

Community Economics

America's inner-cities often exhibit deterioration of infrastructure due to the loss of industrial jobs. Boarded-up factory sites and empty warehouses are the visible result of deindustrialization policies which have removed wage-earners from their jobs (see Bluestone and Harrison 1982). The subsequent decline of stability in cities dependent upon a local economy to sustain human welfare is abundantly evident; low-income communities have large numbers of abandoned buildings, higher percentages of absentee landlords, and declining housing stock. The social and psychological costs of deindustrialization and disinvestments are massive, eroding the human psyche and leading impoverished residents to feel abandoned, isolated, and alienated.

In a number of localities across the country, grassroots organizers in communities of color have made headway by bringing hope and agency to the poor through sustainable development (see Brandt 1995; Dyson and Dyson 1989; Perry 1987; Williams 1985). San Antonio, for instance, once ranked as one of the poorest cities in the nation, has benefitted from the capable leadership of community-based Latino activists trained in a critical education approach to learners' empowerment as practiced by the Industrial Areas Foundation (IAF) (see Rogers 1990). In Baltimore black community activists affiliated with IAF have taught lay citizens how to create a network of base communities that identify and solve pressing educational, economic, social, and political problems (see McDougall 1993).

State and local chapters affiliated with the IAF national office can claim a legacy from founder Saul Alinsky, a University of Chicago sociologist who began in the postwar years assisting low-income citizens in gaining political power, self-knowledge, and sys-

tematic affiliation with others in similar oppressed circumstances. Perhaps Alinsky's greatest claim to fame was organizing in his own south Chicago backyard (Brazier 1969; Fish 1973). Black church leaders in the local neighborhood of Woodlawn joined with Alinsky in the late 1950s in a fight with municipal elites over substandard housing and urban renewal. In the decade-long struggle there, IAF citizen-activists organized into a federation of over ninety associations in the area which forced the University of Chicago to re-evaluate its expansion plans south into the Woodlawn area. They obtained funding for a Head Start program, contracted with local industries for job training for the neighborhood unemployed, began an experimental schools project, and participated in Model Cities planning grant development for proposed social service agencies and low-income housing units.

Interestingly, this pioneer organizing effort considered youth development initiatives, such as education and employment, to be an important component in its overall agenda for economic development and community justice. Such is also the case with Project Quest in San Antonio, which was started in 1991 by Communities Organized for Public Service (COPS), the IAF/Texas affiliates who researched and studied a job training system to better serve those disadvantaged by existing human development services in the city (Garr 1995). In fact, their comprehensive plan was adopted unanimously by the city council, now serves as a training model, and is being considered for adoption in other municipalities as well. COPS citizen-activists found that the city had lost about fourteen thousand skilled production jobs during the 1980s, although they were replaced fourfold by new service sector jobs, about one-half of which were high-wage, high-tech positions. Project Quest was started to match eligible unemployed Latino residents with customized training earmarked for those high-end places in local corporations. The program is supported to the tune of \$3.7 million annually, partly with help of state and local funds as well as with the assistance of the Private Industry Council, a quasi-governmental agency administering welfare-to-work programs through the Job Training Partnership Act (JTPA).

Dramatic social costs accompanying neighborhood disinvestments have prompted U.S. policymakers to formulate education and employment initiatives, like JTPA, designed to lessen the con-

sequences of joblessness and underemployment, especially among the inner-city poor (Levitan and Shapiro 1987). The Job Training Partnership Act, in particular, funds vocational training for economically disadvantaged adults and adolescents (see Rist 1986). Yet, as noted above, some community-based organizations have used these federal entitlements in novel ways to spread the message of self-help neighborhood revitalizations and financial reinvestments.¹

What follows is a description of one town's grassroots approach to sustainable economic development through an IAF-styled coalition of religious organizations and a Latino social service agency. We will see how teens were employed through JTPA summer employment monies to assume jobs which allowed them an opportunity to research and study the community's forgotten poor, many of whom were positioned at the margins due to plant closings and corporate disinvestments in the region.

Economic Development

The Puerto Rican Organization Program, Inc.(PROP), a community-based agency in Windham County, Connecticut, offers bilingual vocational education focusing upon aspects of community economic development.² PROP was established in 1974 as a non-profit corporation for people of Hispanic origin that advocates improvement of conditions and opportunities for all Latinos in their efforts to achieve self-sufficiency. The agency provides a wide range of bilingual social services, including referrals to health services, family planning, job training and placement, and legal, financial, and shelter assistance.

In a ten-week PROP program that was funded in 1994, JTPA summer youth training funds provided Latino teens with an opportunity to strengthen their English-language comprehension as well as help them to gain valuable job exploration skills through paid employment in one of the area's nonprofit agencies. Young adults ranging in ages from seventeen to nineteen received traditional academic instruction in math and English in a three-hour time slot from 9:00 a.m. to noon. In the afternoons the students went to their job placement sites, such as the town's cooperative food store, the local Northeast Action Council, American Cancer Society,

Windham Area Interfaith Ministry, or a nearby nursing home, where they worked twenty hours per week for minimum wage.

This program offered a healthy dose of personal and career development activities as well. For example, the students were provided with "personal conduct" seminars in their native language. At one session I observed, attended by six females and one male, a training on sexually-transmitted disease prevention by a member of the PROP staff (the AIDS case manager) seemed a relevant choice of topics given that four of the students were single mothers. As for the career exploration component of the program, aside from formal workbook lessons, students were offered several off-campus experiences, including visits to a bank for purposes of opening an account and learning how to deposit and withdraw money and to the local library in order to secure a borrower's card. The students were provided a town newspaper in English as well, offering them a resource by which to practice their reading comprehension, look for job offerings, and learn about current events in their own locale.

The community development component of this program provided these students with hands-on experiences that introduced them into the work cultures of nonprofit agencies in the town. Although they were employed mainly as clerical aides in several local agencies, PROP participants were afforded constructive experiences providing for the development of positive work habits and attitudes. The main feature of this program, however, and what makes this offering different from most traditional employment and training programs, is the commitment to grassroots development by asking youths (and paying them a weekly stipend) to be agents for community betterment.³

For example, one student, Celia, age 18, was placed as a research assistant with the Economic Development Committee of Windham Area Interfaith Ministry (WAIM), whose mission is to "discover and act upon unmet community needs" and to "fully utilize community resources to accomplish a variety of economic opportunities."⁴ The organization is situated in a New England mill town that is faced with the growing social and economic problems resulting from a major plant closing due to corporate deindustrialization and disinvestment practices over a decade ago. WAIM's five-step economic development goals are as follows: (a) increase

community cooperation that leads to empowerment and interdependence; (b) challenge economic institutions to work in partnership with the local community through reinvestment in the community; (c) develop economic resources such as credit unions, community development loan funds, viable worker-owned small businesses, and useful skills-building educational and training programs; (d) work toward a more equitable and inclusive sharing of resources among all people; and (e) examine and evaluate the values and life styles by which we live in this time of local, national, and international upheaval and change.

WAIM leaders adapted their model of sustainable community economic development from the well-known organizing efforts of the Naugatuck Valley Project (NVP) in Western Connecticut. The NVP is a grassroots response to the disinvestments that devastated the region's economic center in mill towns, mainly brass factories, along the Naugatuck River Valley in the 1960s and 1970s (Brecher 1990). With the formation of NVP, an Alinsky-styled reinvestment project in the mid-1980s, community leaders in the valley had clout; a broad-based coalition of about fifty religious, labor, community, and business groups mobilized support for economic redevelopment strategies that would preserve jobs or create new ones.

NVP is a citizen-activist organization targeted toward community control over corporate economic and industrial policy. NVP's earliest experiences were in negotiating workers' buyouts for firms contemplating plant closings. Plant officials at Seymour Speciality Wire, for instance, accepted an employee stock ownership plan, allowing 250 workers to keep their jobs. Similar plant buyouts with area industries were negotiated with corporate owners in varying degrees of success. But other economic actions have spun off from the coalition efforts to date. The project leadership created a small-scale, worker-owned health care business, for example, that employs over thirty home care aides, African American and Latina women residing in nearby low-income neighborhoods.⁵

NVP brought together diverse constituencies for the purpose of initiating local and statewide organizing campaigns. The project staff realized that the education and training functions of its citizen-activist campaigns are crucial. Individuals need leadership development, tools, and skills in order to gain access to information and create networks of power through which to challenge

corporate elites and municipal leaders. NVP now conducts leadership workshops "to help member groups draw their own members more deeply into their own and project activities" (Brecher 1990, p. 103), and is thus a model of Freirean critical education.⁶

In Windham, summer youth employment with PROP-WAIM provided the research assistant, Celia, an opportunity to assess the job skills and training needs among low-income residents of the area.⁷ She prepared interview questions for a preliminary community survey to find out how much individuals knew about the plans for corporate redevelopment of the former thirteen-building mill complex in town. (Local and regional economic development officials, using \$3 million dollars in state funding, are negotiating a deal to convert a portion of the huge structure for light industry, small businesses, and some retail shops.) Her "snowball sample" of interviewees, culled from her own Latino neighborhood, were asked to answer an eleven-item questionnaire, prepared in English and in Spanish, about their employment status, job skills, training needs, and previous work history. Additionally, her research efforts led to monitoring regional economic development plans as reported in the daily newspaper as well as studying the sketches for mill redevelopment on file at the town hall.

Celia informed the forty low-income citizens she contacted in her residential neighborhood about potential economic benefits (or pitfalls) from the pending mill project. In turn, the knowledge she gathered from her research endeavors—a preliminary assessment of job skills and training needs of potential employees—was forwarded, along with survey results from other constituencies, to the PROP-WAIM community leadership.

What is most important about this model of youth development are the critical understandings that young people gain from associations with community coalitions and grassroots organizations. Celia, a single mother with two small children, used this particular employment opportunity to further her cognitive growth in bilingual education, which was at the ninth-grade level when the project began. She prepared the survey in both English and Spanish, kept a notebook of difficult vocabulary words, read English-only newspapers, and verbally communicated with diverse populations. Yet, direct participation with PROP-WAIM taught her that citizen-activist groups could utilize broad-based, interfaith,

cross-class, area coalitions for the purposes of research and development into the economic affairs of a community.

Teens can become empowered to discover a sense of community in their own towns, perhaps helping to preserve a civic-mindedness sustained by face-to-face communication and the free-flowing exchange of information. Unfortunately, the PROP-WAIM coalition in 1994 failed to surface community initiatives beyond its initial investigatory stages. The next year, however, PROP principals were lobbying the town selectmen to seek data concerning lead abatements and absentee ownerships of deteriorating rental units occupied mainly by Puerto Rican tenants.⁸ But to my knowledge, that effort has not led to significant enterprise development, say, of a minority construction business.

I surmise that community organizing in this town is much more difficult precisely because of bicultural and bilingual barriers. Some of the inhabitants have held misperceptions about each other, and tensions may have escalated between city officials and Latino residents, who constitute 15 percent of the population. One exciting victory to date in sustainable economic development that combats racism and ignorance, while building cultural pride and ethnic sensitivity, has been the printing of a monthly Spanish/English language newspaper, a joint venture (with shared after-profit revenues) between PROP and the publisher of the town daily.

Financial investments like the bilingual newspaper help residents to direct capital toward their own communities of color. This sustainable economic development engages low-income participants in revitalization efforts leading to self-sufficiency, particularly in smaller communities. According to economist Ron Shaffer (1989, p. 6), "Development involves structural change in the community," which includes (a) modification of factors of production; (b) better utilization of existing resources; (c) changes in the structure and function of existing institutions; and (d) changes in attitudes and values of the production. Grassroots economic development aids human interests, however, because personal betterment—not business efficiency—is the ultimate goal of the entire process. In other words, the concept of sustainable economic development from the bottom up is laden with fundamental values of social justice and equity. The entire process empowers local citizens into studying, designing, planning, and executing proactive

strategies and decision-making approaches leading to improvements in the quality of their lives. Furthermore, voluntary associations of citizens working in decentralized settings can change the entire civic culture of our market-oriented economy from one of competition to one of cooperation (see Hirst 1994).

In the next section, I describe a project for sustainable development, an inner-city credit union, that builds an economic base for lending to low-income African-American residents. It details how local teens trained in banking and loan operations there create a learning community as well.

Community Lending

Community development lending and banking practices have the potential to politicize the uses of capital in business formation. Such programs challenge assumptions about how allocations of financial resources are determined in elite policymaking circles far removed from grassroots control. In Durham, North Carolina, for instance, the Self-Help Credit Union provides statewide financial services to "nontraditional" customers such as employee-owned businesses, nonprofit groups, small rural enterprises, and low-income home buyers (Sinzinger 1993). The model for this institution is derived from the cooperative bank in Mondragon, Spain, which sustains the economic feasibility of workers' cooperatives through members' resources that are earmarked for regional projects (Morrison 1991). At Self-Help, where the total loans and lines of credit have reached more than \$40 million, almost one-half of all commercial loans are awarded to minority businesses and about one-third to female borrowers. Self-Help directors believe that the way to empower disenfranchised populations is through financial arrangements that stimulate enterprise growth and development in low-income communities. Ownership is the key to social change for communities. Thus, financial institutions like Self-Help Credit Union provide residential mortgages or business loans accommodating disadvantaged populations.

Community lending practices can reclaim resources for local control as well. For example, the South Shore Bank, established in 1973, is engaged in economic development activities in deteriorating neighborhoods on the south side of Chicago (Taub 1988). A sub-

subsidiary of the Illinois Neighborhood Development Corporation, the bank plays a major role in generating resources—both for-profit and not-for-profit—in investment strategies primarily aimed at housing improvements and structural modifications. The bank has lent over \$51 million for rehabilitations to almost one-third of the entire housing stock in the area. Unlike traditional real estate development practices, however, which often benefit whites by turning run-down minority neighborhoods into gentrification projects, community development banks such as South Shore have managed to improve the social and economic conditions of low-income residents without accompanying out-migrations and displacements.⁹

Financial institutions can become chartered as local community development credit unions. Organized and managed as non-profit cooperatives, they are owned and controlled by members who are affiliated in some common attachment through community organizations, such as a housing or civic group, a community coalition, or a church. These financial institutions not only provide low-cost loans to members, but they also “encourage savings, promote community reinvestment and neighborhood revitalization, and educate members about financial and community issues” (Parzen and Kieschnick 1992, p. 19).

Consider the fully operating Youth Credit Union in Springfield, Massachusetts, a subsidiary of the D.E. Wells Federal Credit Union (FCU), which serves low-income African-American residents in the nearby Hill Section of Springfield, Massachusetts.¹⁰ Wells FCU, chartered in 1959 as the Mt. Calvary Baptist Brotherhood Federal Credit Union, sought a community-based alternative to discriminatory credit practices. Mainstream banking practices, such as redlining, reinforced racist practices by financial institutions in the city excluding minority residents from loans, mortgages, charge accounts, and other banking services. The credit union was originally staffed by volunteer members of the church congregation and offered small loans on household purchases, such as appliances and furniture. The credit union serves the African-American community, more importantly, with much needed technical knowledge about rudimentary financial skills, including how to obtain low-cost credit, which in 1959 was available to blacks only with a white co-signer. Thus, the early credit union was founded as a small scale, self-help effort to assist community members with their financial needs.

This community development credit union operates as a cooperative enterprise in that it draws heavily on volunteers for its operations. Therefore when an applicant seeks a loan at this institution, the credit rating is evaluated by administrators drawn from within the low-income neighborhood. Credit awards are extended to individuals based upon personal reputation and character—no procrustean banking regulations here. One long-time member of Wells FCU expressed his views on the two kinds of financial institutions this way: “The credit union is a place to come where people understand you, your problems. The credit union will give you a chance, while the bank won’t” (quoted in Jerving 1993, p. 5).

Perhaps a reigning “folk theory” in the African-American community impels residents to purposely avoid dealing with commercial financial institutions large or small.¹¹ Carol Aranja, Wells FCU executive director, evidently believes so. She explains that because of established racist practices in the banking industry, most blacks she comes into contact with would rather turn to alternative credit sources, such as liquor stores for check cashing and rental centers for appliance loans, than trust anyone else with their money. “Blacks have been exploited for so long by whites and slick blacks,” she charges, that they “tend to be secretive about finances because they have been victimized” (quoted in Jerving 1993, p. 8).

The Youth Credit Union (YCU) was started by Aranja in 1988 to counter the prevalent fear among minority adults of financial institutions. YCU was conceived as a place for children and youths to begin to save money and gain access to credit through a democratic, nonprofit cooperative devoted to stewardship of low-income residents’ earnings. But over time these efforts have resulted in a youth organization where students are taught the skills of financial literacy.

In the spring of 1988, the young members at Wells, ages seven to seventeen, opened their doors for business at YCU, which was chartered as a legal youth credit union one year earlier. On opening day alone seventy-three children signed up for membership, depositing \$1,200. The board of directors consisted of one representative from each of the four age groups: seven to nine, ten to twelve, thirteen to fifteen, and sixteen to seventeen. Although an adult advisor was assigned to each age group to assist the children

in their decision-making duties, the youths ran their own operations. They set policies on lending practices such as loan limitations, age requirements, prepayment plans, and fee setting. Youth members were involved in all aspects of the financial institution as loan officers, clerks, managers, and on the credit committee.

The common goal that comprised a mission for these youths was their desire to learn all aspects of setting up and running a credit union. "We decided what we should be doing as youth for youth," one former YCU manager remarked. "We set up standards. . . . We set up workshops. We decided what we needed to accomplish as black youths, as a credit union working together." Another teen noted: "It's a lot of responsibility. Knowing that you have to make sure that the board and credit union run well. There is a benefit in the long run" (quoted in Jerving 1993, p. 18, 82).

YCU members attended Saturday workshops on money management and budgeting issues, how to purchase wisely, stock market investments, and, incidently, ways to fill out a job or college applications. They learned about their duties as board members, as well as more technical skills such as accounting and computer operations, business planning, and research and development. The youths attended annual meetings of the National Federation of Community Development Credit Unions and talked to interested adults at regional conferences and local venues about operating a low-income financial cooperative.

YCU offers financial services for youths in inner-city Springfield, but it also serves to channel youthful energies in creative and positive outlets. YCU is a place to "watch young people grow," Aranja remarked to me. Youths there gain a good understanding of what people need to succeed in their community. Self-esteem and confidence building are outgrowths of the variety of credit union outreach activities, including speaking opportunities at schools and civic organizations, hosting Urban League and NAACP events, and assisting in neighborhood improvement efforts. YCU members view their credit union as a community-based organization, a youth center in their own neighborhood, and a safe place that sanctions their efforts at attaining responsible adulthood through leadership development. Here they learn the promise of democratic action: that a collective financial enterprise can provide low-income African-Americans with credit

and lending opportunities for their economic advancement and social mobility.

The D.C. Wells Federal Credit Union is an alternative banking institution. But YCU is a second home for youths where they engage in peer relationships devoted to teamwork, communication, problem solving, and self-esteem building. They often become positive role models for others in the community, especially the younger ones, setting an example which tells their friends that membership in the credit union is a meaningful experience for black youths. And that self-confidence carries over into other social networks outside of their immediate "family." "On the street," Mark, age 17, a credit union board member notes,

I'm representing the credit union. I'm keeping a good image. Even when I'm on the streets with my friends, I have to keep that representation up. I can't fall short. Never fall short. Always think positive. I'm proud of the little kids who are members. They look up to me (quoted in Jerving 1993, p. 46).

He adds, "When I tell the kids we run the whole thing, they don't believe me" (quoted in Jerving 1993, p. 68). And, at home, Mark's mother has even noticed how he has become more "business-minded" and "careful with his money." He doesn't spend his disposable income on frivolous items. Mark is saving his money, evidently for a college education and a future business career. The financial education gained at YCU opens possibilities for others like Mark to build a hopeful future.

These low-income teens might channel their newly acquired financial literacy toward economic revitalizations. They have been provided with the tools and skills for self-help development. Each business venture is a small step that holds the potential for empowering new indigenous leaders to come forward to recognize job creation and employment priorities within their own impoverished communities. The financial education gained at YCU opens up possibilities for a hopeful future, or, as one adult credit union adviser remarked, his son now was able to realize that "dreams can come true" (quoted in Jerving 1993, p. 20).

In the next section, I examine additional ways that financial knowledge is disseminated to youths for the purposes of starting

small-scale business ventures. Enterprise education offers the tools and skills to stimulate economic development (see Stern et al. 1994). Each venture mobilizes a variety of resources toward solving employment and training problems in low-income communities.

Enterprise Education

In the Southeastern region of this country, youths can avail themselves of REAL Enterprises, a nonprofit agency which funds school-based community development corporations for loans to budding teen entrepreneurs.¹² REAL (Rural Entrepreneurship through Action Learning) Enterprises was created to assist rural communities with small business development; however, its program model is applicable to urban settings as well.¹³

REAL offers technical assistance from several chapter offices in the states of Georgia, North and South Carolina to educators for the development of entrepreneurship training leading to school-incubated enterprises. Teachers desiring the REAL program model enter a contractual agreement for membership, pay a yearly fee, and subscribe to a menu of products and services which includes staff-development workshops, on-site consultations, data collection, monitoring and evaluation processes, instructional resources, and promotional materials, among others.

REAL offers start-up capital for new businesses as well, a novel feature that distinguishes this program because it awards loans to youths with promising ventures. For instance, one successful REAL enterprise secured a market niche by offering New York-style delicatessen to weary travelers near an exit ramp off Interstate-95 in St. Pauls, North Carolina. The "Way Off Broadway" deli owners repaid their start-up loans within two years, showing the community and business establishment that indeed young adults could operate a profitable venture.¹⁴

The Georgia REAL loan guarantee program, termed "Start Up," encourages young entrepreneurs to invest in their home towns and, with the support of local lenders, builds a financial mechanism for economic development efforts there. The key to any student's success in securing a start-up loan is the drafting of a feasible business plan. Georgia REAL Enterprises suggests that a "community support team committee" consist of at least three advisors, such as a

bank loan officer, a Chamber of Commerce representative, a successful entrepreneur, or a representative from the small business development center. This group of adults will help a student-applicant secure a 10 percent community guarantee on the bank loan from an organization or group of individuals in the town; or a student may offer a 10 percent equity contribution up front. A waiver of either community guarantee or equity contribution is possible, but strongly discouraged. The bank provides up to 90 percent of the total business cost. In the event a borrower defaults, Start Up repays 80 percent of the loan (up to \$20,000) and the community group repays 10 percent. The bank risks 10 percent of the loan balance.

REAL Enterprises facilitates a partnership program between youths and adults and between schools and businesses in communities that realize they need to support their young people's creative ideas for employability through sustainable economic development. The REAL way is one important effort in helping communities spread the message (to rural and urban teens alike) that neighborly spirit and good will extend only so far. When groups of adults provide local financial backing, risking their hard-earned money toward support of a teenager's entrepreneurial dreams, hope and opportunity are rekindled in youth. REAL entrepreneurs now have a reason to stay in their communities and hometowns after high school graduation. The life skills they gain in the creation, organization, and enactment of a potential business venture are unparalleled, contributing to personal empowerment and success in organizational life. This entrepreneurial model, moreover, might be used for the creation of cooperative ventures that emerge within low-income communities, and are dedicated to socially responsible services or other local needs (Krimerman and Lindenfeld 1992). A nonprofit recycling center, for instance, may be organized as an employment vehicle for unemployed people in town. A worker-owned bakery may provide jobs for under-employed individuals in the neighborhood.

While enterprise educators have ready audiences in their business or marketing classes, youth workers in non-school settings have to devise different approaches when spreading the word of entrepreneurship to city teens. For example, in Camden, New Jersey, the Education, Training, and Enterprise Center (EDTEC) specializes in technical assistance services to community-based

organizations serving minority teens, ages 14 to 18.¹⁵ EDTEC is a minority-owned firm founded in 1985 and devoted to sustainable development through enterprise training in communities of color. Their "New Youth Entrepreneur" curriculum offers a twelve-module training program about the paths and pitfalls of economic development, including topics on entrepreneurship as a career option, using creativity and logic to solve problems, and the value of academic preparation in implementing business ideas. This program, requiring twenty hours of class instruction, focuses on low-cost business start-ups with financial investments arranged through peer partnerships or parental loans. The kids are expected to actually start a small business.

Inner-city teens throughout the country have participated in summer programs using EDTEC curricular materials and workbooks. For example, in 1991 the Omaha YWCA recruited twenty-five teens for an eight-week summer program. Students were assigned to five subgroups for the trainings, which also included lessons in career readiness. Each group created an inexpensive venture, developed a business plan, and marketed their products at an open-air sales fair. The summer enterprises, selling confections such as cookies, candy, and popcorn, for example, netted the kids five hundred at the end of the day. The next year YWCA program directors doubled the summer enrollments to fifty. In Ohio, the Youth Entrepreneurship Success Strategy, a summer youth employment program in Cuyahoga County, provided East Cleveland teens small start-up loans for enterprise development. One successful venture, a fruit salad business named "MJM Salads," repaid its loan and earned \$150 in profits for its three female partners. The girls received \$100 as winners of EDTEC's Young Entrepreneurship Award that year. Other small-scale ventures have included floral arrangements, silk screening T-shirts, janitorial services, car detailing, window washing, baby sitting, and novelty sales, among others.

EDTEC co-founders Aaron Bocage and George Waters (1990, p. 9) write, inner-city entrepreneurs are the "role models and new heroes we want for our kids." This program brings minority business owners (mentors) together with youths in order to help adolescents realize that legitimate enterprise developments are a positive alternative to drug dealing and other illegal street trades. As a resource for community development, EDTEC's entrepreneurship

education trainings nationwide can bring poor people into positive strategies for revitalizing their own communities. "But there is no magic," Bocage and Waters warn. "We have to train people to be ready when the opportunities finally do come" (p. 10).

Research and Development

Any trainings for entrepreneurship start with a needs analysis, that is, a study of economic indicators in the local arena. Shaffer (1989) points out that the democratic nature of this inquiry, which he terms "community economic analysis," is dedicated to "improve economic opportunity and quality of life through group decisions and actions." "Community economic analysis," he continues, "is an action-oriented study of how a community is put together economically and how it responds to external stimuli. Specific problems, resources, and alternative actions must be identified" (pp. 10–11). This means undertaking a massive technical and structural analysis of one's environment, including a detailed understanding of relationships among sociopolitical, cultural, and economic institutions.

School-aged youths can be brought into the research and development process by surveying what needed goods and services already exist in the local economy or are unavailable for expansion due to restrictions upon and limitations of capital in low-income areas (see Stern et al. 1994). In Chicago, for instance, Bethel New Life, a community development corporation on the poverty-stricken west side of town, has assisted three local high schools with the establishment of enterprise "venture club" activities. Student members have begun analyzing economic and employment opportunities in anticipation of creating new businesses, including a school office supply store and a student operated credit union that will serve the community at large (*Newsnotes* 1991).

School leaders might begin to view partnerships with community-based organizations as advantageous for heightened youth development here (see Heath and McLaughlin 1994a). In New York City, for instance, the New Visions schools chartered a number of small high schools in various venues around the city's boroughs. In the Williamsburg section of Brooklyn, a community-based organization named El Puente and school administrators now jointly operate

an academy for Latino youths. These local students benefit from direct access to a variety of neighborhood service agencies, health, arts, recreation, and social centers when engaged in economic research and development projects (Willen 1992). Recently, the kids have conducted a survey of neighborhood trees (Dillon 1994).

Consider the educational opportunities at the Rindge School of Technical Arts in Cambridge, Massachusetts, where ninth-grade inner-city students engage in an alternative vocational education program devoted to sustainable community economic development. The school-based program, CityWorks, offers studies in the architecture, public affairs, and city planning of Cambridge through hands-on technical training in the urban community. The goal of this one-year program, according to its founders, is "to help students understand their community and its needs, and ultimately to see themselves as people who can affect that community and create new opportunities for themselves and others who live and work there."¹⁶

Rindge students are grouped into small work crews with a vocational teacher who assists them in field-based projects, such as "walking around the block" (a three-week project in the beginning of the academic year), in order to compile an inventory of neighborhoods, residents, and industries surrounding the high school. On the streets students conduct interviews with pedestrians and storekeepers, gathering information about their relationships to the community's residential settings and workplace sites. The students take a closer look at important physical and natural features, such as the locations of buildings, park benches, mailboxes, street signs, trees and plantings, and noted social features, like local hang-outs and graffiti markings. They even note the common street sounds heard on the block. In the shops students apply their field experiences to the technical arts in order to showcase their talents through "studio presentation boards." The vocational shops are laboratories where the kids fabricate their boards using original artwork and lettering, computer graphics, and photos, while integrating scientific concepts and math principles as well as measurement exercises and communications skills into their designs.

Advanced curricular activities in this program require skills in map making, videography, blueprint preparation, and architec-

tural drawing. In one year alone, for instance, the students designed and built scale models for a future museum, interviewed an NAACP chapter founder about his organizing efforts to create a nearby pocket park, and developed a pamphlet highlighting routes to eight of the city's best pastry shops.

In the last project of the academic year, "Community Development," students create businesses and services to be located in Cambridge based upon their needs assessments of the community. Project assignments have included opening a restaurant, creating an autobody shop, and designing a teen center. Each student team prepares a site plan for their community development project, paying special attention to local zoning and building codes, density factors, and parking regulations, among others. They complete a "report card" evaluating the site location for reasonable rents, closeness to public transportation, accessibility to parks, safety and convenience for customers, and availability of parking. They execute a business plan, create scale models of the facility, and produce working drawings of the building. Upon project completion, CityWorks students host an open house to give parents and community members a chance to view and to critique the projects.

At the Rindge School low-income students have an opportunity to realize the possibilities for employment right there—in their own neighborhoods and residences. By exploring "the strengths and weaknesses of the indigenous economy," Rindge School executive director Larry Rosenstock (1991, p. 436) contends, his students gain insight into "the unmet needs and underutilized resources" that drive community economic development. The transformation of vocational schools using CityWorks project methods offers low-income urban teens the knowledge base upon which they may begin to problematize ways to reclaim their own neighborhoods.

Conclusion

The schools can become an important platform for launching city youths into the community for purposes of studying, planning, and then implementing a variety of small-scale business enterprise and employment activities. Institutional linkages are the defining reality here, according to policy analyst Paul Weckstein (1989), who writes:

Once economic development is seen as a process whereby communities utilize their resources, human and otherwise, to define and solve their social and economic problems and gain greater control over their destinies, then it becomes easier to stake out a role for the schools in that process which is consistent with their broad educational role. As the community begins to better assess various needs which are not being met (e.g., health care, housing and transportation), to assess the resources available, and to develop strategies to begin to act on those needs, it becomes more natural for those in the community who are oriented toward this larger agenda to recognize the schools as a key community source (p. 76).

Citizen-activists can look to the schools—and to youths—for assistance in building local leadership within learning communities capable of initiating and carrying out sustainable development.

Good leaders recognize the educational impulse in community struggles for economic justice. Organizing, after all, offers a theory of critical education: authentic inquiry into the lived experiences of the powerless in society. It is in grassroots leadership, long-time civil rights and labor activist Si Kahn (1991) explains, that people “learn something new about themselves. They find dignity in place of mistreatment. They find self-respect instead of lack of self-confidence. They begin to use more fully the skills and abilities that they possess: to work with other people, to influence, to speak up, to fight back” (p. 10). Evidently Saul Alinsky knew all along that critical education is the foundation of sustainable development. “Real education,” he notes, “is the means by which the membership will begin to make sense out of their relationship as individuals to the organization and to the world they live in, so that they can make informed and intelligent judgments. The stream of activities and programs of the organization provides a never-ending series of *specific* issues and situations that create a rich field for the learning process” (1971, p. 124).