wished to focus on their education (high school or college), or, in one case,

because of the poor economy. One young woman, who is her high school's valedictorian,

found her schoolwork and college applications left her with no time for running a

business (Respondent I9, personal communication, June 3, 2009).

However, 3 respondents (30%) claimed they have not tried to set up their own

business although they do have business plans in place and one of them is even

aggressively marketing his product/service. "I haven't legalized my business so it's not

like official," one NFTE graduate explains, "but I've given three workshop sessions… at

community centers and…four or five [school] presentations" (Respondent I1, personal

communication, June 10, 2009).

Interview question 4c asks, "What influenced your decision to set up your own

business?" Eleven responses were recorded for this interview question.

Table 10

Interview Question 4c. Influences on Decisions to Start Business

Type of Influences	No. of Comments	Percent
NFTE program helped recognize a need.	5	45
NFTE program in general	3	27
NFTE teachers of the program	2	18
To be their own boss and make a good income	1	9
	11	100

Five respondents (45%) thought the NFTE program helped them recognize a need in the society and/or identify an idea and that influenced their decision to start their own businesses. One woman, aware of her own and other people's pleasure in receiving a card in the mail, decided to start her own personalized greeting card business. Her cards, she claims, "are very unique.. The drawings…use like special little figures that you don't find like on other greeting cards…. I saw a need and I wanted to fulfill the need. (Respondent I9, personal communication, June 3, 2009) Another developed a hair relaxer made from natural products after a chemical treatment had damaged her own hair (Respondent I8, personal communication, June 10, 2009). A third developed a line of Islamic clothing, in response to the need she perceived for such garments in her community (Respondent I7, personal communication, June 23, 2009).

Three respondents (27%) thought the NFTE program in general—the encouragement, the instilling in them of the "can-do-it" mentality, the funding, mentoring program, and the business plan helped influence their decisions to start their own businesses. According to one graduate, it's "knowing that I can…that I actually implement it…that I can contact people.. that I have that background knowledge" Respondent I2, personal communication, June 4, 2009) Another claims, "It's all

NFTE….NFTE was that huge push of everything I needed to start this business."
(Respondent I5, personal communication, June 23, 2009)

Two respondents (18%) credited the NFTE teachers of the program with influencing their decisions to start their own businesses. "The quality of the teachers," one graduate claimed. They know what they're doing. They know how to teach it" (Respondent I11, personal communication, June 2, 2009). Another cited her entrepreneurship teacher "because she really believed in the idea that I had" (Respondent I9, personal communication, June 3, 2009).

Other graduates (9%) mentioned wanting to be their own boss and make a good income and seeing NFTE graduates who had succeeded in these areas as influencing their decisions to become entrepreneurs. One respondent believed her love for cutting hair and working with children was what influenced her decision to start her own business. Two others saw money problems and growing up in poverty as driving forces in their decision. Another influence mentioned is giving back to the community. One respondent, who sells art pieces done by inmates, foster children and domestic violence victims, says, "Even though it is a business and I do make a profit, it is more about giving back" (Respondent F1A, personal communication, August 6, 2009)

Interview question 4d asks, "Did your participation in the NFTE program influence your decision to set up your own business?" Twenty-seven responses were recorded for this interview question.

Table 11

Interview Question 4d. Influences by Participation on NFTE Program to Start Business

Influences by participation in program	No. of comments	Percent
Yes, NFTE program influenced graduates to start business.	27	100%
	27	100%

All 27 respondents claimed that their participation in the NFTE influenced their decisions to set up their own businesses. "Yes, definitely," one respondent asserted, "It was all..it was almost all on NFTE" (Respondent I1, personal communication, June 10, 2009). "I wouldn't really be interested in any kind of business without that program," another stated (Respondent I2, personal communication, June 4, 2009). "It was definitely a big influence," a third maintained (Respondent I7, personal communication, June 23, 2009). "Yes because I realized through the program it was actually possible" (Respondent I10, personal communication, June 1, 2009).

Interview question 4e asks, "Did your participation in NFTE influence your decision about what kind of business you would set up or what kind of career path you would take?" Twelve responses were recorded for this interview question.

Table 12

Interview Question 4e. Influences by Participation in NFTE Program on kind of
Business

Influences of kind of business by participation in program	No. of comments	Percent
Yes, NFTE program influenced kind of business.	7	58%
No, NFTE program did not influence kind of business	5	42%
	12	100%

Seven respondents (58%) thought that it did. "Yes," said one graduate, who was considering both business and education as possible career paths when NFTE helped him realize "how important…green entrepreneurship is. Basically those are businesses that don't make money but help people along the way and give back to the community because that's what NFTE is all about" (Respondent I1, personal communication, June 10, 2009) A second graduate noted that it was the NFTE program that led him to realize "I can no longer work for anyone as I understand the benefits of owning my own business"(Respondent I4, personal communication, June 22, 2009).

However, 5 respondents (42%) thought their participation in the NFTE program did not influence their decisions about what kind of business they would set up or what kind of career path they would take, although one respondent, who was already planning on an entrepreneurial career, said the program "helped me get enthusiastic" (Respondent I5, personal communication, June 23, 2009). Others knew all along that they wanted to be entrepreneurs. But for some, NFTE caused them to decide on a particular type of business.

Interview question 4f asks, "Did your participation in the NFTE give you more motivation and confidence than you previously had?" Eleven respondents thought the NFTE program gave them more motivation and confidence than they previously had.

Table 13

Interview Question 4f. Participation in NFTE Program and Motivation and Confidence.

Kind of Motivation and confidence	No. of comments	Percent
Entire NFTE program.	7	64%
Business plan presentations.	4	36%
	11	100%

Seven respondents (64%) thought the NFTE program generally gave them more motivation and confidence than you had before. Two of these thought the program made them independent and that gave them more motivation and confidence; two others thought the networking events, the mentoring program, and the seeking aide from investors' events gave them the motivation and confidence for approaching other individuals for business.

Four other respondents (36%) believed the business plan presentations gave them the confidence for public speaking skills and helped developed their communication skills as well: "Yeah. It definitely did because you had to present. So it definitely requires a certain level of confidence, and I guess security within yourself to do something like that" (Respondent I2, personal communication, June 4, 2009) Another respondent notes, "I was never the type of person to speak in front of crowds… on the video camera you can definitely see I was extremely nervous." (Respondent I7, personal communication, June 23, 2009). The NFTE program, however, "definitely made me a speaker" (Respondent I7, personal communication, June 23, 2009), he asserts. By participating in the business plan competition "I have been asked to speak at so many different events, so many different classes, whether they're high school classes or college classes and it just, it comes easily to me now" (Respondent I7, personal communication, June 23, 2009)

Interview question 4g asks, "What knowledge and skills gained from the NFTE program helped you succeed in their own businesses?" Fourteen respondents thought they gained some knowledge and skills from the NFTE program that helped them succeed in their own business, while only one thought he has not succeeded yet.

Table 14

Interview Question 4g. Knowledge and Skills Gained That Made Them Successful

Knowledge and Skills Gained from NFTE Program	No. of comments	Percent
Business plans, risk-taking, time management, confidence.	4	29%
Networking and presentation skills.	4	29%
Public speaking and communication skills	3	21%
Art of giving and taking criticisms	2	14%
All the knowledge and skills	1	7%
	14	100%

Four respondents (29%) believed that how to put together business plans, taking

risks, time management, being confident were the knowledge and skills they gained from

the NFTE program that has helped them succeed in their own businesses: As one

respondent put it:

> I think a business plan because…because your business plan is like a guide. You
> have to be very out there…Usually I was actually on the shy side, so also being
> more out there and helped me learn more about my business and mostly like the
> knowledge of staying with it, being persistent and actually being confident.
> (Respondent I12, personal communication, June 4, 2009).

Four respondents (29%) thought networking and presentation skills were

knowledge and skills that helped them succeed: "Before NFTE, I always thought social

networking was a waste of time but now I'm addicted to Facebook" (Respondent F1B,

personal communication, August 6, 2009).

Three respondents (21%) believed that public speaking and communication skills,

marketing skills, business etiquette, and people's skills were the knowledge and skills

they gained from the NFTE program that has helped them succeed in their own

businesses: Regarding people skills, one graduate stated, "You may have the most

phenomenal idea on the planet, but if people can't trust you or build a working business relationship with you, they're not going to do business with you (Respondent I11, personal communication, June 2, 2009).

Two respondents (14%) believed that the art of giving and taking criticisms, and being objective, through the mentoring and some teachers, were the knowledge and skills they gained from the NFTE program that has helped them succeed in their own businesses. Two other thought planning for the worst and "failure is success turned inside out" (Respondent I12, personal communication, June 2, 2009), were what helped them.

One respondent (1%) claimed that all the knowledge and skills he gained from the NFTE program have helped him succeed: "Everything I learned in NFTE… I was able to implement in what I'm doing now" (Respondent I5, personal communication, June 23, 2009). Another cited "recognizing opportunities." (Respondent I13, personal communication, June 2, 2009).

Interview question 4h asks, "How were you able to use what you learned in class?" Nine respondents answered this interview question.

Table 15

Interview Question 4h. Use of Learnings in NFTE Program

Use of Learnings in NFTE Program	No. of comments	Percent
Writing concisely in business correspondence.	7	78%
Open-minded, better philosophy, being more positive.	1	11%
Asking questions, and using and creating her website	1	11%
	9	100%

Seven individuals (78%) cited learning to write concisely in business correspondence, using notes taken in class, and connecting theory and practice, and using

information on break-even point analysis. One graduate (11%) claimed being open-minded, having a better philosophy, and being more positive were what she gained: "I used to be the type of person that was very, like usually angry I would say, I was very one sided. Not open minded. They helped me see everything in a different light" (Respondent I1, personal communication, June 10, 2009). Another (11%) mentioned what she learned in class by asking questions, and using and creating her website.

Interview question 4i asks, "What knowledge and skills did you find they were still lacking as they made business plans or started their own businesses?"

Table 16

Interview Question 4i. Knowledge, Skills Lacking in NFTE program.

Knowledge, Skills Lacking in NFTE Program	No. of comments	Percent
Program was not long enough.	7	58%
"Thinking outside the box".	3	25%
Competitions in marketing strategies	2	17%
	12	100%

Seven respondents thought the NFTE program was not long enough; curriculum too compressed, and lacked the legal structure and the depth of study necessary for starting their own businesses. According to one respondent, "It was exhausting, 10 days, 8 hours of day of trying to learn…Sometimes it blew over my head but for the most part, I learned" (Respondent F1A, personal communication, August 6, 2009). According to another, "NFTE touches only the top of each material…The curriculum is too short…It's one semester, it's two weeks" (Respondent F1A, personal communication, August 6, 2009). "I just wish – I just wish the program was extended" (Respondent F2E, personal communication, June 6, 2009). One respondent proposed extending the program by

starting it earlier in high school. Another suggested meeting two days during the week instead of Saturdays. A third proposed turning the curriculum into a five-unit course, for-credit course lasting a whole semester.

Three respondents thought real issues outside of the classroom environment, and "thinking outside the box" concepts were big challenges for them and they felt those were some of the knowledge and skills that were lacking as they made business plans or started their own businesses: "I think a lot of that had to do with like inexperience," (Respondent I9, personal communication, June 3, 2009), one graduate said. "The hardest part for me was probably the financial things." (Respondent I9, personal communication, June 3, 2009). But he added, "I don't think that had anything to do with the program. I think that was…not knowing what really the business world was like starting off" (Respondent I9, personal communication, June 3, 2009).

Two respondents believed competitions in marketing strategies between NFTE students, and identifying competitors in the real world were some knowledge and skills that were lacking as they made business plans or started their own businesses. Other individual respondents cited teaching students to focus, internalizing nonprofit ideas, online marketing and e-commerce, and bookkeeping as knowledge and skills lacking in the program. Still other individuals thought the program too idealistic, that it failed to promote higher education. However, one graduate insisted "I don't think there's anything lacking from it at all" (Respondent I7, personal communication, June 23, 2009.)

Research question 5. Knowledge, Skills, Resources perceived missing from NFTE Program.

Research question 5 asks, "What knowledge (occupation/legal), skills (social/political), and resources (financial) did you perceive were missing from the NFTE program?" Research question 5 was asked to help the researcher to identify knowledge, skills, resources perceived missing from the NFTE program. This research question was categorized into three areas: (a) social/political, (b) financial, (c) occupation/legal. In order to answer this research question, one interview questions were asked.

Interview question 5a asks, "Did the knowledge or skills you gained from the NFTE program help you overcome any financial challenges?" Nineteen respondents answered this interview question.

Three respondents (16%) thought that they gained some knowledge or skills that helped them win scholarship through the division competition, Fortune 500 investor competition. One respondent pointed to an incubator session on how to speak to investors. "I went home and…put together an investor presentation. And I actually got to pitch a few Fortune 500 investors and actually won the competition" (Respondent I8, personal communication, June 10, 2009).

Table 17

Knowledge, Skills, Gained from Program that Helped Overcome Financial Challenges

Use of knowledge, skills gained	No. of comments	Percent
Won scholarship through division competition.	3	16%
Budgeting and Saving Money	3	16%
Lower cost, find price, recognize losses.	3	16%
Made rent payment, paid bills, used as leverage.	3	16%
Receive discounts, made sound financial choices.	2	11%
None.	2	11%
Finance college.	1	5%
identify his target market	1	5%
Increased parents respect for graduate	1	5%
	19	100%

Another 3 respondents (16%) believed that they gained some knowledge or skills that helped them know how to budget and save money. Faced with the reality of startup costs, one respondent noted, "Oh yeah. You learn how to save your money"(Respondent I3, personal communication, June 27, 2009).

Three more graduates (16%) thought the knowledge and skills they gained helped them make their rent payment, bills, and as leverage. One stated, "To this day I use the networking… and many different skills that I learned in the NFTE program to make rent, to bootstrap into investing…Without those skills, I would be making minimum wage somewhere" (Respondent F2A, personal communication, June 6, 2009).

Another 3 respondents (16%) thought that they gained some knowledge or skills that helped them to lower their start-up costs, identify a good price for their product/service, and recognize business losses. One respondent mentioned his financial advisors the program provided from the local Smith-Barney who helped him lower his

start-up costs and price his product. "They helped me a ton!" (Respondent I9, personal communication, June 3, 2009), he claimed.

Although 2 respondents (11%) claimed that they did not gain any knowledge or skills that helped them overcome any financial challenges, another 2 (11%) thought that they had gained knowledge or skills that helped them to make smarter business choices such as building business relationships with business owners that enabled them to receive product/service discounts.

For one respondent (5%), the skill and knowledge gains helped her find a way to finance a college education. For another (5%) the knowledge and skills helped him identify his target market. Although a third individual (5%) did not find that her new skills and knowledge helped her directly, they did cause her parents to view her in a new way, as a mature person who knows how to do business (Respondent I1, personal communication, June 10, 2009).

Research question 6. NFTE program and self-perceptions.

Research question 6 asks, "How did the NFTE program affect your perception of yourself?" Research question 6 was asked to help the researcher to discover perceptions of the NFTE graduates after the program. In order to answer this research question, three interview questions were asked.

Interview question 6a asks, "What was your perception of yourself after the NFTE program?" Thirty-nine responses were recorded for this interview question. All twenty-seven respondents (69%) thought the NFTE program helped them to rid the fear of public speaking, instilled confidence in themselves; boosted their self-esteem, and

gave them the "can-do" mentality which made them strong willed, able to take initiatives

to be leaders, and to balance their lives.

Table 18

Interview Question 6a. How NFTE Program Affected the Perception of its Graduates

Perceptions affected by program	No. of comments	Percent
Rid of fear of public speaking, and established "can-do" mentality, Increase confidence, and boosted self-esteem.	27	69%
Sense of perseverance and alertness.	5	13%
Have purpose, capable of making change in the world despite their young and tender age.	3	8%
Develop good business friends and recognize business opportunities	2	5%
Realize their purpose here on earth and understand their roles.	2	5%
	39	100%

As one graduate put it, "I'd definitely say I'm a more confident person. It's not

like I'm not scared to present to all these people but I've developed the skills to do it"

(Respondent I1, personal communication, June 10, 2009). Another claimed "NFTE

boosted my confidence and overall self esteem" (Respondent I4, personal

communication, June 22, 2009). A third, "I definitely see myself as a lot more powerful

in the inside, and I feel like I can totally tackle on things that I truly didn't think I could

tackle on before" (Respondent I5, personal communication, June 23, 2009). Another, "I

am able to balance my life better. I've made so many friends and contacts that I never

would have made had I not gone to the program" (Respondent I8, personal

communication, June 10, 2009). Someone else asserts, "I became more confident in the

fact that I feel like I don't need college to be successful" (Respondent I10, personal

communication, June 1, 2009).

Five respondents (13%) thought the NFTE program has made them learn a lot more about themselves and develop their sense of perseverance and alertness so they cannot be manipulated. "I learned so much about myself," (Respondent F2B, personal communication, June 6, 2009), claimed one respondent. "Unbelievable. To persevere!" (Respondent F2B, personal communication, June 6, 2009). "[NFTE] taught you more about yourself– like how much sleep do you get and like how you…work," (Respondent F2C, personal communication, June 6, 2009), another noted. As another graduate put it, "Oh, man. For me,… the NFTE program kind of hits a soft spot because it…made me learn so much about myself – like there was no limits to what I can do" (Respondent F2A, personal communication, June 6, 2009.

Three of the respondents (8%) thought the NFTE program has made them different persons with purpose and helped bring out the potentials in them, that they are capable of making change in the world despite their young and tender age. As one graduate said, "Before I thought I was like this very little person in a very big world that…can't do much. NFTE gave me the idea I was someone with a purpose. I can actually make a change in the world" (Respondent I1, personal communication, June 10, 2009).

Two of the respondents (5%) thought the NFTE program has helped them develop good business friends and recognize business opportunities. One noted, "Of course not everything is going fall into your lap; but it's definitely given me a much more confident perception of myself" (Respondent I9, personal communication, June 3, 2009). Another added, "You look at life in a different kind of view because it's like, "Oh, okay, I see

where that can use some improvement. How can I change that?" (Respondent I2,

personal communication, June 4, 2009).

Two other respondents (5%) thought the NFTE program has made them realize

their purpose here on earth and understand their roles in this world: One noted, "It's like

once I had this vision and was working towards it…all the pieces fell together…I realized

that…maybe, you know, I'm just a tool to do something good" (Respondent F2A,

personal communication, June 6, 2009).

In a similar vein, one graduate described his personal transformation:

I think I've changed and for the better, too. I'm able to speak out more, speak to
different people and new people. I have a better attitude towards school and
starting a business…. Even though they're teaching you business and finance,…I
think you get a lot more out of it….By the end of it, you realize all this kindness
and appreciation they gave you. You just want to give it back now. (Respondent
F1A, personal communication, August 6, 2009)

Interview question 6b asks, "What was your perception of the instruction of the

NFTE classes?" Twenty-four responses were recorded for this interview question.

Table 19

Interview Question 6b. Perception of on NFTE Instructions

Perceptions of NFTE Instructions	No. of comments	Percent
Classes were interactive, fun	11	46%
Small class size.	5	21%
Teachers were exceptionally good.	4	17%
Curriculum was very good	2	8%
Boring and tedious, needs a little bit more structure	2	8%
	24	100%

Eleven of the respondents (46%) thought the instruction of the NFTE classes were

interactive, fun; the instructors were encouraging, focused, and willing to assist student;

the computer program exercises and the gaming experiences helped them understand the concepts even better, and the guest speakers and their interactions were inspiring. "At first," according to another, "I could not understand the relevance of the instruction. However, once we were able to apply our own techniques and were given money to buy and sell, everything became relevant" (Respondent I4, personal communication, June 22, 2009). "Oh it was taught real well, real well," a graduate said, "I understood everything" (Respondent I6, personal communication, June 4, 2009). "It was great. Everybody was just so focused and so into it. There was never a time where I was bored." (Respondent I8, personal communication, June 10, 2009). She goes on to describe a gaming experience. "It was great….We actually went into the wholesale district…They gave us $50 to actually buy something to make a product to try and sell. So that was probably my favorite part. This gaming experience." (Respondent I8, personal communication, June 10, 2009).

Five respondents (21%) believed the small class size was an important influence on the quality and educational effectiveness of the NFTE programs. One graduate "liked it a lot [because]. I it was a small group as opposed to, like, the high school groups" (Respondent F2A, personal communication, June 6, 2009). Another credits the good instruction the class's 4 to 1 student/teacher ratio.

Four respondents (17%) thought the teachers were exceptionally good at what they do. As one graduate put it, "I think their teachers are really great…They're there because they are…passionate about entrepreneurship, about helping young people" (Respondent I1, personal communication, June 10, 2009). Another stated, "I really appreciate especially the teacher I had at the Boys and Girls Club here in Oxnard….She

was definitely a teacher who pushed me" (Respondent I5, personal communication, June 23, 2009).

Two respondents (8%) thought the curriculum was very good and the teachers truly have the passion for teaching young people like they are and that was very inspiring. "I think the curriculum is great," one said. "They always give you textbooks that you can use as a resource" (Respondent I1, personal communication, June 10, 2009). Another noted, "Everyone is very inspired. All the teachers…love working with young people, have a passion for it." (Respondent I1, personal communication, June 10, 2009). She added, "I don't think I've met one single NFTE staff who's not like inspired by the young people as we're inspired to learn about those topics" (Respondent I1, personal communication, June 10, 2009).

However, 2 other respondents (8%) had more negative views, one claiming that the instruction of the NFTE classes "got boring and tedious at times"(Respondent I10 June 10, 2009), while another wished there was "just a little bit more structure" (Respondent I2 June 10, 2009).

Interview question 6c asks, "When you reflect on your experience, what could have made this program better for you?" Four respondents (21%) thought that the NFTE program could be better for them if the program had been longer. One critic proposed taking business camp for an entire summer; another suggested implementing NFTE as a 3-year program; and a third suggested more meeting dates. Four other respondents thought that program could be better if it included interviews on such topics as what the researcher was doing to obtain feedback information to improve the program or if there were refresher courses and reunions. Three respondents (16%) thought that the NFTE

program could be better for them if there were more guest speakers. Two respondents

(11%) believed that the NFTE program could have been better if it had been longer, not

rushed, and more in-depth. One graduate complained that there hadn't been enough in-

class time to finish the computer unit. Contrasting his NFTE experience to his courses at

USC, the other respondent noted that while university went into its subject in depth,

NFTE' program merely "scratched the surface" (Respondent I5, personal

communication, June 23, 2009).

Table 20

Interview Question 6c. Suggestions on NFTE Program Improvements

Suggestions on NFTE Program Improvements	No. of comments	Percent
Program to be longer.	4	21%
More guest speakers.	3	16%
Curriculum not rushed, and more in-depth.	2	11%
Establishing it in more inner-cities.	2	11%
Offering program online	2	11%
Embedding a step-by-step structure into the curriculum.	1	5%
Offering legal help earlier into the program.	1	5%
Offering internships.	1	5%
More competitions to receive more funding.	1	5%
More emphasis on career paths, as alternatives to starting a business.	1	5%
Discussing business plans people didn't believe in.	1	5%
	17	100%

Two respondents (11%) recommended strengthening the program by establishing

it in more inner-cities: "Like I said before," one graduate stated, "just having it closer to

me" (Respondent I8, personal communication, June 10, 2009). Two (11%) other

respondents suggested adding online courses were added to encourage global

participation. Single recommendations from individual graduates included the following: embedding a step-by-step structure into the curriculum (5%); offering legal help earlier into the program (5%); internships (5%); more competitions to receive more funding (5%); more emphasis on career paths, as alternatives to starting a business (5%); discussing business plans people didn't believe in (5%).

Summary of Findings

Both the focus group and individual interviews will be summarized together. The information gathered will be summarized by research questions in the following sections. Table 21 summarizes the findings.

Research question 1. Reasons They Enrolled in the NFTE Program.

This question asked: What reasons did you enroll in the NFTE program? The largest portion of graduates responding to this study's research, 32%, enrolled in the program by accidental means. These included a desire to take an additional class and having the NFTE class available, needing to fill out a program schedule, and through the business class in which the student was already enrolled. The next largest portion of graduates, 29%, was influenced by family members, counselors, teachers, or friends, who encouraged them to pursue the program for entrepreneurial objectives. Similarly, 14% enrolled in the program to pursue their already self-identified interest in business. The remaining quarter of respondents' reasons for enrolling in the program were split among the following: curriculums being merged, thus taking the choice out of taking the course; the course being a mandatory part of their overall curriculum; the student's being bored and having NFTE as an available option; and a desire to pursue an interest in business.

Thus, three quarters of the respondents enrolled in the course because they or someone influential in their lives recognized their interest in entrepreneurship.

Research question 2. Reactions to the NFTE Program.

This question asked: What were your reactions to the program? Respondents claimed that the main obstacles they encountered in the course were (a) staying focused, being teenagers, and lacking the business experience; (b) applying the new concepts, such as time management; and (c) and applying the legal knowledge and skills gained from the NFTE program. Others considered learning public speaking skills, finding the right sources for capital funding, keeping good business records and receipts, understanding and applying the business plan concept, lacking the motivation to start business, and lacking the recognition in identifying product/service ideas to be major obstacles. Still other respondents cited maintaining persistence, and avoiding peer pressure that might dissuade them from succeeding in the program as obstacles. Some respondents thought the art of "thinking outside of the box," obtaining start-up costs to get the business off the ground, establishing the selling prices and marketing their products and services, working with people in general, and the fear of or failure or of being on their own and failing after the NFTE program were significant obstacles. Few respondents believed that their failure to win the business plan competitions to go the national level seriously affected their self-confidence in beginning their own businesses. Others simply felt they were too young to start a business.

Some respondents thought having several business ideas and knowing which particular idea among many to choose from was a or failure problem they faced when they began trying to create their own businesses. Others cite overcoming their

preconception that businesses exist to cheat, and that business owners are unethical, and greedy as an obstacle they encountered when they began trying to create their own businesses. Meanwhile, other respondents thought their main problems were a feeling of being on their own and being left alone after the NFTE program and the fear of failure.

Research question 3. Perceived Outcomes (Learnings) from the NFTE Program.

This question asked: What were your perceived outcomes (learnings) from the NFTE program on (a) understanding business, (b) beginning a business, (c) sustaining a business, and (d) current income level? Eleven percent of these NFTE graduates had struggled, while in high school, with taking responsibility for their own decisions; however, the NFTE program taught them how to network and take responsibility for their own decisions, which made a difference in their lives. For another 11% of the NFTE graduates, assuming responsibility for their own decisions right after they had left the program helped them learn to manage their time well; however, they learned this lesson the hard way, because they did not want to fail. Eleven percent of the graduates thought their ability to continue with schooling to earn a high school diploma, and/or enroll in college, and/or maturing quickly were the results of their taking responsibility for their own decisions. Meanwhile, some 11% of these graduates also thought that learning how to take responsibility for their own decisions helped them continue with schooling to earn a high school diploma, and/or enrolling in college, and/or becoming matured quickly for the fear of having to deal with the consequences personally and later in life could be devastating. Eighteen percent of the graduates claimed they became matured and positive in the approach to their daily lives, while 16% believed the NFTE program helped them

create a new mindset for themselves which helped them to make the necessary and profound positive adjustments and changes in their lives.

Participants claimed that the knowledge and skills that they gained from the NFTE program helped them overcome some of the challenges they encountered in starting their own businesses, in particular, the art of public speaking, people skills, communication skills, marketing (especially sponsorships, making business cards, and website, commercials, facebook, twitter, and youtube), networking, mentoring programs, Economics of One Unit, putting together business plans and knowing what a business plan is all about, and improving cash flow. Others also thought that everything that they learned from the NFTE program helped them overcome some of their challenges they encountered in starting their own businesses.

Respondents believed that the knowledge or skills that they gained from the NFTE program that helped them overcome any of their legal challenges included obtaining trademarks and securing intellectual properties and filing required business forms and permits. However, most respondents claimed that they had not used any of this knowledge or these skills because they either had not even yet registered their business entities, or had not found the opportunity to use the knowledge or skills.

Some respondents thought learning how to establish a better business working relationship with their business associates, partners, and/or employees was knowledge or skills gained from the NFTE program that helped them overcome any challenges when working with business partners or employees. Others thought that the knowledge or skills gained from the NFTE program did not help them overcome any challenges when

working with business partners or employees because they had neither business partners

nor employees.

   Research question 4. How NFTE Program Affected Participants' Interests in

   Becoming Entrepreneurs.

   This question asked: How did the NFTE program affect your interest in being an

entrepreneur on (a) knowledge of entrepreneur activities, (b) entering an existing

business, and (c) starting your own business? Thirteen percent of the respondents have

actually set up their own businesses. Nine percent of the respondents have tried to set up

their own businesses, but stopped the operations for now because of conflicts with their

further education. Although another 9% of the respondents have not yet tried to set up

their own businesses, nevertheless, they have the thoughts of setting up businesses and

have business plans in place and are even aggressively marketing their products/services.

   Nine percent of the respondents thought recognizing a need in the society and/or

identifying an idea, the NFTE program in general—the encouragement, instilling in them

(respondents) of the "can-do-it" mentality, funding, mentoring programs—and the

business plan in the program helped influence their decisions to start their own

businesses. Forty-eight percent of the respondents thought that the teachers of the NFTE

program influenced the respondents' interest in running a business and their desire to be

their own bosses and to make good income; seeing former NFTE graduates succeed in

their enterprises also influenced respondents' decisions to start businesses of their own.

Meanwhile, others believed that the financial aspects of the NFTE program (i.e.,

understanding financial terms such as debts, investment, stocks, etc.), the lack of money

to survive, and their passion for what they do as hobbies influenced their decision to start their own businesses.

All of the respondents (100%) claimed that their participation in the NFTE program influenced their decisions to set up their own businesses. Some respondents believed that their participation in NFTE influenced their decisions about what kind of business they would set up or what kind of career paths they would follow. However, others thought their participation in the NFTE program did not influence these decisions. Only a few respondents said they were not sure whether their participation in the NFTE program actually influenced their decisions about what kind of business to set up or what kind of career path to follow.

All of the respondents (100%) believed that their participation in the NFTE gave them more motivation and confidence than they previously had. They explained that the business plan presentations gave them the confidence in public speaking, as well as helping to develop their communication skills; the networking events, the mentoring program and the process of seeking aid from investors' events gave them the motivation and confidence for approaching other individuals about business matters. Some respondents cited the program's smaller class sizes which allowed teachers to give students them more attention as a factor in boosting their motivation and confidence levels. It is interesting to note that one of the respondents thought that even though her business plan did not win the NFTE business plan competition, the experience of putting it together and presenting it increased her motivation and confidence.

Some respondents believed that learning how to put together business plans, taking risks, time management, being confident, and networking were the knowledge and

skills they gained from the NFTE program that has helped them succeed in their own businesses. Others believed that public speaking and communication skills, marketing skills, business etiquette, and people skills were the knowledge and skills that helped with their success. Some respondents claimed that financial management and organization and management skills were the knowledge and skills they gained from the NFTE program that has helped them succeed in their own businesses. Other respondents cited how to take good records, the art of giving and taking criticisms, and being objective as the knowledge and skills they gained from the NFTE program that has helped them succeed. A few respondents claimed that all the knowledge and skills they gained from the NFTE program that has helped them succeed in his own businesses; others were not sure which knowledge and skills they had gained from NFTE had helped them.

Some respondents thought they were able to use what they learned in class by being open-minded, having a better philosophy, and being more positive. Others thought they were able to use what they learned in class by asking questions and by creating and using their own websites. In addition, some respondents believed that they their ability to write concisely in business correspondence, to be more professional with clients, to use the notes that they took in class in their businesses, to connect theory and practice, to experience what they had learned, and to apply the information on break-even point analysis to actually creating a business plan was the direct result of what they had learned in NFTE classes. A few other respondents, however, were not sure what they learned from class because they are now beginning to absorb the material fully.

As they made business plans and started their own business, some respondents who had completed the NFTE program, found they lacked certain knowledge and skills,

including the following: marketing strategies; competitions between NFTE students; identifying competitors in the real world; real issues outside of the classroom environment; "thinking outside the box" concepts; how to focus and get things done; internalizing non-profit ideas, charitable giving, and philanthropic causes; bookkeeping; and enough emphasis on public speaking and presentations. One respondent thought the NFTE program should be offered in many more locations in order to make it accessible to more students in need. On the other hand, a few respondents thought they were not lacking any of the necessary knowledge and skills for making a business plan or starting their own businesses.

  Research question 5. Knowledge and Resources Perceived Missing from NFTE Program.

  This question asked: What knowledge (occupation/legal, skills (social/political), and resources (financial) did you perceive were missing from the NFTE program? Some respondents thought that they gained some knowledge or skills that helped them win scholarship through the division competition, Fortune 500 investor competition. Others thought that they gained some knowledge or skills that helped them know how to budget and save money, lower their start-up costs, identify a good price for their product/service, and recognize business losses, make smarter business choices such as building business relationships with business owners and thus able to receive product/service discounts. Surprisingly, one respondent thought that even though the knowledge or skills that she gained from the NFTE program did not directly help her overcome any financial challenges, they made her parents very comfortable with her for becoming a more matured person. Meanwhile other respondents believed that they gained some knowledge

or skills that helped them to establish better prices for their products/services and made them make more money. However, a few of the respondents claimed that they did not gain any knowledge or skills that helped them overcome any financial challenges.

Research question 6. How the NFTE Program Affected Participants' Perception.

This question asked: How did the NFTE program affect your perceptions of yourself? Most of the respondents thought the NFTE program helped them to rid themselves of the fear of public speaking, (b) instilled self-confidence, (c) boosted their self-esteem, (d) gave them the "can-do" mentality which made them strong willed and able take initiative to be leaders, and (e) help them to balance their lives. Others thought the NFTE program had changed them by helping them become individuals with purpose, bringing out their potentials, and by enabling them to believe that, despite their youth, they are capable of making changes in the world. Others also believed that the NFTE program has helped them to develop good business friendships and to recognize business opportunities.

Most of the respondents thought the instruction of the NFTE classes was interactive and fun and that the instructors were encouraging and focused. Furthermore, the respondents believed that the instructors were extremely good at what they do and were willing to assist students. The computer program exercises and the gaming experiences in the curriculum helped students understand the concepts, and the guest speakers and their interactions were inspiring. However, a few of the respondents thought otherwise: To some, the instruction of the NFTE classes seemed boring at times; to others, the NFTE classes needed more structure in the curriculum. Others also thought the addition of mentors to the instruction of the NFTE classes was very good and helpful,

and small class size was an important influence on the quality and educational effectiveness of the NFTE programs.

Some of the respondents believed that the NFTE program could have been better if it had a step-by-step structure embedded in its curriculum. Others believed that the NFTE program could have been better if it had been established in more of the inner-cities, been longer, been less rushed, and been more in-depth; if it had provided opportunities to help students continue to pursue their dreams and not left them to find these opportunities alone; if it had offered the legal help earlier into the program; if teachers had spent more time talking to them in class, especially about the business plan in which people did not believe in; and if the program had provided more competitions to receive more funding. Other respondents had the following recommendations for the program: more guest speakers; online courses added to encourage global participation; an increase the number of regional meetings; and the inclusion of research interviews to obtain feedback information in order to improve the program; refresher courses; and reunions. However, a few respondents believed that the NFTE program was already exactly right and could not think of any way to make it better.

Table 21

Major Demographic of NFTE Graduates: Gender, Race, Age, Business Status

Coded Name	Gender	Age	Race	In business	Duration of Business
I1	Female	18	Caribbean	Yes	In operation
I2	Female	19	African American	No	No
I3	Male	19	African American	Yes	3 months
I4	Male	18	Asian	Yes	In operation
I5	Male	18	Hispanic	Yes	In operation
I6	Male	20	African American	Yes	In operation
I7	Female	19	African American	No	No
I8	Female	18	African American	Yes	In operation
I9	Female	18	Asian	Yes	In operation
I11	Male	19	white	Yes	6 months
I12	Female	19	Hispanic	Yes	4 months
I13	Female	18	Hispanic	Yes	6 months
I1	Female	18	Caribbean	Yes	In operation
F1A	Male	19	Hispanic	No	No
F1B	Female	19	Hispanic	Yes	In operation
F1C	Male	19	Hispanic	Yes	In operation
F1D	Male	18	Hispanic	Yes	In operation
F1E	Male	20	Asian	Yes	In operation
F1F	Female	19	Hispanic	No	In process
F1G	Female	19	Asian	Yes	In operation
F1H	female	20	Asian	Yes	In operation
F2A	Female	18	Asian	Yes	In operation
F2B	Female	19	Hispanic	Yes	In operation
F2C	Male	19	African American	Yes	In operation
F2D	Female	18	Hispanic	Yes	In operation
F2E	Male	19	Hispanic	Yes	Lasted 1 year
F2F	Female	18	Hispanic	Yes	1 month

The Doucet Pre-Evaluation Model

The process in which inner city youth transform to be entrepreneurs through the NFTE program is very rewarding to both the inner-city youth and the community that they live in. A basic step in the transformation process which emerged from the finding of the study is the Doucet Pre-Evaluation Model (DPEM) as shown in Figure 1. The DPEM model is a comprehensive model that portrays troubled inner city youth with no aim in life, no self-confidence, no responsibility, and does not have a passion for school.

Low Self Esteem

No Self
Confidence

Does not have
passion for school

Cannot speak
in crowds

No knowledge of
Business

No responsibility

(Student)
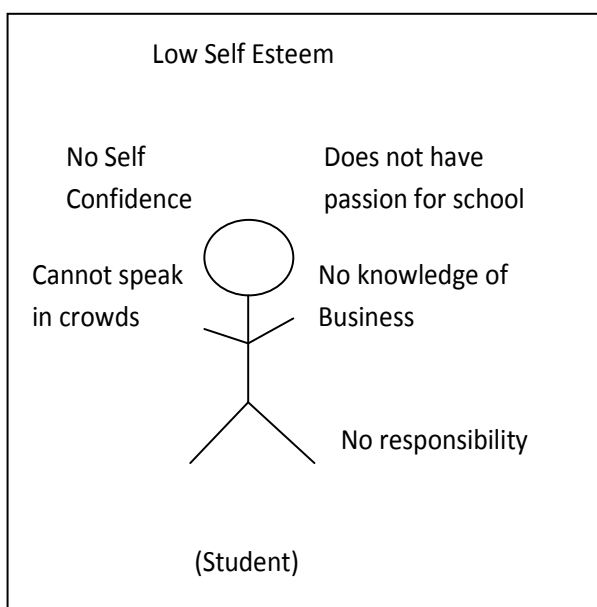
Figure A. The Doucet evaluation model 1: Prior to NFTE enrollment.

Post NFTE program.

The DPEM model is a comprehensive model that turns troubled inner city youth with no aim in life to self-confident, independent, and productive individuals with a sense of purpose. In using this DPEM model in the transformation process, the inner city youth is saved from youth gang violence and knife crime that dominates public and political debate in the country today.
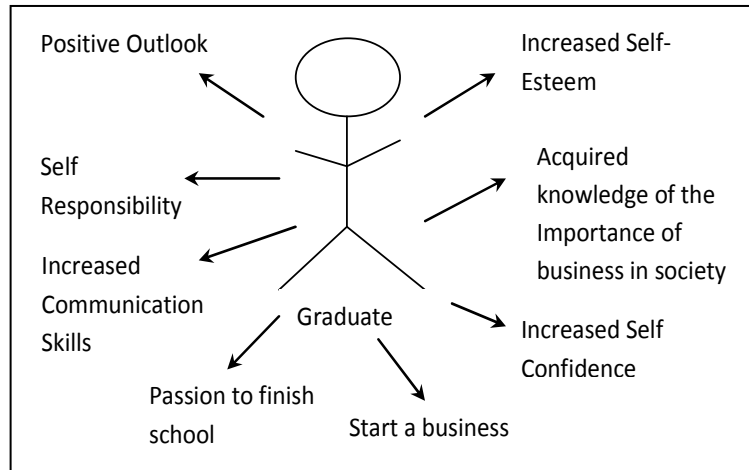
Figure B. The Doucet evaluation model 2: After NFTE enrollment.

Chapter 5: Summary, Conclusion, and Recommendations

Statement of the Problem

Entrepreneurs and small businesses are critical to the nation's prosperity.

Research has demonstrated that education in entrepreneurship can benefit inner-city

youth by increasing their interest in attending college, broadening their career aspirations,

and enhancing their belief in their own ability to reach goals. Despite these facts, young

people are either not aware of or have been deprived of educational programs that teach

entrepreneurship (Hwang & Murdock, 1998). Without such programs, most inner-city

youth are deprived of viable prospects they might otherwise have for breaking the bonds

of poverty. If the teaching of entrepreneurial skills were to be integrated in our nation's

schools' curricula, especially in low-income areas, not only would the young adults in

these neighborhoods benefit, but also the city, the state, and even the entire country. A

post evaluation of a program such as NFTE's could provide insight to policymakers and

curriculum developers, perhaps leading them to include such programs in their curricula.

Because no recent evaluations of graduates of the NFTE entrepreneurship program in the

Los Angeles area are known to exist, this researcher has undertaken this study.

Purpose

Although the NFTE curriculum contains an evaluation component consisting of

questionnaires administered to students immediately before and after they participate in

the course, the long-term effects of the program have not been evaluated. By focusing

exclusively on graduates of the NFTE program, this study attempts to determine to what

extent, if any, the entrepreneurship program has had an impact on their lives. To

accomplish this goal, a sample population of youths 18 years and older who have

completed the NFTE program was interviewed. Subsequently, a written survey was administered.

Research Methodology

The purpose of this study was to evaluate program graduates of an entrepreneurship curriculum, NFTE, in an inner-city high school in Los Angeles County, California. All 27 participants attended LAUSD schools, had most of their high school education in inner-city schools, and are from culturally and ethnically diverse neighborhoods. Participants' ages ranged from 18 to 20 years old. Some of these participants who have only recently graduated from the NFTE program have not yet begun any sort of business. However, others who graduated 5 years before the study began have had the opportunity to start their own businesses.

The researcher obtained a list of contact information for all NFTE program graduates from the past 5 years since the program began. These potential participants were each emailed a letter (Appendix C) inviting them to participate in the study and an informed consent form (Appendix D, for individual interviews and Appendix E, for small group interviews) to read and sign, if agreed to. The letter invited the potential participants to let the researcher know if they would participate in the study and to express their preference for either a phone or a face-to-face interview. This invitation also included the focus group session times and the list of questions to be discussed. To avoid a possible distortion of data that could occur when a member or members of a focus group feels inhibited or defensive (Patton, 1990), the researcher presented the questions designed to assess the NFTE curriculum to the prospective participants as an attachment to the initial invitation to participate. One week before each of the small group sessions,

the researcher e-mailed the NFTE graduates to remind them of the group meeting times and locations. This follow-up email also included the following proposed agenda: (a) welcome, (b) review of agenda, (c) review of goal of the meeting, (d) review of ground rules, (e) introductions, (f) questions and answers, and (g) wrap up. The two group sessions were held at Laser Bearings, Inc. conference room in Lakewood, California at the request of the owner, who was a NFTE graduate; and at the Citi San Francisco in San Francisco, California—a location chosen by the NFTE officials.

Small Group Sessions

Two 90-minute group sessions, consisting of six to seven NFTE graduates each were held with the researcher acting as the moderator. The discussions were recorded and transcribed. For each group session, chairs were arranged so that the researcher and the participants faced each other in a circle. The researcher began each session by reading each question to the graduates. Subsequent to reading each question, the researcher provided time during which he made a conscious effort not to talk so that participants might reflect on the question. If necessary, he repeated the question. All the while, the researcher remained relaxed and provided an accepting atmosphere. His demeanor helped participants respond to the questions more easily and to voice their true opinions. The researcher also encouraged the interviewees to talk by displaying listening skills such as nodding, taking notes, and asking follow-up questions. The researcher paid attention to the clock to ensure that all of the questions were given roughly equal discussion times. At the end of each 90-minute group session, he thanked all of the participants for coming and adjourned the meeting (McNamara, 1999). All group session were recorded with a digital audio device. Keeping MacNamara's suggestions in mind, immediately after each

session, the researcher verified that the recorder had worked properly, additional notes taken, and any special observations or surprises documented. These recordings were transcribed verbatim by a professional transcriber, checked for accuracy by the researcher, and edited to remove any identifying information.

Individual Phone Interviews

The researcher conducted individual interviews with NFTE graduates who could not attend a group session but who agreed to participate by phone interview. The individual interviews were conducted one-on-one by phone between the researcher and the graduates. The questions for the individual interviews were the same as those used in the group session. The researcher read each question to the graduates and, after reading each question, gave them time to reflect, making a conscious effort not to talk while the participant was mulling over a question. If necessary, the researcher repeated a question. In order to remain as neutral as possible, the researcher avoided any language that might influence answers, such as making a suggestion or a disparaging remark. On completion of the interviews, the researcher thanked participants for helping with the study (McNamara, 1999). All interviews were taped and recorded with a digital audio device. Keeping MacNamara's suggestions in mind, immediately after each session, the researcher verified that the recorder had worked properly, additional notes taken, any special observations or surprises documented. These recordings were transcribed verbatim by a professional transcriber, checked for accuracy by the researcher, and edited to remove any identifying information.

Findings

The findings will be described within the context of the research questions as follows.

Research question 1. Reasons they enrolled in the NFTE program.

What reasons did you enroll in the NFTE program? The greatest portion of NFTE graduates enrolled in the program by accident (30%). Other graduates (26%) initially enrolled because of influence of family members, counselors, teachers, or friends. Fifteen percent cited interest in business, search for a career, and knowledge of business as their reason for enrolling; 11 % enrolled because of a merged curriculum; and 7% because the course was mandatory.

Research question 2. Their reactions to the NFTE program.

What were your reactions to the program? Start-up cost of getting the business off the ground was the biggest hurdle for the greatest number of NFTE graduates, with five of them (19%) citing this particular obstacle. Four respondents (15%) thought staying focused and applying the new concepts was the main obstacle they faced. Lack of motivation, feeling too young to begin business, and peer pressure dissuading them from their entrepreneurship goals were three obstacles, each of which was cited by 3 (12%) of the respondents, while 2 respondents (8%) considered maintaining persistence to be their main hurdle after they had completed the NFTE program. Each of the following 5 obstacles was cited by only 1 respondent (4% of the total number): (a) fear speaking in public, (b) failure to win the competition, (c) the business plan concept, (d) recognition of passion into business, and (e) bookkeeping. Finally, 1 respondent (4%) did not perceive encountering any obstacles whatsoever.

In interview question 2a, graduates noted some problems they faced starting their own business. Twenty-six respondents (35%) identified the feeling and fear of being on their own after the NFTE program as their most significant other problem they aced starting their own businesses.

Research question 3. Their perceived outcomes from the NFTE program. "What were your perceived outcomes (learnings) from the NFTE program on (a) understanding business, (b) beginning a business, (c) sustaining a business, and (d) current income level?" NFTE Program cultivates responsibility among graduates? To some of these NFTE graduates, taking responsibility for their own decisions was something they had struggled with while in high school; however, 18% thought the NFTE program taught them how to be more positive and mature. Another 16% responded that the program "created a new mindset." Thirteen percent of the participants claimed that public speaking was the knowledge/skill that they gained from the NFTE program that helped them overcome some of the challenges they encountered in starting their own businesses. In 2 areas—(a) continue with schooling to earn a high school diploma and/or enrolling in college and becoming matured quickly, taking responsibility for their own decisions, They made particular note of the Economics of One Unit, putting together business plans and knowing what a business plan is all about, and improving cash flow as being useful in this area.

In interview question 3b, half of the graduates stated that all of the NFTE programs provided the knowledge and skills that helped them overcome challenges in starting their own businesses. In interview question 3c, 55% of the graduates stated that they did not use any knowledge or skills from the program to help them with legal issues.

For interview question 3d, 35% claimed that none of the knowledge or skills acquired from the program helped them overcome challenges with partners/employees, while another 35% reported that what they learned in this area did help them with hiring/firing and correct documentation/contracts.

Research question 4. How the NFTE program affected their interest in entrepreneurship.

How did the NFTE program affect your interest in being an entrepreneur? In response to interview question 4a, a third of the respondents reported that they were inspired to pursue an entrepreneurship career in college. For interview question 4b, 70% stated they tried to set up their own business. Another 30% had not actually started their business. For interview question 4e, 58% of graduates stated that the NFTE program did influence what type of business they wanted to start; however 42% stated it did not.

The NFTE program in general affected the respondents by providing motivation and confidence, with 64% reporting that the entire program gave them these attributes, and 36% citing the business plan presentation portion of the curriculum. For interview question 4h, 78% of respondents stated that learning to write concisely in business correspondence had proved to be particularly useful while11% believed that learning to be open-minded, having a better philosophy, and being more positive were what helped them the most.

Research question 5. Knowledge, skills gained from NFTE program.

What knowledge, skills, gained from program helped overcome financial challenges? Regarding NFTE components that helped graduates to overcome financial challenges, 16% cited the division competitions in which they won scholarships and the

Fortune 500 investor competition. Another 16% cited learning how to budget and save money. The same number of graduates, 16%, claimed that what the program taught them about lowering their start-up costs; identifying a good price for their product/service; recognizing business losses; and making smarter business choices, such as building business relationships with business owners, helped them to overcome financial challenges. Surprisingly, 5% of respondents thought that even though they gained knowledge or skills from the NFTE program, these did not directly help them overcome any financial challenges

Research question 6. How the NFTE program affected their self-perception.

How did the NFTE program affect the self-perception of its graduates? Of the 39 respondents, 69% reported that the NFTE program helped them rid themselves of the fear of public speaking and gave them a "can-do" mentality which made them strong willed, showed them how to take initiative to be leaders, and how to balance their lives. Thirteen percent credited the program with instilling in them a sense of perseverance and alertness. Eight percent thought the NFTE program had helped turn them into people with a sense of purpose who believe they can make changes in the world, despite their young age.

Conclusions

Although the graduates did not always appear to address the questions as these were put to them in the course of the interviews, several basic threads or conclusions relating to the research questions can be identified in the data. These include the NFTE program's effect on graduates' perceived sense of their own motivation, their self-confidence and self-esteem, their self-responsibility, their business skills, and their perceptions about the roles played by NFTE's curriculum and its teachers.

Conclusion 1. Benefits for NFTE Graduates Participating in this Study.

NFTE graduates participating in this study benefited from the program even if they did not decide to become entrepreneurs. Graduates repeatedly commented that the program motivated them to focus on schoolwork, with all of them asserting that in part as a result of the program, they wanted to finish school. One participant reported she hadn't even considered going on to college before she enrolled in the program. Another stated, "Like I said, I had absolutely no motivation before and I had no idea that I would be able to push myself this hard" (Respondent I5, personal communication, June 23, 2009). A full third of the respondents declared they wanted to pursue entrepreneurship in college, while 70% actually started a business during or after the time they were in NFTE. More generally, a quarter of responders stated that participation in the NFTE gave them a sense of purpose for the post high school lives, and 13% said that they had acquired a sense of perseverance as a result of the program. Clearly participation in the NFTE program was seen to have had a positive motivational effect on these young people's lives. The NFTE curriculum has a history of motivating students (Mariotti, 2008) and the possible selves theory may help explain the curriculum as a motivational resource that provides individuals with some control over their own behavior (Markus & Nurius, 1986)

A major thread running through the data, was the correlation graduates found between participating in the NFTE program and acquiring business skills As was noted in Conclusion 1, 33% opted to pursue entrepreneurship in college and 70% had decided to begin (or had already begun) their own businesses. More than half of these would-be and actual entrepreneurs stated that the program was wholly responsible for their decision to start a business. Brown (2006) suggests students need to have other options for their

futures outside of college or university education after high school. Moreover, the

graduates believed that the NFTE program had helped equip them to overcome the

challenges present in the business world. Half the graduates claimed that everything

about the program would help them overcome the challenges, 30% singled out the NFTE

curriculum, and 20% identified the required putting together of a business plan as the

most useful knowledge or skill they had acquired to meet and overcome challenges in the

business world. Fitzgerald (1999) found that an entrepreneurship curriculum was

successful with a hands-on approach. As one student stated:

> "Well, as I said the business, definitely knowing how to put together a business plan and that keeps your business moving. You're constantly updating it. You have to know how to put together a business plan, and if I didn't know how to do that I don't really know exactly how to keep track of all the data and everything that comes with my business (Respondent I7, personal communication, June 23, 2009)

Among their specific concerns were the legal aspects of that world, which 55% of

the respondents identified as a major challenge. However, even though these respondents

believed the knowledge and skills they had acquired in this area could potentially be

useful, most had not as yet had the opportunity to use them. Exceptions were the 15%

who stated that they had obtained liability insurance and license/certificates and another

15% who had obtained patents, trademarks, and copyrights, thanks to what they'd learned

through the program. Additionally, 5% had used their NFTE knowledge and skills to

secure their intellectual properties, 5% to legally establish a business, and 5% to begin

researching FDA guidelines.

Many graduates cited public speaking, as a crucial business skill they might never

have acquired had they not enrolled in the program. Both the mandatory in-class

presentation of their business plans and the business competition NFTE sponsors once a

year were mentioned as contributing to their ability to communicate in the business world. These skills are consistent with the NFTE's objective of providing participants with the necessary abilities to compete in the marketplace.

Inasmuch as the objective of the NFTE curriculum is to provide participants with tangible business skills (Mariotti, 2008), it appears from the comments of these students that the program succeeds.

Conclusion 2. NFTE graduates Participating in the program increased their self-confidence, boosted their self-esteem and promoted self-responsibility.

NFTE graduates believed that their participation in the program increased their self-confidence, boosted their self-esteem and promoted self-responsibility. For high school students, self-confidence may result when teachers demonstrate that they care about their students and when they encourage them to learn (Dillon, 1989). Mentioning feeling "more shy and less confident" or "having low self-esteem" or "being afraid to raise my hand" before enrolling in the program, participants who completed it found themselves "more confident" and "open about everything." As one young graduate put it, "NFTE boosted my confidence and overall self-esteem because it showed me what abilities I had and the possibilities that I could achieve with these abilities" (Respondent I4, personal communication, June 22, 2009). Describing activity-based self-esteem, Baumeister, et al. (2005) suggest that there are two ways to build this type of self-esteem: The first is an by engagement in an activity; the second is through achievement that results from this engagement.

A substantial majority (69%) attributed their "can-do" attitude, a mindset that they claimed made them strong willed and able to take initiatives to be leaders, to the

program. The same large percentage claimed the NFTE program helped them get rid of their fear of public speaking. According to 37% of the students, the self-esteem they acquired through the program, in addition to enabling them develop their characters and intellects, made them feel purposeful, while a smaller number (8%) claimed they felt capable of effecting changes in the world. These perceptions are consistent with the findings by Baumeister, et al. (2005). One particularly interesting comment came from a student who asserted that even though her business plan did not win the NFTE business plan competition, the program still gave her more motivation and confidence.

The study's findings substantiate the claim that participating in a NFTE program can enhance self-confidence and self esteem as research has shown, higher self-esteem is likely to serve students well throughout their lives and careers (National Clearinghouse on Families & Youth, 2008).

Bandura (1997) defined self-efficacy as an individual's belief about his or her ability to complete a specific task in a specific situation. Some researchers believe that having positive self-efficacy may result in more positive outcomes. Graduates believed NFTE made them aware of the importance of self-responsibility in their lives. In the interviews, many acknowledged that taking responsibility for their own decisions was something they had struggled with while in high school. As a result of participating in the program, however, 18 % asserted they now had a more mature and positive mindset, which was making a difference in their lives. The same number, (18%) linked taking responsibility for their own decisions to their becoming better organized. A slightly smaller number (11%) believed that some results of their self-responsibility included being able to continue with schooling, enrolling in college, and maturing more quickly.

As one graduate stated, "Your friends, say – you're telling your friends about your business but they're not understanding and they're putting you down for it. So you knew that you don't wanna' hang out with them." (Respondent F2E, personal communication, June 6, 2009)

Conclusion 3. NFTE graduates' Perceived Teachers in the Program as being Central to the Quality of the Program.

 The NFTE graduates' perceived the teachers in the program as being central to the quality of the program. As Ralph Tyler (1949) states, "All aspects of an educational program are really a means to accomplish educational purposes" (p. 3). The educational purpose of the NFTE curriculum is to help students navigate their way through business concepts using a mock stock market and ensure that all curriculum requirements are met. But according to NFTE respondents, it was NFTE's teachers who were at the center of the program. Although graduates mentioned the benefits of small classes and evaluated the usefulness of particular components of the curriculum, such as those discussed in Conclusion 4, the role of their teachers was a constant theme. Although the study did not set out to determine whether there was a link between a teacher and the student's all-important self-esteem, according to graduates' responses, the correlation clearly existed.

For example, NFTE graduates stated that their self-esteem increased because NFTE classes were interactive and fun. They found the instructors not only focused and good at teaching and engaging students, but also encouraging and willing to assist students; guest speakers were deemed to be inspiring. As one young graduate put it, "Because…teachers are so experienced in [business], that, kind of …takes you along. And makes sure that you were not just out there like dangling in the middle of the ocean,

not knowing what you were doing." (Respondent I9, personal communication, June 3, 2009). Another stated, "My teacher is truly one of a kind. And with her help and her persuasion, her guidance – that's what really helped me take off." (Respondent I11, personal communication, June 2, 2009). As Dillon (1989) has noted and as the study's findings confirm, for high school students, self-confidence results when teachers demonstrate that they care about their students and encourage them to learn.

Whether the NFTE participants' acquisition of specific skills resulted primarily from the presentation of the curriculum, students' interactions with their mentors, or a combination of the two was not determined in this study. Given that the NFTE curriculum integrates both classroom instruction and mentoring, however, participants' learning was likely a product of both. "Education," as Tyler (1949) notes, "is a process of changing the behavior pattern of people" (p.5) and the study demonstrates that NFTE's program and its teachers are changing the lives of young minority students.

Conclusion 4. The NFTE graduate noted expending needs from the basic NFTE program.

The NFTE graduate noted expending needs from the basic NFTE program. Among their specific concerns were more guest speakers, longer program, establishing NFTE in more inner cities and offering the program on-line. Tovar and Query's (2005) stated that determining opportunities was an important key element for entrepreneurship education and the NFTE graduates expending needs could be an opportunity to assess. Other expending needs graduates also found were offering legal help early on into the program, offering internships and more emphasis on career paths, as alternates to starting a business.

Recommendations

In addition to his four conclusions from the study, the researcher makes the following four recommendations for future implementation of the NFTE program.

Recommendation 1. The NFTE program should be dispersed much more widely across the United States.

The NFTE program should be dispersed much more widely across the United States. According to Tovar and Query (2005), the students most in need of the NFTE high school courses fall into three main groups: ethnic/racial minority students, inner city students, and rural students. Because entrepreneurs in poverty-stricken areas may not have social networks that will point them in the right directions to acquire knowledge of financing, business planning, and marketing, the authors maintain that an entrepreneurship curriculum has a valued-added place in these communities.

Recommendation 2. NFTE program should be longer.

As several study respondents observed, the NFTE program should be longer. Because many concepts contained in the curriculum are both complex and profound, students would benefit from more time to explore them. At the very least, the length of the program, which currently can vary from a few weeks to an entire semester, should be standardized. Supporters of the NFTE program could invest some of their own time in helping schools find the resources to present this program for a longer duration and within a standardized timeframe.

Recommendation 3. NFTE Program should be offered on-line.

NFTE program should be offered on-line. Technology is not only shaping the standards, and beliefs of young people, but it is also influencing their educational,

occupational, and other life-affecting decisions. Thus, it is important that 21st century

technology be incorporated into the NFTE curriculum.

Recommendation 4. Disseminating findings from this study to NFTE personnel

and to state, local, and federal public policy makers.

In order to increase awareness of the many personal, educational, and social

benefits resulting from the NFTE program, the researcher will disseminate the findings

from this study to NFTE personnel and to state, local, and federal public policy makers.

Recommendation 5. Funding the NFTE Program is an important element for

sustainability.

As the program increases, funding the program will be an important element for

sustainability. Supporters of the NFTE program can contribute as well as new investors

that need to be sought out. Seeking funding could increase the awareness of the program

as well as gaining new resources.

Recommendation 6. Interviewing NFTE teachers can offer an important element

and benefit to the program.

The interviewing of NFTE teachers can offer an important element and benefit to

the program. The information from the teachers can contribute to the information already

gathered in this study and the findings should be disseminated to the NFTE program.

The Doucet Post-Evaluation Model

The process by which the NFTE program transforms inner-city youth into

entrepreneurs is depicted in the Doucet Post-Evaluation Model (DPEM). The DPEM is a

comprehensive model that turns troubled inner city youth with no aim in life into self-

confident, independent, and productive individuals with a sense of purpose. In using this

model in the transformation process, the inner city youth can be saved from the gang violence and the crime prevalent in many sectors of our society today.

   The transformation is profound. When they begin the program, youngsters who enroll in NFTE typically lack self-confidence, are nervous and often unable to speak in public, have few to no business skills, are vulnerable to negative peer pressure, lack a sense of purpose in the lives, are not motivated to complete high school or go on to college, and are deficient in self-responsibility. Participating in the program can change their attitudes and behavior by fostering a positive outlook, increasing their self-responsibility, improving their communication skills, raising their motivational level, enhancing their self-esteem, giving them the knowledge and skills needed for success in business, and turning them into purpose-driven human beings ready to make positive contributions to the very communities that only a few months earlier had ruled them out as productive citizens.
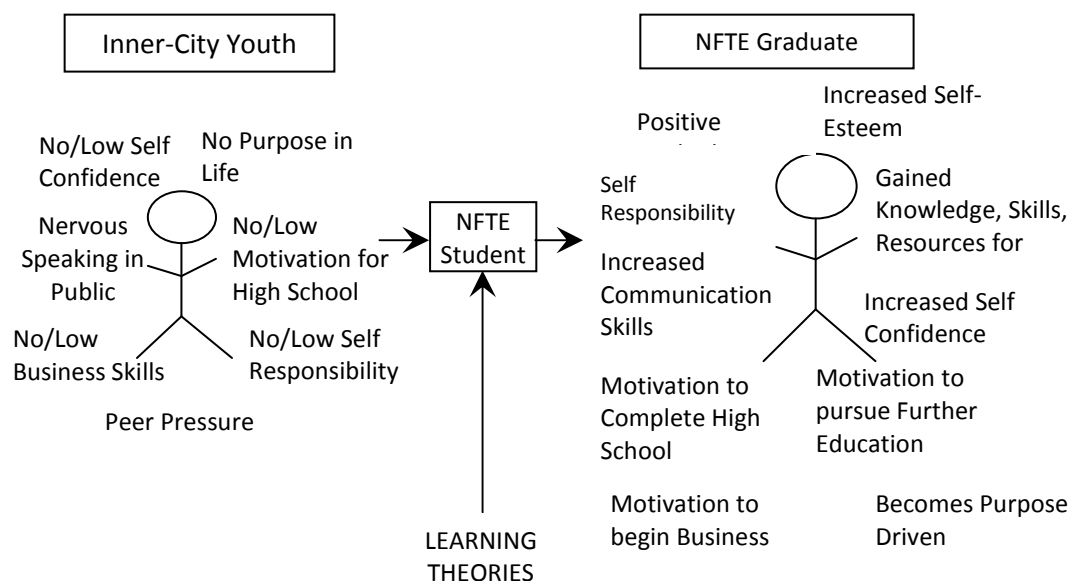
Figure C. Doucet post-evaluation model (DPEM).

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APPENDIX A: Small Group Interview Questionnaire

Instructions: Please do not write your name on this form. This form is to gather information about the discussion group as a whole, not individuals.

Gender: M   F

Age: _____

Racial or ethnic group: _____

Current occupation(s): _____

Introduction:

Thank you very much for agreeing to be part of this group discussion. As NFTE graduates, I'm interested in evaluating what skills and knowledge you have gained from the curriculum and how the program has impacted your career choices. I'm interested in hearing your honest opinions and experiences, whether positive or negative, because the information you provide will be used to help the group organizer understand and the NFTE program discover how they can improve the curriculum. The information might also be used to help promote the program. Your comments will be put together with others' comments anonymously. For any reports that result from this information, your name will not be attached to any of the examples or comments you make. The group discussion will take about one hour. Again I wish to remind you that your participation is voluntary. If for any reason you feel unable to continue the discussion, you may leave the focus group.

Warm up for Focus Group

Before we begin the main questions and start the recording, can we go around the room and each introduce ourselves? You might want to share where you are from and something about yourself. You might want to answer one of these questions:
1. If you have set up your own business or if you are planning to set up your own business, what type of business would that be?
2. What would you suggest to a new student starting the NFTE program?
3. What is the most important thing you learned in the NFTE program?

Focus Group Questions

Before we begin, do you have any questions? Okay, then. Let's get started.
1. What reasons prompted you to enroll in the NFTE program?
    a. What are the reasons that you initially chose to enroll in the NFTE program?

2. What were your reactions to the program?
   a. What are the three main obstacles that you faced in the NFTE program?

3. What were your perceived outcomes (learnings) from the NFTE program on (a) understanding business, (b) beginning a business, (c) sustaining a business, and (d) current income level?

   a. Did your participation in the NFTE influence your decision about what kind of business you would set up or what kind of career path you would take?
   b. Did your participation in the NFTE give you more confidence than you previously had about your ability to set up your own business?

4. How did the NFTE program affect your interest in being an entrepreneur on (a) knowledge of entrepreneur activities, (b) entering an existing business, and (c) starting their own business?

   a. What would you say are your self-perceptions on entrepreneurship after completing the NFTE program?"
   b. Have you actually tried to set up your own business?
   c. What influenced your decision to set up your own business?
   d. Did your participation in the NFTE influence your decision to set up your own business?

5. What knowledge (occupation/legal), skills (social/political), and resources (financial) did you perceived were missing from the NFTE program?

   a. Thinking of the challenges that we just discussed in setting up a business, did the knowledge or skills you gained from the NFTE program help you with any of these challenges?

6. How did the NFTE program affect your perceptions of yourself?
   a. What was your perception of yourself after the NFTE program?
   b. What was your perception of the instruction of the NFTE classes?
   c. What do you think could be done to make the NFTE program more effective?

APPENDIX B: Letter to NFTE for Permission to Contact Their Students

LaRon Doucet

_____

_____

November 4, 2008

The National Foundation for Teaching Entrepreneurship
L.A Office
5301 Beethoven, Suite 200
Los Angeles, CA 90006

Re: Request for Permission to Conduct Research Study on NFTE Curriculum

Dear Sir/Madam:

I am a doctoral student in Organizational Leadership at Pepperdine University in California. My dissertation topic, which is in partial fulfillment for the Doctor of Education degree, is titled "Evaluation of a Program Teaching Entrepreneurship to Inner-City Youth."

I would like to have your permission and help to ask approximately 30 former graduate students that have completed the NFTE entrepreneurship program to participate in a discussion group (a focus group) about their learning in the NFTE program. Participation in this study is completely voluntary and there are no foreseeable risks associated with participating in this study.

The responses will be strictly confidential and data from this research will be reported only in the aggregate. Participants' information will be coded and will remain confidential.

Results of this study could be very beneficial for both NFTE and other academic researchers and policy makers. I will be very grateful if permission is granted.

If you have questions at any time about the procedures, you may contact me at 951-278-8506 or by email at ███████ @pepperdine.edu.

Thank you very much for your time and support.

Sincerely,

LaRon Doucet
Doctoral Student, Pepperdine University

APPENDIX C: Participant's Invitation Letter

Dear NFTE Graduate:

I am a doctoral student in Organizational Leadership at Pepperdine University in California. I am currently conducting a research study titled "Evaluation of a Program Teaching Entrepreneurship to Inner-City Youth."

I would like to invite you and others in your NFTE entrepreneurship class to participate in a discussion group (a focus group) about their learning in the NFTE program. If you live in an area far from Los Angeles, I would like to invite you to participate by a phone interview with me.

Participation in this study is completely voluntary and there are no foreseeable risks associated with participating in this study. The responses will be strictly confidential and data from this research will be reported only as group information, not about individuals. Your information would remain confidential.

Results of this study could be very beneficial for both NFTE and other academic researchers and policy makers. I will be very grateful if you would participate.

If you have questions at any time about the procedures, you may contact me at ████████ ████ or by email at ldoucet@pepperdine.edu.

Thank you very much for your time and support.

Sincerely,

LaRon Doucet
Doctoral Student, Pepperdine University

APPENDIX D: Individual Participant's Informed Consent Form

My name is LaRon Doucet, a student in Organizational Leadership at Pepperdine University, Graduate School of Education and Psychology. I am currently in the process of recruiting individuals for my study entitled, "Evaluation of a Program Teaching Entrepreneurship to Inner-City Youth." This research study is being conducted in a partial fulfillment of the requirements for the Doctor of Education degree in Organizational Leadership in the Graduate School of Education and Psychology at Pepperdine University, California.

The professor supervising my work is Dr. Diana Hiatt-Michael. The purpose of this study *is to determine the outcome of the knowledge received by students who have participated in the NFTE entrepreneurship curriculum experience.*

I am inviting individuals like you who are alumni of the NFTE program to participate in my study. Please understand that your participation in my study is strictly voluntary. The following is a description of what your study participation entails, the terms for participating in the study, and a discussion of your rights as a study participant. Please read this information carefully before deciding whether or not you wish to participate.

If you should decide to participate in the study, you will be asked to partake in an hour-long focus group interview/discussion or an hour-long individual phone interview that will be located in the Los Angeles area. The group session will be held in a comfortable classroom with adequate chairs, room and comfort for the participants including bottled water. There will be six questions for both focus groups and individual interviews, which are identically, as appears in appendix A and everyone will be asked to share and participate.

I do not foresee any potential risks that you should consider before deciding to participate in this study; however in the event you do experience any risks please do contact me immediately. Please note that the group discussions and interviews will be audio taped so that the researcher can study them in detail.

You will not be treated differently from anyone else participating in this study whether you agree to participate in this research study or not. Everything you tell the researcher is confidential and your real name will not appear anywhere in this study. The researcher will be the only person who will be able to identify who is who in the study.

Participation in this study is completely voluntary. You can decide whether or not you want to participate at any time. If you should decide to participate and find you are not interested in completing the group discussion or individual interview, you have the right to discontinue at any point without being questioned about your decision. You also do not have to answer any of the questions that you prefer not to answer. If you feel uncomfortable at any point during the study you may leave the group or stop the interview.

There is a risk of loss of privacy if you participate in this study. In order to minimize this risk, your confidentiality will be protected in a variety of ways: your real name will only be used on this form when you sign it and as a recording when we tape

the interviews; you will be giving a code # when you arrive for the focus group interview your name will be changed when the researcher transcribes the interviews; any information that anyone could use to identify you will be blacked out of the interview transcriptions; the researcher is the only person who will have full access to the audio tapes of the interview and the transcriptions; the audio tapes and the interview transcriptions will be kept in a locked file cabinet in the researcher's home; the audio tapes will be destroyed after the study is completed. When you speak during the focus group you will use only your code number. You can stop at your own free will at any time.

The only benefit you will receive is a free gift card (for your participation) for being part of this study aside from what you might learn about your own and others' experiences through the individual discussions or interviews. You will not get paid. The researcher is just trying to learn more about the frustrations, anxieties, and concerns that NFTE graduates like you go through.

If you have any questions regarding the information that I have provided above, please do not hesitate to contact me at the address and phone number provided below. If you have further questions or do not feel I have adequately addressed your concerns, please contact any of the following persons:

Dr. Diana Hiatt-Michael, chairperson of the dissertation committee for this study, at

███████████████████████

If you have questions about your rights as a research participant, contact

Dr. Doug Leigh, Chairperson of the Graduate and Professional IRB, Pepperdine University, at ███████████████████████.

Thank you for taking the time to read this information. If you agree to be a participant in my study, please sign below.

Sincerely,

LaRon Doucet
Principal Investigator

Participant's Agreement to Participate

I, _____, agree to participate in the research study being conducted by LaRon Doucet under the direction of Dr. Diana Hiatt-Michael.

_____   _____
     Participant's Signature   Date

I have explained and defined in detail the research procedure in which the subject has consented to participate. Having explained this and answered any questions, I am cosigning this form and accepting this person's consent.

_____   _____
LaRon Doucet, Principal Investigator   Date

_____

APPENDIX E: Small Group Participant's Informed Consent Form

Location and time: The focus group will take place at the NFTE participants' school in Los Angeles and location of the program under study. The program administrator, Phyllis Rawley, will reserve a classroom or appropriate space for the focus group session. The focus group shall occur in May 2009.

Room set-up: The room shall be set up with 2 (or more) flip charts and a circle of chairs facing the flip charts. Behind or near the flip charts will be a place to hang the completed participant responses to the questionnaire so that these can be reviewed as needed throughout the focus group session. One flip chart shall show all the focus group questions so that the participants can follow the flow of the discussion. The other flip chart will be used to record student responses to one question at a time. The current question will be listed at the top of each page. However, as many pages as necessary shall be used to record participant responses.

Moderator and recorder: LaRon Doucet, a doctoral student, shall lead the focus group dialogue. Bennett Annan, a trained focus group facilitator, will serve as recorder. Neither of these individuals are instructors in the NFTE program.

Procedures:

1. LaRon Doucet shall interact informally with individual students as they enter the room. He will ask that they prepare and wear a nametag with only their first name.

2. The recorder/assistant will be responsible for distributing the name tags. He will share homemade cookies and lemonade or milk.

LaRon Doucet shall share the purpose of the forthcoming activity, using the language of the Student Assent Form. He will verify that all students have signed this form.

3. At the time of turning on the tape recorder the recorder/assistant will state that he is turning on the tape recorder and that any names that are spoken will NOT be transcribed.

4. LaRon Doucet will begin the focus group with the warm-up question(s). The recorder/assistant will use as many flip chart pages as necessary to record responses. Students may select the same response as another but will be encouraged to think of new items.

5. The responses to the warm-up question will be hung on the wall so that all participants can view them. LaRon Doucet will ask them if there are any missing items so that students may provide more information.

6. LaRon Doucet will continue with the focus group questions in a serial fashion. Responses will be posted on the wall after each question has been completed.

7. LaRon Doucet will solicit comments from the participants regarding the process. He will encourage them to note the amount of information that they have shared, how future classes will benefit from their work, and thank them profusely for their enthusiastic participation. The recorder/assistant will turn off the tape recorder.

8. After the students have been dismissed, the recorder/assistant and LaRon Doucet shall organize the responses by question number. The responses will remain in LaRon Doucet's possession for content analysis using doctoral students as coders The recorder/assistant will deliver the tape to Barbara Wilson's office for transcription.

APPENDIX F: Panel of Experts

The panel of experts for this study is comprised of three leaders in business/NFTE curriculum:

Phyllis Rawley, M.S.

Phyllis Rawley is the Los Angeles director of the NFTE program. She directs the strategic expansion and operations of NFTE in the region. Rawley previously was executive director of the El Paso Empowerment Zone Co. in El Paso, Texas. She has experience in federal, private sector and nonprofit management, and is a published author and educational speaker (Market Wire, 2007).

Clarence Banks

Clarence Banks is a business leader in Los Angeles. He is a Spectrum Management Engineer at Raytheon, Inc. He has twenty military experiences. He currently supervises forty engineers at Raytheon and has helped in the innovation of several devices in the space sector.

Carla Estes

LAUSD school teacher and NFTE curriculum certified instructor. John Jones has taught K-12 students for fifteen years and has a vast amount of experience in working with inner-city children and understanding their frustrations and concerns. He is has been a certified NFTE instructor since NFTE was established in Los Angeles area.

APPENDIX G: Individual Telephone Interview Questionnaire

Interview Number: _____   Date:_____

Introduction:

Is this still a good time for our phone interview? Thank you very much for agreeing to be interviewed. As an NFTE graduate, I'm interested in evaluating what skills and knowledge you have gained from the curriculum and how the program has impacted your career choices. I'm interested in hearing your honest opinions and experiences, whether positive or negative, because the information you provide will be used to help the group organizer understand and the NFTE program discover how they can improve the curriculum. The information might also be used to help promote the program. Your comments will be put together with others' comments anonymously. For any reports that result from this information, your name will not be attached to any of the examples or comments you make. The interview will take about one hour. Again I wish to remind you that your participation is voluntary. If for any reason you feel unable to continue the discussion, you may ask to end or reschedule the phone call.

Warm up for Individual Interview

Before I begin the main questions and start the recording, I want to let you know

that in this interview, if you want to say anything extra that relates to the questions I ask,

feel free to do so. You don't have to stick strictly to the questions I bring up, and I hope

you feel free to ask questions at any time. Before we begin, I want to ask a couple of

questions that will not be recorded as part of your interview responses. These questions

are simply to describe the group of people interviewed. What is your age? What is your

racial or ethnic group? What is your current occupation or occupations?

Individual Interview Questions

Before we begin, do you have any questions? Okay, then. Let's get started.
Research Questions

1. What reasons did you enroll in the NFTE program?

    a. What are the reasons that you initially chose to enroll in the NFTE program?

2. What were your reactions to the program?

    a. What obstacles did you encounter in starting your own businesses?
    b. What other problems did you face when you began trying to create your business?

3. What were your perceived outcomes (learnings) from the NFTE program on (a) understanding business, (b) beginning a business, (c) sustaining a business, and (d) current income level?

    a. Did the program help you take responsibility for your own decisions?
    b. Thinking of the challenges that we just discussed in setting up a business, did the knowledge or skills you gained from the NFTE program help you with any of these challenges?
    c. Did the knowledge or skills you gained from the NFTE program help you overcome any legal challenges?
    d. Did the knowledge or skills you gained from the NFTE program help you overcome any challenges when working with business partners or employees?

4. How did the NFTE program affect your interest in being an entrepreneur on (a) knowledge of entrepreneur activities, (b) entering an existing business, and (c) starting your own business?

    a. Have you actually tried to set up your own business?

    b. What influenced your decision to set up your own business?

    c. Did your participation in the NFTE influence your decision to set up your own business?

    d. Did your participation in the NFTE influence your decision about what kind of business you would set up or what kind of career path you would take?

    e. Did your participation in the NFTE give you more motivation and confidence than you previously had?

     f.   What knowledge and skills gained from the NFTE program helped you succeed in their own businesses?

     g.   How were you able to use what you learned in class?

     h.   What knowledge and skills did you find they were still lacking as they made business plans or started their own businesses?

     i.   [If the answer was "continually struggled or failed," ask] What do you think are the reasons?

5. What knowledge (occupation/legal), skills (social/political), and resources (financial) did you perceive were missing from the NFTE program?

     a.   Did the knowledge or skills you gained from the NFTE program help you overcome any financial challenges?

6. How did the NFTE program affect your perceptions of yourself?

     a.   What was your perception of the instruction of the NFTE classes?

     b.   When you reflect on your experience, what could have made this program better for you?

APPENDIX H: Coding Instructions

1. The coder will receive a pack of folders. One question will be on the cover for each folder.

2. The pack of folders will contain the transcripts from the focus groups and interviews.

3. Then, the coder will receive a stack of answers, not in order of the questions asked in the interviews. Each stack represents each group of interviewees.

4. The coder will then decide which answer belongs to which question given on the cover of each folder.

5. The coder places the answer in that folder.

6. The coder only places question one's answers in question one's folder, question two's answers in question two's folder, etc.

7. The researcher/coder will then compare the answers given in the folders that the coders decided upon with the researcher/coder's folders. If any answers overlap or do not match, a discussion will take place to decide upon the best-suited category for the answer.

Source: Adapted from *An Exploratory Study of the Role of the Parent Ombudsperson in the Los Angeles Unified School District* by L. Travis, unpublished doctoral dissertation, Pepperdine University, 2006.