

BEST PRACTICES

Entrepreneurship and the Homeless: Can Microenterprises Lead to Self Sufficiency?

Jeffrey C. Shuman
Edward Wondoloski
Anthony F. Buono
Department of Management
Bentley College
Waltham, Massachusetts

Project Place has given me a chance. I know that I can prove myself and move on to the next step. My dream is to own my own real estate business... Now that can happen. (a homeless client)

The problem of homelessness in the United States has reached epidemic proportions. Over the past decade, society has witnessed the most visible increase in homelessness since the depression of the 1920s (Cohen and Twersky 1993; Hombs 1994). Indeed, this social problem cuts across generations, sparing neither college graduates nor skilled laborers, plaguing rural towns as well as large metropolitan areas. Although studies have indicated the virtual impossibility of creating an accurate census of the homeless population (Hombs 1994; Jencks 1994; Rosenthal 1994), estimates suggest that on any given night in the United States, anywhere from 350,000 to 600,000 people are homeless, and as many as seven million men, women and children have been homeless at least once since the mid-1980s (Interagency Council on the Homeless 1994; National Coalition for the Homeless 1995). Clearly, this problem is a complex one, deeply rooted in the U.S. social and economic structure and defying simple solutions.

In Massachusetts, budget cuts at the state level have already begun to impede the effectiveness of community-based programs focused on this problem (Emergency Shelter Division 1994). Combined with the changing political landscape on the national level, exemplified by U.S. House Speaker Newt Gingrich's "Contract with America," it is clear the limited funds and resources focused on the

homeless thus far are likely to diminish even further. Given the realities of this situation, the increasing social and economic isolation of the nation's homeless population necessitates *direct* program interventions and supports if these individuals are to be brought back into the mainstream of society (O'Regan and Conway 1993). Rehabilitating people after chronic homelessness and assisting them to rejoin society as productive members are especially complex, long-term challenges (Cohen and Twersky 1993).

Historically, attempts to ameliorate homelessness have emphasized housing provision, largely by establishing shelters and transitional residences. While some critics contend this policy has actually exacerbated the problem, leading to increased homelessness (c.g., Jencks 1994), it is clear that any realistic attempt to alleviate the problems of the homeless — on local as well as national levels — must go beyond housing provision and involve job training and employment. Indeed, studies have indicated that when immediate

... it is clear that any realistic attempt to alleviate the problems of the homeless — on local as well as national levels — must go beyond housing provision and involve job training and employment.

employment — even on a part-time basis — is linked with housing and health services the prospects for successfully containing homelessness are readily improved (Abbott and Blake 1988; Rosenthal 1994). Without the income provided through jobs, the homeless will never become self-sufficient. An emphasis on employment *per se*, however, often masks a fundamental dilemma created by the nation's occupational structure. As Rosenthal (1994) argues, as long as the number of jobs, especially those with decent wages and benefits, remains constant, education and job-training efforts are likely to be of little importance,

especially at the national level. Advocates for the homeless are thus increasingly calling for an employment strategy that emphasizes actual job creation and placement in addition to work-related education and training.

While there have been some attempts to place homeless people in jobs, relatively little has been done to encourage such broader economic development, especially by combining job training and job creation through self-employment (Cohen and Twersky 1993). Notable exceptions include the Roberts Foundation's Homeless Development Fund in San Francisco, the Charles Stuart Mott Foundation's investment in low-income entrepreneurship, and the Aspen Institute's Self-Employment Learning Project. Similarly, the

San Francisco Renaissance Entrepreneurship Center combines entrepreneurship training with a business incubator program that has helped to create more than twenty companies that are run by previously homeless individuals (Finegan 1995). These endeavors emphasize, as their underlying strategy, the use of entrepreneurship as a way of confronting the psychological, social, and economic plight of the homeless.

Within this context, the paper examines an entrepreneurship-oriented pilot program based on the development of a partnership between an educational institution and a community-based organization designed to help the homeless by bridging the gap between traditional human-services supports and community economic development.

The Bentley College Service-Learning Project

The Bentley College-Project Place (BC-PP) Partnership began as an exploration of how the resources and needs of a suburban business college could be integrated with those of an urban human-services agency devoted primarily to the economic empowerment of its clients. The partnership emerged out of Bentley's Service-Learning Project and Project Place's quarter-century effort to provide support for socio-economically disadvantaged people in the Greater Boston metropolitan area.

Overall during the three-year period focused on in this article, fifty-two student interns in thirteen, four-person teams (composed of three undergraduate and one graduate student), worked on a year-round basis (fall, spring, and summer semesters) on several projects related directly to the BC-PP partnership. In addition, approximately seventy-five other graduate students were involved in class projects that drew on the partnership experience. For example, a group of students wrote a case on Project Place, which was used for the not-for-profit segment of the MBA program's Business Policy course. Another student group created a brochure describing Project Place's economic development model (described later in the paper) for a business communication course. Approximately sixteen homeless clients of Project Place participated in this pilot venture.

With the aim of facilitating the development of students as active, concerned participants in their communities, Bentley's Service-Learning Project (BSLP) actively integrates community-service activities into the curriculum. The basic mission of the program is to empower students to realize they can make a difference by applying their business education to social problems. Through personal experimentation and interdisciplinary internship teams, the program is based on a collaborative learning model which attempts to: (1) enhance students' awareness of their impact on others, the groups to which they belong, and their surrounding communities, (2) while providing them with the opportunity to apply the business skills they are developing in the classroom in a socially

responsible manner. Faculty are also encouraged to integrate service-learning activities into their courses and to work with colleagues in other disciplines as coordinators of the interdisciplinary teams.

The BSLP program is now in its sixth year. More than seventy-five faculty members (approximately forty percent of the faculty) have explicitly incorporated service learning into their courses, and the college funds twenty-eight \$5,000/year service-learning scholarships. In addition to the partnership with Project Place that is the focus of this paper, other BSLP initiatives at the college include thirty work-study positions in human-service agencies, ongoing service-learning workshops, a student volunteer center, a program that links student clubs and dormitories with community-service agencies, an annual Community-Service Awareness week, and a student service-learning committee that facilitates, coordinates, monitors, and recognizes student service efforts.

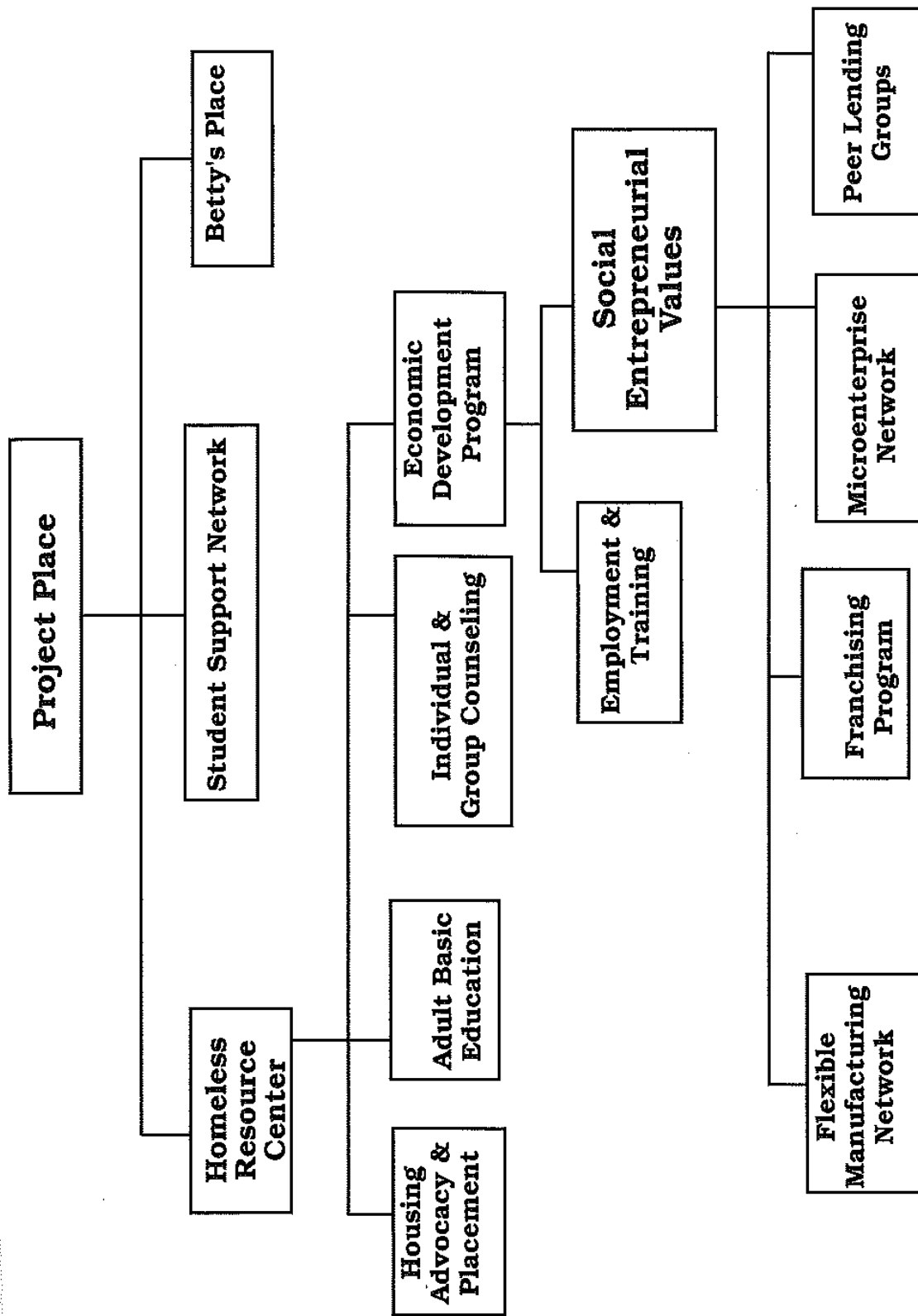
Project Place

Created in 1967, Project Place was initially opened as a haven for runaway and drug-addicted teenagers. Over the next twenty-five years, the organization's focus and programs evolved to meet the changing and expanding needs of the larger community, and have included the country's first twenty-four hour telephone hotline, a free ambulance service, and residential drug-treatment programs. Today, Project Place is continuing to build a comprehensive continuum of services that attempts to:

1. empower homeless adults and at-risk youth with increased self-esteem, skills, knowledge, and the ability to participate in their own development and successfully function in society;
2. increase participation in community life and build capacity for community leadership;
3. foster peer support and connection among its clients, staff, and the larger community, promoting client participation in agency development, administration, and evaluation; and
4. coordinate a community-based and community-wide commitment to changing societal conditions which contribute to the persistence of poverty, homelessness and other desperate life situations.

At the time the partnership was formed, three programs were in operation at Project Place:

1. A *Student Support Network* which provides at-risk youth with school-based counseling and education on such issues as teen pregnancy, substance abuse, violence and crime, and family crises. Emphasis is placed on providing these services to students *before* they become entrapped in the web of poverty and despair.
2. *Betty's Place*, one of only two transitional housing programs for homeless women in the Boston area, provides residents with the



Project Place Organizational Chart

resources and support needed to move beyond the emergency shelter system into independent living.

3. A *Homeless Resource Center* which provides resources and opportunities for jobs and economic development, housing, adult education, counseling and case management, and other vital support services.

In 1992, working with representatives of the BSLP, Project Place established the Economic Development Program as a way of working with homeless men and women to enable them to become economically self-sufficient. To fulfill these goals, two sub-programs were deemed necessary: (1) a Job Readiness (training) and Direct Placement (employment) program and (2) the Social Entrepreneurial Ventures (SEV) segment. Together, these two components attempt to address the varied needs of PP clients who are seeking to improve their economic position, beginning with development of self-esteem, educational and work skills, and providing support for these individuals to start their own business ventures (see Project Place organizational chart).

The Bentley College-Project Place Partnership

In 1992, with funding from a multi-year grant from the Commission on National and Community Service, Bentley's Service-Learning Project and Project Place formed a pilot partnership focused on expanding economic development opportunities for Project Place and its clients by providing: (1) employment and skills for homeless individuals and (2) a reliable source of income for Project Place in support of its community-service programs, as well as (3) a hands-on learning experience for interdisciplinary team interns (Bentley students) who would help build the businesses and train the clients-entrepreneurs/owners. Overall, the training focused on worker ownership rather than on temporary job placement. The guiding plan was to provide PP clients with the support needed to build self-esteem, achieve success in the workplace, and move on to more self-sufficient lives.

The BC-PP Partnership works to empower individuals through a supportive "stepping process" through which each client must demonstrate commitment and responsibility before moving on to the next phase of the program. The goal of the SEV project is to enable clients who have a strong desire to break out of the cycle of homelessness to harness their entrepreneurial dreams and make them a reality.

There are four components in the SEV project: Flexible Manufacturing, Franchise Development, Peer Lending, and Microenterprise Networking.

Flexible Manufacturing

Flexible manufacturing is a job-readiness program with a significant educational component focused on counseling, the

development of work-related attitudes and abilities, and skills training. Homeless clients, acting as independent contractors, must demonstrate their capability (e.g., responsibility, commitment, reliability, determination) to take on a job by engaging in paid (on a piece-work basis) in-house work activities in a flexible manufacturing area which is located at PP. One of the ongoing projects, for example, is the assembly of small mechanical components for a line of office products. Clients, as budding entrepreneurs, are responsible for setting their work schedules, designing the assembly process, maintaining quality and inventory controls, and meeting production deadlines. These responsibilities get clients acclimated to the process of work once again, while still allowing time for them to adapt to their new circumstances. The next stage is job placement outside the PP facility, where the process is more akin to a normal work environment. As part of this phase of the program, a partnership has been formed with Goodwill Industries through which clients are placed in various jobs at Goodwill's facilities.

During the study period, ten homeless clients took an active role in the flexible manufacturing project. All earned revenues went directly to these individuals, resulting in their ability to move out of shelters and into independent-living situations. In addition, the flexible manufacturing venture provided a forum for the ongoing exchange of information and ideas, while supplying the support necessary to help the clients be successful. Bentley student interns, for example, worked side by side with these clients, analyzing the operation and creating a rapport with and supportive environment for these individuals. The use of this in-house, job-creation pilot approach was a first step for clients seeking full-time employment. It was intended as a bridge over which clients may travel from chronic unemployment to permanent, mainstream employment. The plan called for the clients, as independent contractors, to remain in their positions only as long as it took to meet personal development goals, gradually moving on to more challenging employment on the road to eventual self-sufficiency through self-employment. As clients moved on, their positions became available for new clients, allowing other homeless individuals a chance at employment.

During the study period, all ten homeless individuals mastered this process and were either moved to outside employment opportunities (e.g., Goodwill Industries) or to PP's Franchise Development venture. Interview data suggest these individuals benefited from the experience, expressing optimism and a sense of greater control over their future prospects compared to what they had envisioned prior to their participation in the program.

Franchise Development

While six of these ten clients were provided with outside employment once they demonstrated responsibility and commitment in flexible manufacturing, four people were moved into the Franchising Project. As part of its strategy, PP decided to develop its

own business opportunities so clients could be provided with a sufficiently lucrative and marketable work experience while providing them with the appropriate structure, control, and support needed to confront the other issues in their lives. After examining several small-business options, it was decided that franchising was the most feasible option for PP's novice entrepreneurs. By owning its own franchised businesses, the agency would be able to secure employment for its clients and work closely with them to ensure their success. While Project Place would act as the initial franchisee, once the potential for growing the franchised business exceeded PP's interest, clients would be "encouraged" to become entrepreneurs in their own right, with PP serving as an incubator and supporter for the budding entrepreneur.

On a national basis, franchising has become an increasingly attractive way for prospective entrepreneurs to begin their own businesses. In the mid-1970s, franchised businesses accounted for approximately \$195 billion in sales (Hunt 1977). By 1992, franchising represented 40.9% of all retail sales — \$803.2 billion in estimated sales — in the United States (Garrett 1995). Total franchise sales are projected to exceed \$1 trillion by the year 2000. Currently, one out of every twelve businesses in the United States is franchised, employing more than eight million people, and a new franchise business opens every eight minutes of each business day (Garrett 1995). To a large extent, franchising's popularity reflects the realization among an increasing number of potential entrepreneurs that there are distinct advantages to affiliating with a national system. This arrangement allows individuals to retain their independence — to be in business for themselves — but without many of the risks associated with "going it alone." As a result, franchise development is becoming a significant economic development strategy for community-based organizations (Barragan and Freedland 1986).

There were three basic strategies available to PP to raise funds for franchise development: 1) obtaining foundation and corporate grants and loans; 2) borrowing on existing land or buildings owned by the community-based organization; and 3) securing community development block grants, city redevelopment funds or industrial redevelopment bond monies (see Barragan and Freedland 1986). A recent study of twenty-one microenterprise programs found that the costs (including the cost of providing technical assistance and making loans) per business start ranged from \$2,000 to \$20,000 with an average costs of \$8,500 per business (Community for Enterprise Development 1992), well within the resources available to human-services agencies such as Project Place.

Peer Lending

In general, the idea of peer lending is to assist clients in the development of their own micro-businesses by providing access to financial and managerial resources. Drawing on a model utilized by

Working Capital, Inc., another not-for-profit organization that provides loans, business training, and support for individuals and small groups, the process envisioned by the BC-PP Partnership is as follows:

1. Each participant joins a business loan group of five to ten business owners.
2. Members apply directly to their group for loans. The group reviews the applications and decides which one(s) it will approve.
3. All group members must be current on their loan payments before *any* group member can apply for another loan. This requirement utilizes peer pressure to ensure that clients pay off their loans in a responsible and timely manner.

These business loan groups meet on a regular basis to discuss and enhance the business skills and acumen of their members, to exchange business ideas and share customer contacts, and to provide a support network to reduce the isolation typically experienced by these individuals. In addition, discussions are being held between BC-PP and a number of commercial banks in the Boston area to pick up the capital requirements of successful businesses with loans starting from \$10,000.

Microenterprise Networking

On a general level, microenterprises are very small businesses — sole proprietorships, partnerships, and family businesses — that have less than ten employees, do not generally have access to the commercial banking sector, and can readily utilize a loan of less than \$15,000 (Clark and Huston 1992; Clark and Kays 1995). Most microenterprises, however, have less than three employees and it is estimated that the majority are operated by the owner alone, although these latter operations are frequently referred to as self-employment. Self-employment, however, refers to the status of the business owner, while microenterprise refers to the business operation itself (see Clark and Huston 1992). It is estimated there are approximately 150 microenterprise programs focused on helping individuals who have been excluded from participating in the free-enterprise system (Association for Enterprise Opportunity 1993; Clark and Huston 1992).

Traditionally, microenterprises have been used as a tool in developing countries as a way of assisting individuals (especially women) to change their lives for the better (Fafchamps 1994). In Europe, the development and networking of such microenterprises have contributed to dramatic economic revitalization in many areas, generating new jobs and businesses, and substantially increasing the standard of living of area inhabitants. Within the United States, there is a small but growing movement that is focusing on the development of flexible manufacturing networks as vehicle for job creation in both rural and urban areas (e.g., Appalachian Center for Economic Networks 1992; Rosenfeld 1991). Much of the growth of these networks has been among existing small businesses and same-

industry regional trade associations that join together in an attempt to gain competitive advantage through interfirm collaboration, joint production, joint marketing, and/or technology transfer (see, for example, Lichtenstein 1992; Saxenian 1994).

Project Place envisioned that its microenterprises would be linked together in a support network, similar to a group of 400 small businesses which are linked together in Appalachia (ACEnet). Founded in 1985, ACEnet has focused its efforts on job creation and retention through the establishment of flexible manufacturing networks that bring together groups of very small firms to collaboratively manufacture items for custom or niche markets.

The PepsiCo Project

As an illustration of the SEV project, the discussion turns to a unique program within the BC-PP Partnership involving the additional collaboration of a major corporation. Cross-sector collaboration, of course, has been a perennial practice in the United States, exemplified through governmental contracting, corporate sponsorships and economic development. Such cross-sector collaboration, however, usually entails partnerships between two sectors, typically government and either not-for-profit or for-profit organizations. Three-way collaborations, composed of players from social-service organizations, educational institutions, and for-profit corporations, are much more unusual.

In 1993, the PepsiCo joined the BC-PP Partnership to assist in the creation of a vending-service business employing PP clients. As a major Fortune 50 company, Pepsi has developed a reputation for its philanthropic activities and social initiatives, priding itself on "giving back" to the many communities in which it conducts business.

The BC-PP-PepsiCo Partnership was started when PepsiCo worked with Project Place and representatives from Bentley's Service-Learning Project to form a vending business in which PP clients service soda machines at local businesses. Pepsi contributed a franchised route system, providing a vehicle and start-up accounts with several companies. In addition, professional sales and training representatives from PepsiCo, in collaboration with Bentley faculty and graduate students, trained PP clients for employment in the vending business.

As part of the PepsiCo Project, Bentley College student-intern teams (each composed of one graduate student and approximately three undergraduates) and faculty worked with four PP clients, developing the business's procedures and operations through:

1. the creation of a business plan;
2. initial workshops that clarified the vision and purpose of the project, supported by follow-up goal-setting and budgeting sessions;
3. financial analysis (budgets, projected cash flows, financial statements), and the design and implementation of operating and inventory control systems, marketing plans and public relations efforts;

4. field study and on-the-job training of PP clients involved in the vending-machine franchise; and

5. monthly strategic planning and evaluation meetings between representatives of the BSLP board, PP, and the internship teams.

Each intern team was in place for one semester (fall, spring, summer). At the end of the semester, the out-going internship team was responsible for transferring the experience and knowledge gained to the next, newly created team. This process facilitated the dissemination of the project and its ideals to the broader college population. Moreover, the project enjoyed sufficient success and exposure that, in July 1995, Boston's popular Downtown Crossing shopping area donated space and a push-cart as the basis for a second franchised business.

Although this initiative is presently still a relatively small one — the push-cart operation employs four people and the vending operation has two other PP clients — the plan is to expand and build on these two businesses. The BC-PP Partnership, for example, is currently working with the mayor of Boston, Thomas Menino, to open a commercial cleaning franchise that would be responsible for the streets at Downtown Crossing. Thus, the BC-PP-PepsiCo partnership serves as a potential model for innovative public-private community service, providing economic development opportunities and promoting multi-cultural participation in addressing the economic, cultural, and social needs of communities with a specific focus on helping the homeless.

An Entrepreneurial Approach to Ameliorate Homelessness: Implications for Higher Education

The BC-PP microenterprise development partnership shows promise as a model for how social-service agencies and educational institutions can work together to combat the problems of poverty and homelessness. Indeed, the partnership underscores that with the appropriate financial, technical, and emotional support, entrepreneurial activities can lead to self-employment as a way to achieve economic self-sufficiency for homeless individuals. A number of questions, of course, linger with respect to the creation of such economic development ventures. What constitutes a job? What is a "quality" job? What is the actual value of transitional or "supported" employment? When is it appropriate to provide operating support as opposed to subsidies for particular ventures? Must the size of the prospective participant pool within the homeless population be sufficiently large to warrant this type of program? If the option were available, would participants prefer to pursue traditional jobs rather than self-employment? Unfortunately, efforts such as the one described in this paper are still too new to resolve such questions (see Cohen and Twersky 1993).

Similarly, this pilot program raises a number of questions and issues for further study. While it is clear from interview data that the

homeless clients and students involved in the ventures benefited from the experience, it is too early to assess the long-term implications of this work. For instance, questions linger with regard to employment retention and actual improvement in clients' life situations over time. In addition, while one of the educational goals of this effort was to enrich student experience and to encourage use of their business background to work on broader societal problems, it would be useful to track these individuals over time to see if, in fact, such outcomes do materialize.

While these endeavors are still in their developmental stages, operating on a relatively small scale, a number of observations and ramifications can be drawn. First, research has indicated that when microenterprises of this type fail it is typically due to flaws in management and operating plans rather than an inherent weakness in the approach *per se* (Charles Stuart Mott Foundation 1992). Thus, it is important to recognize that individual microenterprise programs must be shaped to meet local needs and that the specific program design must be driven by the needs of its customers (Association for Enterprise Opportunity 1993). By drawing on the combined resources and expertise of a human-service agency, a business college, and a socially responsive corporation, the probability for success can be enhanced.

Second, a potential dilemma in creating such partnerships is that while entrepreneurs are inclined to take risks, not-for-profit human service agencies are not (Little 1993). Thus, initial efforts must focus on overcoming different mindsets. As individuals from the not-for-profit and for-profit sectors continue to interact with each other, learning to share and speak the same language, a shared social agenda can be formulated. Questions could be raised, however, as to whether existing structures are capable of providing the type of transformational change that is required. A key issue underlying this concern evolves around *maintenance versus proactive change*. In the human-services sector, many of the current establishments are bound up in maintenance processes (e.g., reactive approach, focus on current needs and problems) which create a significant barrier that often thwarts the implementation of more innovative, potentially risky proactive programs. Moreover, these agencies must compete with one another for a limited pool of financial support, creating an environment where these organizations are reluctant to openly share information with and trust each other. The result is that each agency tries to literally "do it all," which undermines the overall efficiency and effectiveness of the human-services sector.

For-profit companies face varied challenges when they enter different partnerships and strategic alliances (e.g., Buono 1991); thus, a spirit of cooperation and networking is needed to develop strong links between the financial community, corporations, human-service agencies, and educational institutions.

Finally, significant progress in developing such microenterprises will inevitably be stymied without appropriate changes in public policy. It is becoming clear that while programmatic efforts such as the one described in this paper have had some success, they only affect a small number of homeless individuals. Thus, state, federal, and private-sector funding agencies must make a serious commitment to the creation of a development-finance industry that focuses on the credit needs of low-income individuals who are disregarded by traditional institutions (see Association for Enterprise Opportunity 1993; Charles Stuart Mott Foundation 1992). Only when more extensive financing is available will this microenterprise strategy be able to sufficiently expand to have a noticeable impact on this significant social problem.

In addition to improved funding capacity *per se*, the various barriers and penalties for public and unemployment assistance recipients who pursue self-employment should be eliminated altogether or, at the very least, carefully re-examined. For instance, public-housing rent provisions could be changed to either minimize or gradually raise increases for residents generating microenterprise-based income. Similarly, unemployment insurance laws could be changed to exempt recipients from having to look for work while starting a business, allowing them to receive lump-sum benefits for business capitalization (Association for Enterprise Opportunity 1993). Utilizing waivers from federal law, for example, experimental programs in Massachusetts and Washington state have been successful in using benefits to encourage entrepreneurs (see Garland 1991; Rifkin 1991).

As the twentieth century draws to a close, entrepreneurship has never been more popular or more important. Whether in the United States or around the world, there is strong interest in entrepreneurship — what it is, what makes it work, and how to increase it in companies, communities, and even countries. Integral to this unprecedented interest is the cold reality that fundamental changes have and are continuing to take place relative to the nature of work and the conception of jobs. Clearly, the key message is that individuals have to take control of their careers and think more entrepreneurially if they want to be successful. Against this backdrop, it stands to reason that looking to entrepreneurship and self-employment has to be one of the ways in which society addresses and attempts to resolve the problem of homelessness. And, if this is to work, business schools and the corporate world must assume greater leadership, blending entrepreneurship education, training, and opportunities with assistance programs geared toward ameliorating homelessness.

References

- Abbott, M.L. and G.R. Blake. 1988. An intervention model for homeless youth. *Clinical Sociological Review*, 6: 148-158.

- Association for Enterprise Opportunity. 1993. *Opening Enterprise Opportunity: Expanding the Microenterprise Development Field*. Chicago: Association for Enterprise Opportunity.
- Appalachian Center for Economic Networks. 1992. *Flexible Manufacturing Networks as a Vehicle for Job Creation for Low-Income People and Non-Traditional Workers*. Athens, Ohio: Appalachian Center for Economic Networks.
- Barragan, R.E. and M. Freedland. 1986. Restaurant franchises: Another CED strategy. *Economic Development & Law Center Report*, 16 (4): 1, 3-11.
- Buono, A.F. 1991. Managing strategic alliances: Organizational and human resource considerations. *Business in the Contemporary World*, 3 (4): 92-101.
- Charles Stuart Mott Foundation. 1992. *Small Steps Toward Big Dreams: Enterprise Development Programs for the Disadvantaged*. Flint, MI: Charles Stuart Mott Foundation.
- Clark, P. and T. Huston. 1992. *1992 Directory of Microenterprise Programs*. Washington, D.C.: The Aspen Institute.
- Clark, P. and A. J. Kays. 1995. *Enabling entrepreneurship: Microenterprise Development in the United States*. Washington, D.C.: The Aspen Institute.
- Cohen, H.S. and F. D. Twersky. 1993. *Taking Economic Empowerment to the Streets: An Interim Report on the Homeless Economic Development Fund of the Roberts Foundation*. San Francisco: Roberts Foundation.
- Community for Enterprise Development. 1992. *The 1991 Evaluation of the C.S. Mott Foundation's Investments in Low-Income Entrepreneurship*. Washington, D.C.: Community for Enterprise Development.
- Emergency Shelter Division. 1994. *State of Homelessness in the City of Boston, Winter 1993-1994*. Boston: City Hall, Emergency Shelter Commission.
- Fafchamps, M. 1994. Industrial structure and microenterprises in Africa. *Journal of Developing Areas*, 29 (1): 22-37.
- Finegan, J. 1995. Renaissance man. *Inc.*, December: 104-105.
- Garland, S.B. 1991. Making unemployment funds work overtime. *Business Week*, August 12, p. 24.
- Garrett, E.M. 1995. The 21st century franchise. *Inc.*, January: 79-88.
- Glaser, B.G. and A.L. Strauss. 1967. *Discovery of Grounded Theory: Strategies for Qualitative Research*. Hawthorne, N.Y.: Aldine.
- Hombs, M.E. 1994. *American Homelessness*. Santa Barbara, CA: ABC-CLIO.
- Hunt, S.D. 1977. Franchising: Promises, problems, prospects. *Journal of Retailing*, 53 (3): 71-84.
- Interagency Council on the Homeless, Department of Housing and Urban Development. 1994. *Priority: Home! The federal plan to break the cycle of homelessness*. Washington, D.C.: Department of Housing and Urban Development.
- Jacobs, G. 1970. *The participant observer*. New York: George Braziller.
- Jencks, C. 1994. *The homeless*. Cambridge, MA: Harvard University Press.
- Lawler, E.E., III. 1985. Theory and Practice in OD, paper presented at the 45th Annual Meeting of the Academy of Management, San Diego, California, August.
- Lichtenstein, G.A. 1992. *A Catalogue of U.S. Manufacturing Networks*. NIST GR 92-616. Gaithersburg, MD: U.S. Department of Commerce, National Institute of Standards and Technology, State Technology Extension Program.
- Little, M. 1993. Where profit meets non-profit. *Business Ethics*, Jan/Feb: 12-18.
- National Coalition for the Homeless. 1995. *NCH fact sheet: How many homeless people are there?* Washington, D.C.: National Coalition for the Homeless.
- O'Regan, F. and M. Conway. 1993. *From the bottom up: Toward a strategy for income and employment generation among the disadvantaged*. Washington, D.C.: The Aspen Institute.
- Rifkin, G. 1991. From unemployment into self-employment. *New York Times*, 19 September.
- Rosenfeld, S.A. 1991. Rural perspectives: Linking networks and economic development. *The Entrepreneurial Economy Review*, 9 (3): 28-31.
- Rosenthal, R. 1994. *Homeless in Paradise: A Map of the Terrain*. Philadelphia: Temple University Press.
- Sanders, P. 1982. Phenomenology: A new way of viewing organizational research. *Academy of Management Review*, 7 (2): 353-360.
- Saxenian, A. 1994. *Regional Advantage*. Cambridge: Harvard College.
- Yin, R.K. 1989. *Case Study Research: Design and Methods*. Newbury Park: Sage Publications.

About the authors

Anthony F. Buono, Ph.D., is professor of management at Bentley College and assistant editor of *Business and the Contemporary World*. Buono has previously taught at Boston College and the National Association of Bank Women Management Institute at Simmons College and has served as a consultant to numerous organizations and professional associations. He is author or co-author of four books and more than 100 articles, review essays, and professional papers on management and organizational change. His most recent books are *The Human Side of Mergers and Acquisitions: Managing*

Collisions between People, Cultures and Organizations and A Primer on Organizational Behavior.

Buono holds a bachelor of science in business management and administration from the University of Maryland, and master of arts and doctorate degrees in industrial and organizational sociology from Boston College.

Jeffrey C. Shuman, Ph.D., is professor of Management at Bentley College and director of entrepreneurial studies. Shuman previously taught at Babson College, has founded or co-founded four businesses, and has consulted with numerous new and emerging businesses for the past twenty-two years. He is author or co-author of more than forty articles and professional papers on entrepreneurship and strategic management, and co-author of *Venture Feasibility Planning Guide*. His recent publications in the entrepreneurship area include "Network Organizations and Venture Creation: A Case Study of Model American Computer Corporation" and "The Strategic Management of Technology in Virtual Corporations," both co-authored with Anthony F. Buono.

Shuman holds a bachelor of science degree in electrical engineering from Lowell Technological Institute, and master's of science and doctorate degrees in management from Rensselaer Polytechnic Institute.

Edward M. Wondoloski is professor of management at Bentley College. Wondoloski, a certified public accountant by training, has been involved in interdisciplinary education for thirty years. He has provided students with professional and personal learning experiences through creative development of community-based practical projects. He is managing board member of the Bentley Service Learning Program and has developed and taught many interdisciplinary courses with faculty from other disciplines. The professional business experience that he brings to the table includes: 1) 15 years of direct entrepreneurial involvement in a restaurant, gift shop, clothing and business consulting establishments; 2) former controller of Bentley College; and 3) executive vice president and treasurer of a high-tech start-up company. Wondoloski holds a bachelor of science in accounting from Bentley College and a master's degree in business administration from Northeastern University.