

A STUDY OF THE PARTICIPANTS AND
PERCEPTIONS OF AN ENTERPRISE
OPPORTUNITY TRAINING
PROGRAM

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CHAPTER 1

INTRODUCTION

Education and Enterprise in the American System

The reasons racial economic inequality remains constant are not due as much to racism as to the lack of African-Americans' attention to wealth building (Reed, 2002). To survive and prosper, African-Americans must change their economic habits. The education of African Americans is an important component in the quest for economic independence in a society that has historically ignored the role of African Americans. Although slavery was abolished in 1865, it still remains almost impossible for Blacks as a group to successfully compete for economic wealth or to reach any significant levels of parity.

Understanding the causes of racial and ethnic disparities in business enterprise is of economic importance. If unequal business opportunity caused by discrimination exists, the entire country pays a price resulting from decreased competition, underdeveloped human resources, and reduced social cohesion (Wainwright, 2000, p.

23).

Attempts to counter discrimination in the United States led to affirmative action, which was conceived as a remedial approach to the accumulated injustice first toward African Americans and secondly to other groups. As noted by Lincoln (2001) attempts to counter racism was the official recognition that America has a problem (p. 121). Burdened by racism in the United States, African Americans have been denied access to those avenues that lead to entrepreneurial success (Butler, 1991, p. 215). Due to years of discrimination, disenfranchisement, and limited access to education, African Americans have not received equal access to learning opportunities that lead to entrepreneurship. According to Franklin (1993),

All of us, Black, White, should be aware of the nature of the color line in American education. For a Black child, it has meant the expenditure of one-half, one-fourth, or less for his or her education than for the education of a White child. (p. 61)

This statement holds true for Hispanics, Native Americans, and individuals of Asian descent. In the state of Oklahoma, in the past, African-American students had an unattractive option. After graduating from an inferior high school, they could either go to a miserably poor all-Black college or leave the state to pursue higher education at

their own expense (Franklin, 1994, p. 61). According to Franklin, Blacks were barred from professional and graduate schools in the state of Oklahoma. A learning opportunity that supports social action of oppressed communities is essential to promote progress and equality.

Learning helps to overcome social disadvantage and exclusion. This allows people to acquire the necessary skills to keep pace with technological change in the workplace, daily life, and business ownership. "When adults come to view their personal and social worlds as contingent and therefore accessible to individual and collective interventions, then the internal disposition for self-directed action exists" (Brookfield, 1986, p. 58). If learning is to have any meaning, it must generate a mental connection with other things a person knows (Fein, 2001, p. 219). According to Lindeman (1926/1989), individual interests must be aggregated in collective action or suffer the defeat of those interests (p. 97).

Educational institutions and business schools often fail in educating minority individuals of low socioeconomic standing. Minorities often tend to have belief systems that differ from the majority population. The belief system of many Christian ministers and theologians taught that Whites

were the "Chosen people," Blacks were cursed to be servants, and God supported racial segregation (Pilgrim, 2002). This belief system contributes to the low participation rate of African Americans in education.

Participation trends for decades have shown that minorities participate at a lower rate in continuing education than white Americans. The participation rates in adult education by selected learner's characteristics show that 6.9% of Blacks are engaged in adult education in contrast to 12.9% of White individuals (Darkenwald & Merriam, 1982, p. 121). Whites tend to participate in continuing education programs at twice the rate of Blacks.

The failure to educate minorities, as explained by Woodson (1933/1990, p. 10), is a form of training designed for the uplifting of the dominant society that inadvertently works to the demise of the oppressed people in society. African Americans who may have a desire, a vision, and even the ability to succeed in business are often discouraged from pursuing the dream of becoming entrepreneurs.

Business Enterprise and North Tulsa

The North Tulsa community is an at-risk community that is in danger and needs substantial assistance to survive economically in the 21st century. According to a market

study conducted by the Greenwood Development Corporation (Fund Consulting, LLC, 2000, p. 5), Tulsa County has a total of 18,235 businesses; of these 94% have fewer than 49 employees. Eighty percent of the employment force is employed by small business. Tulsa's economy is anchored by the service sector. The state is favorable to small business with a rate that is ranked 34th in the nation (Fund Consulting LLC, 2002, p. 5). This means the cost of doing business in Oklahoma is rather inexpensive, which is favorable to potential businesses. In Tulsa County there are 21 designated Historically Underutilized Businesses (HUB) Zones. Certified HUB zones are eligible to receive preference on federal contracts.

The HUBZone program was created in 1997 as a result of legislation sponsored by Sen. Christopher Bond (R-MO) and has more than 11,000 participants. The program provides certified firms an opportunity to compete for federal contracts and provides local employment in distressed communities. (SBA News Release, 2005)

North Tulsa at one time represented one of the towns where Black enterprises developed into a strong sense of security in the Greenwood district. In the 1920's, Greenwood was a thriving section of town in Tulsa. However, African Americans in Tulsa were not allowed to try their luck at business enterprise in the major enterprise district of the

city. They were not even welcomed as customers in the White business district (Butler, 1991, p. 205). However, Blacks were allowed to work at common labor and at domestic, and service jobs in all parts of the city. This was also the case for African Americans in other cities as well.

"Regulations in the form of Jim Crow laws in the South and informal segregation excluded African Americans throughout the country from participating in the overall market" (Butler, 1991, p. 71). The segregation barrier prohibited marketable interaction in Tulsa. In 1921, racism turned violent for African Americans in Tulsa; they became victims because of their economic success (Ellsworth, 1982).

These incidences contributed to economic detour for Blacks; the notion of an economic detour is that African Americans, particularly during the period following the Civil War, were restricted by law from operating their business enterprises in an open market (Butler, 1991, pp. 71-72). As a result, in Tulsa, Blacks developed their own business district and community.

Although good intentions were expressed by Blacks residing in the Greenwood district of Tulsa, the creative entrepreneurial activities of African Americans in Tulsa, along with the dream of homes and "good living" died in the

ashes of the 1921 race riot. Scott Ellsworth (1982) termed this as "Death in a Promised Land" (p. 217). The evidence centered on the 1921 race riot incident allows individuals to apply the theoretical work developed by Hughes (1970). In Tulsa, Oklahoma, the mainstream population envied the success of African Americans in Tulsa, which contributed to the destruction of a community. When an alleged report that a Black man had assaulted a White female reached the mainstream community, Whites were ready to perform a lynching. Blacks who suspected as much offered their services to law enforcement officials to protect the accused Black man from such atrocities (Gates, 2003, p. 24).

The pervasive attitude that existed in the White community regarding the wealth in the Black community was that Blacks were an economic problem (Butler, 1991, p. 209). This belief was carried out when Whites in the community raided stores for arms and ammunition and burned more than 35 city blocks of the Greenwood district to the ground on June 1, 1921, during what is known as the Tulsa Race Riot.

The environment in which the race riot occurred was due to envy and jealousy of African Americans' economic success in Tulsa. More than a decade ago, Beder (1987) explained how the convergences of demographics, economics, and

technology are linked with the value system:

The belief undergirding the capitalist system emphasizes material values. The health of the system is gauged in terms of national wealth and embodied in the gross national product, and social equality is assessed in terms of economic opportunity. Hence, the political and social systems become directed towards economic productivity, and economic productivity infers the rationale of human capital theory, which becomes the predominant rationale for all publicly funded social interventions including adult education. (p. 1)

Beder's explanation was focused on the demographics of the United States and other countries. However, it can be applied within the United States between the culture groups and the value system of the dominant group which has been passed on to all groups. "The legitimate enterprises in the Greenwood District had one thing in common with their less-desirable counterparts: Black consumers doing business with Black vendor. In segregated Tulsa, "buying black" became more a matter of survival and less a matter of choice for African-Americans" (Johnson, 1999, p. 9).

The Tulsa Association of Enterprise Opportunity (TAEO) program has been created to help participants in mapping out their destination for success. The TAEO business training program has linkages with the Small Business Administration, Bank of Oklahoma, Spirit Bank, and City of Tulsa Minority

Women Business Enterprise program. Each agency is committed to work with the program by providing loans or other assistance to participants upon successful completion of the program.

There is extensive history of the plight of African American business owners in Tulsa, Oklahoma, and the 1921 race riot incident, which resulted in entrepreneurship disaster. This historical evidence can be found in A Tale of Two Cities (DeWitty, 1997); Riot on Greenwood: The Total Destruction of Black Wall Street, 1921 (Gates, 2003); They Came Searching: How Blacks Sought the Promised Land in Tulsa (Gates, 1997); Acres of Aspiration: The All Black Towns In Oklahoma (Johnson, 2002); Black Wallstreet: From Riot to Renaissance in Tulsa's Historic Greenwood District (Johnson, 1998); The Color Line: Legacy for the Twenty-First Century (Franklin, 1994); and Black Wealth Through Black Ownership (Wallace, 1993). TAEO is an established organization, which was implemented in June 2001 to assist in bringing back opportunities that lead to entrepreneurial success.

Blacks have not obtained economic parity due to years of discrimination, disenfranchisement, barriers to education, and lack of economic opportunity. It is argued that separation of races in schools perpetuates the

perception of inferiority among Black Americans.

Adult Learning

In 1966 the Adult Education Act was created to encourage the establishment of adult public education programs and expand educational opportunity (Neufeldt & McGee, 1990, pp. 234-235). The goal of the Act was to ensure that all individuals be allowed to secure training, so that they could become more productive and responsible citizens (p. 235).

Most Americans today are grateful that they live in a free society and are committed to pursuit of life, liberty and justice for all. Nevertheless, many Americans are pushed behind as society progresses. The TAEO program proposes to make the American dream of entrepreneurship a reality for individuals who may be left behind. The primary purpose of learning activities provided by TAEO is to help learners learn to learn. What the learner needs to learn is a general understanding of what they desire to know and why; possess basic skills about what is to be learned, self-knowledge, and educational processes. "Education calls people forth to change" (Smith, 1982, p. 45).

Statement of the Problem

Adults engage in educational programs for a variety of

reasons. Most (75%) enroll for a job-related reasons, but others take non-occupational courses for personal or social reasons (Hill, 1987). Yet, there is nothing known about the characteristics of TAEO participants and their perceptions about entrepreneurial training. If TAEO is to fulfill its potential, then this information is needed in order to tailor its program. If individuals desire to survive and prosper, economically, they will need to make changes in their economic habits and continually strive to learn more about enterprise.

TAEO is an established organization, which was implemented in June 2001 to assist in bringing back opportunities that lead to entrepreneurial success. TAEO participants have a reservoir of experiences and have used many adult learning principles. When adults perceive a need to learn something they are generally capable of working very hard. Since most adult learning is voluntary, adults also have the prerogative of dropping out of programs that do not meet their needs.

"Whites, in general, not merely southern Whites, are prone to considering themselves superior to nonwhites" (Fein, 2001, p. 135). This makes the importance of continued learning self-evident to many minorities striving

to move ahead in society. The common functions of adult education is used to promote the dominant culture:

Adult education maintains the social system and existing social relations in that the education of adults transmits the dominant culture and in the process, it reproduces the cultural system, which, in itself, is a force for the retention of the status quo rather than social change. (Jarvis, 1985, p. 139)

Social change refers to a redistribution of power and wealth favoring the disenfranchised and poorer classes and tending toward political economic democracy (Heaney, 1996, p. 39).

Adult education programs can provide people with greater continuous control over their personal, professional and social lives, thereby enabling them to make an effective contribution to the social and economic progress of the community (Heaney, 1990, p. 48). Adult education should focus not only on professional qualifications but also on social, civic and cultural skills.

Purpose Statement

The purpose of this study was to describe the characteristics of the perceptions of the participants and facilitators concerning the TAE0 program. Demographic data were gathered related to age, gender, and household income. In addition, questions were asked about the participants' background for enrolling in the Tulsa Association for

Enterprise Opportunity (TAE0) business training class and their expectations related to the class. Learning strategy preferences of TAE0 participants were measured using the Assessing the Learning Strategies of Adults instrument (Conti & Kolody, 1999). Additional information was collected through the utilization of a TAE0 survey questionnaire, interviews, and focus groups. Information was gathered at the beginning of the program, at the end of the training program, and 6 months and 1 year after the end of the training.

Instructors and learners may be involved in TAE0 learning activities for numerous reasons. For the adult instructor, it may be to provide information, promote dialogue, and engage in critical thinking. For the learner, it may be to increase cognition in a certain area of study, for self-improvement, or for a need to know for business success. Learning in itself includes learning how to learn. As people learn, an action happens that affects their motivation for further learning and their potential for learning more efficiently, effectively, and meaningfully (Smith, 1982, p. 19).

Research Questions

In order to gather information regarding individual

perceptions questions were asked about the participants' backgrounds for enrolling in the class and their expectations related to the class. This study addresses the following questions related to TAEO participants' profiles, learning strategies, and the facilitators' role:

1. What are the demographic data profile and attitudes of TAEO classroom participants, based upon the information collected?
2. What are the perceptions of participants about the curriculum used and the instruction provided by facilitators at 3 months, 6 months, 12 months, and more than 1 year after completing the program?
3. What are the primary learning strategies of participants attending business-training sessions?
4. What are the positive and/or negative perceptions of students who have attended the TAEO business training program?
5. What are the perceptions of facilitators compared to those of students of why participants enroll in a TAEO training program?

Description of Study and Procedures

The purpose of this research is to study participants who enrolled in Tulsa Association of Enterprise Opportunity (TAEO) business training program. Additionally to gather information related to their perceptions of benefits or weaknesses related to curriculum utilized and instruction provided by volunteer facilitators. This study will be a descriptive study. This descriptive study will also describe

the demographics and learning strategies of students attending TAE0 class sessions. This will involve investigating the relationship between participants in the program and facilitators.

Definitions

Adult - Someone who has left the role of full-time student (the principal social role of childhood and adolescence) and assumed the role of worker, spouse, and/or parent. An adult performs socially productive roles and has assumed primary responsibility for his or her own life. (Darkenwald & Merriam, 1982, p. 8)

Affirmative Action - A policy or a program that seeks to redress past discrimination through active measures to ensure equal opportunity, as in education and employment. (Pickett, et al., 2000)

African Americans: referred to as Blacks, Colored, Negroes, and Afro-Americans.

Business Enterprises - Customarily take one of three forms: individual proprietorships, partnerships, or limited-liability companies or corporations (Business Organization Encyclopedia Britannica, 2004).

Economic Empowerment - The process of making it easier, practical, and possible for a person or group to produce, market, and distribute goods and services to the marketplace.

Empowerment - Individuals and groups are freed from oppression and able to participate equitably (Fellenz & Conti, 1989, p. 21).

Entrepreneur - One who manages, organizes, and assumes the risk of a business or enterprise.

Historically Underutilized Business Zone (HubZone) - An empowerment contracting program, which receives contracting preferences for small businesses that are

located in rural and urban areas.

Jim Crow - The systematic practice of discriminating against and segregating Black people, especially as practiced in the American South from the end of Reconstruction to the mid-20th century (Pickett, et al., 2000).

Lifelong Learning - The concept that education is a process that continues in one form or another throughout life and that its purposes and forms must be adapted to the needs of individuals at different stages in their development. (Darkenwald & Merriam, 1982, p. 2)

Self-Directed Learning - A learning activity that is self-planned, self-initiated, and frequently carried out alone (Knowles, 1975, p. 18).

TAE0 - Tulsa Association of Enterprise Opportunity business training program.

Training - Organized activity or instruction to increase people's competence in learning. It is teaching people how to learn (Smith, 1982).

CHAPTER 2

REVIEW OF THE LITERATURE

Societal Impact on Adult Participation in Education

The value system of the United States (U.S.) directly shapes adult education and aids in maintaining the status quo. In fact, most people use education to preserve the status quo, rather than to bring about change or address inequities. It is important to remember that society, historically, has provided inferior education for Blacks by imposing laws benefitting Whites, who make up the dominant culture (Quarles, 1987, p. 193). One of the aims of the dominant culture has been to ensure that Blacks feel inferior, unable to achieve or compete for wealth in America (Horie, 1991, p. 13).

In the field of adult education, what learners want to learn, what is offered to them, and the ways in which it is learned is greatly influenced by the nature of the society at a particular time (Merriam & Cafferella, 1999, p. 5). "Adult educators have frequently engaged in a largely adaptive practice with a focus on bringing learners into conformity with mainstream roles and expectations" (Heaney, 1996, p. 7). Martin Luther King, Jr., in 1964 stated that "it is precisely because education is the road to equality

and citizenship that it has been made more elusive for Negroes than many other rights."

When differences in educational achievement are reported for different ethnic groups, the differences in income and wealth often contribute to ethnic differences. In 1995, for example, more than 21.5% of all White families but only 13.3% of all Black families and 12.7% of Hispanic families earned more than \$50,000 annual income; this was 25% above the national median of \$40,611 (United States Bureau of Census, 1997, p. 469). Families not identified earned less than \$50,000 annual income.

In light of this, it is crucial that educators understand that "adult readiness to learn and barriers preventing it . . . can be understood in terms of societal processes and structure, institutions processes and structures and individual consciousness and activity" (Rubenson, 1998, p. 259).

The participation rate in adult learning programs in America is impacted by demographics, the global economy, and technology (Merriam & Caffarella, 1999, p. 22). Two of the most often cited reasons for adults who are not participating in continued learning are lack of time and money (p. 56). Therefore, members of these groups tend to be

under-represented at the highest levels of educational attainment. A trend of the Twenty-First Century observed by Naisbitt and Aburdene (1990) is that:

Even as our lifestyles grow more similar, there are unmistakable signs of a powerful counter trend: A backlash against uniformity, a desire to assert the uniqueness of one's culture and language. . . . Outbreaks of cultural nationalism are happening across the globe. (p. 119)

Knowledge, ideas, and productivity are interrelated. The lack of training and education of African Americans contributes greatly to their decreased human capital capacity. Human capital is the knowledge and skills that people acquire through education, business training, and self-teaching (Miller & Clinton, 1999, p. 19). It is apparent in America that social justice is equated with economic opportunity; therefore, it is essential that the African American community promote education in the areas of economic independence and self-help.

Economic development that influence participation of African Americans and other minorities in the U.S. can be explained by viewing five primary concepts. Those five concepts are (a) capitalism, (b) slavery, (c) culture attributes, (d) economic development and (e) economic growth.

Capitalism

America's history related to capitalism is stained with bloody acts of genocide, such as the extermination of the native Indian population, the capture and forced servitude upon Africans, and the servitude of indentured servants and the devastation of their economic structure (Ivanov, 1985, p. 30). The term capitalism is derived from the notion that capital goods are under private, rather than government, ownership (AmosWeb, 2004c). Capitalism is an economic system characterized by private or corporate ownership of capital goods; by investments determined by private decision; and by prices, production, and the distribution of goods determined mainly by competition in a free market (Merriam-Webster Online Dictionary, 2004).

There is an abundance of research documenting the economic system in the United States. It is important that the established framework on which society's economics has been built be understood in the exploration of avenues in which participation in society is granted to all, no matter what the religious, ethnic, or racial background of the person. As noted in the Declaration of Independence:

We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are

Life, Liberty and the pursuit of Happiness.

Everyone should be granted the same rights and opportunities, based on abilities instead of racial groupings. Status in America is measured in economic terms, and it is necessary that society is mindful of the barriers that have existed and continue to exist for minority groups striving to acquire more capital.

Capitalism in corporate America served the process of industrialization well. Corporations, which controlled large amounts of surplus value, became the concentration for investment of financial capital (Gabriel, 2003, p. 6). Concentration of financial capital within the capitalist corporations allowed America to support huge masses of industrial wage laborers.

The growth in industrial production stimulated rapid economic growth in the Northeastern part of the United States during the mid to late 19th century. The rapid growth of capitalism and the capture by capitalist corporations of financial capital led to the rapid decline of alternative forms of production, appropriation, and distribution of value. (p. 6)

During this period, self-employed artisans declined in a wide range of markets and were replaced by the new and growing capitalist corporations (Laukkanen, 2000, p. 2). Capitalist corporations alienated many minorities, making it

difficult for them to participate in business ownership at any significant level that would have an impact on the community.

Most of the small corner stores located within many black communities are owned and operated by people who live outside of the community, resulting in neighborhood dollars being removed from circulation within the community and finding their way into other local economies. (Wallace, 1993, p. 24)

In a free enterprise economy, economic forces flow from ownership of resources. Lack of such ownership means a lack of income-earning resources and organized enterprise to create jobs for African Americans. In the U.S. capitalist society, African Americans are under-represented in entrepreneurship. Although strides are being made to promote learning and entrepreneurship, barriers continue to impede the progress of African Americans striving to grasp wealth in America. This is largely due to the fact that the value system in the U.S. is based on the political and economic structure of capitalism, which is controlled by the dominant group.

Impact of Slavery

Slavery was a labor source during the 1700's - 1800's that served as the primary economic base for Southern states in America. The impact that slavery had on African people is

astounding:

By conservative estimates, upward of fourteen million Africans were imported into the Atlantic slave trade. For every African that reached these shores alive, four died in the machinery of slavery at one end or the other of the traffic or in the dreadful Middle Passage. That's at least sixty million people lost from West Africa in less than four hundred years - genocide on scale unmatched in recorded history. (Walker, 1979, pp. 43-44)

During the 1800's there were some free slaves in the United States. Slaves who had been freed realized the importance of having a voice in society, and as a result the first Black newspaper was established. Freedom's Journal was founded by Presbyterian ministers Samuel Cornish and John Russwurm in 1827 (Franklin & Moss, 1994, p. 164). The Freedom's Journal headline stated that the paper was devoted to the improvement of the "Colored" population. It served as an important source of abolitionist opinion and covered regional, national and international news from the Black perspective. To encourage Black entrepreneurship, it featured biographies of renowned Black figures such as Paul Cuffee, a Black Bostonian who owned a trading ship staffed by free Black people (Donald & Walker, 1971, p. 1). The Freedom's Journal provided a positive Black entrepreneurial role for the community.

Although the Civil War of 1861-1865 had ended slavery, the most shameful system of human exploitation developed rapidly in southern states following this war (Ivanov, 1985, p. 9). Southerners created an economic, civic, and legal base structure designed to turn former slaves into sharecroppers with no rights. Blacks were forced to continue to work on cotton plantations in the southern states, in conditions of servitude (p. 10).

It is important to note that the abolition of slavery was a forced measure and not a constitutional measure (Ivanov, 1985, p. 10). Slavery made the U.S. economy strong; slavery was a degrading system of the U.S. economy and its relationship among people; it had produced illiteracy, savagery, and moral corruption (p. 41). To illustrate this point further, as a result of slavery huge armies survived; armies were used to keep slaves in line. The slave owners hired people in positions of overseers and slave drivers. The educational attainment of individuals hired did not differ much from that of slaves (p. 41). It was asserted that Blacks were an inferior race and destined to occupy subordinate positions (Franklin & Moss, 1994, p. 189). George Sawyer shared his point of view by stating that:

The social, moral, and political, and the physical history of the Negro race bears

strong testimony against them; it furnishes the most undeniable proof of their mental inferiority. In no age or condition has the real Negro shown a capacity to throw off the chains of barbarism and brutality that have long bound down the nations of that race; or to rise above the common cloud of darkness that still broods over them. (Franklin & Moss, 1994, p. 190)

African Americans continue to struggle to rise above the perceived inferiority of their culture. One of the ways in which they attempt to accomplish this is through education. Many African Americans believe that education is an integral component in their quest for economic advancement.

During the nineteenth century lynchings, segregation, political disfranchisement, and economic impoverishment were rampant (Freire, 1970, p. 6). Discriminatory laws such as Jim Crow laws made it impossible for Blacks to participate in society fully. By 1900, the term Jim Crow referred to racist laws and actions that deprived African Americans of their civil rights by defining Blacks as inferior to Whites and destined to serve in subordinate roles (Franklin & Moss, 1994, p. 189). The story of survival of African Americans is one of great courage. Such a story is unfolding in Tulsa, Oklahoma, now.

One of the first laws passed in the state of Oklahoma

in 1907 was the Jim Crow law providing for "segregated public transportation and a penalty for disobedience" (DeWitty, 1997, p. 32). The law was sanctioned to keep Blacks in their place. Following World War II, Tulsa had revoked Jim Crow laws banning Blacks from shopping in south Tulsa. The revoking of these laws resulted in a shift in commerce from north Tulsa to south Tulsa, contributing to a drastic depletion of circulation of money in the Black community (Butler, 1991, p. 224). As a result, the north Tulsa community has never recovered from the loss of capital investment and expenditures that would have circulated back into the community.

It is ironic that while civil rights gains were being made, the self-sufficient economic infrastructure of Black America was being eroded. Small Black firms, the backbone of the racially localized Black economy, could not compete with the newly integrated, low-priced, large-volume department stores, supermarkets, fast food chains, and shopping centers. Many Black businesses became casualties of racial progress (Woodson, 1987, p. 19).

The ideas of Myles Horton, founder of the Highlander Folk School in Tennessee in 1932, sought to reduce the dependency of people by better preparing them for

participation in democracy. The school of Highlander worked with local people as they attempted to improve their own communities and to solve the problems, which originated from the ubiquitous conflict situation in the daily lives of the poor (Conti, 1977, p. 38).

Cultural Attributes

For centuries Blacks in the U.S. have been depicted in all institutions as somewhat less than human (Pinkney, 1984, pp. 58-59). In the past many Whites have argued that slavery was not only the natural lot of Blacks, but the most beneficial state of existence for them (Franklin, 1993, p. 31). When some groups possess cultural attributes, those attributes that are viewed as favorable such as being white in America tend to enhance the opportunity of a person in an environment where market exchange is a major aspect of social life. When this occur it would be expected for this to become known to members of the culturally dis-advantaged group.

The "new" cultural variant of the human capital theory presumes a persistence of market-valued cultural differences that is at odds with the conception of competition that undermined the theoretical persistence of discrimination. (Darity & Williams, 1985, p. 257)

Culture encompasses a host of things such as ethnicity,

language, religion, and social structure. An observation made by Paulo Freire (1970) asserted that "as the oppressors dehumanize others and violate their rights, they themselves also became dehumanized" (p. 38). Humiliation of Blacks continues in the U.S. toward a rigidly imposed color line, dominated by Black and White relationships (Franklin, 1993, p. 6).

Enacted Laws that Influence Behavior

Throughout history laws have been enacted; laws tell what kind of human behavior society values, what it permits, what it encourages, and what it prohibits (Scheiber, et al., 1976, p. 177; Stepto, 2003, p. 246;). On May 29, 1865, President Andrew Johnson, a Democrat and slave owner from Tennessee announced a Reconstruction program; his plan served as a period of reconstituted slavery for ex-slaves (Franklin, 1994, p. 226). The Reconstruction period in U.S. lasted from 1862-1877, it attempted to resolve the issues of the American Civil War when both the Confederacy and its system of slavery were destroyed (Reconstruction, 2006, para. 1). It did not matter where one lived during this period, those who were Black experienced some form of discrimination in America. For instance, in Mississippi, Blacks were denied the right to purchase or even rent land

(Miller, 1988, p. 112). In South Carolina, Blacks needed a special license to hold any job except that of field hand. Most state codes denied Blacks the right to purchase or carry firearms and to assemble after dark. "Any Black determined to be idle could be arrested and put to work on a state chain gang, or auctioned off to a planter and forced to work without pay for as long as a year" (p. 112).

On February 24, 1868, the House of Representatives voted to impeach President Johnson, because he refused to cooperate or compromise over Black rights and the reconstruction of Southern state governments (Constitutional Rights Foundation, 1998, p. 4).

During the 1890's Black Code laws, which were also known as Jim Crow laws, were passed, depriving African Americans of the right to vote through poll taxes, grandfather clauses, literacy and character tests. "The term Jim Crow originated in a song performed by Daddy Rice, a white minstrel show entertainer in the 1830s. Rice covered his face with charcoal paste or burnt cork to resemble a black man, and then sang and danced a routine in caricature of a silly black person (Davis, p. 1)." In the 1896 Plessy vs. Ferguson case, the Supreme Court ruled that racial segregation in public facilities was constitutional, thereby

establishing the separate-but-equal doctrine, that lasted for 58 years (DeWitty, 1997, p. 6). The separation of the races reinforced the status of Negroes as second-class citizens, isolated from the economic and social mainstream (King, 1964). Jim Crow in the U.S. came to personify the system of government sanctioned racial oppression and segregation (Educational Broadcasting Corporation, 2002).

Karl Marx an economist, philosopher, and revolutionist during the 1800's, believed that "philosophers have only interpreted the world in various ways; the point is, to change it" (Horie, 1991, p. 106). Nonetheless, the ability of individuals to change the world may be restricted by laws regulating such an endeavor (p. 106).

Democracy's Impact on Economies and Minority Groups

Racial signifiers that have been used to mark the difference between Blacks and non-Blacks have advantaged European ethnic immigrants in the U.S. (Banks, 1995). By the late 19th century, rigid and racist ideas about the inherited characteristics of different racial groups were codified in established social science in the United States. Not only were groups of color regarded as inherently inferior, the various White ethnic groups were perceived as different races with some inferior to others (p. 20).

Progress for African Americans

In 1865 The Freedmen Bureau was created to assimilate former slaves into the economic system and to establish schools for former slaves (Stepto, 2003, p. 19). Most freedmen had no education, and they were eager to learn. Additionally, the bill provided for the distribution of land to Freedmen. The Freedmen Bill helped ex-slaves obtain food, clothing, and jobs, and it also helped poor White people obtain medical care (Franklin & Moss, 1994, p. 226).

During the early summer of 1866 Congress passed the first Civil Rights Bill. This bill conferred citizenship upon African Americans, giving them the same rights as Whites (Miller, 1988, p. 115; Stepto, 2003, p. 20). Nevertheless, it failed to protect African Americans in southern states. The Fourteenth Amendment to the constitution was adopted on July, 28, 1868. This Amendment guaranteed African Americans due process and equal protection under the law (Stepto, 2003, p. 21).

However, it was not until 1954 that Blacks were allowed to attend public schools with Whites. Four similar cases that became a class action suit, under the name Brown vs. Board of Education, paved the way for education for African Americans (Quarles, 1987, p. 277). In these cases the U.S.

Supreme Court ruled unanimously that racial segregation in public schools violated the Fourteenth Amendment to the U.S. Constitution, which stated that no state may deny equal protection of the laws to any person within its jurisdiction. The Court declared separate educational facilities to be inherently unequal, thus reversing its 1896 Plessy vs. Ferguson ruling (Franklin & Moss, 1994, p. 262). The Brown vs. Board of Education decision implied that segregation was not permissible in any public facilities.

In the state of Oklahoma, African American students had been barred from professional and graduate schools (Franklin & Moss, 1994, p. 61). In an effort to force states to meet the test of equality, in 1948 the U.S. Supreme Court ordered the university of Oklahoma Law Schools to enroll Ada Sipuel. The university was to provide her with a legal education, which was equal to that received by White students under the equal protection clause of the Fourteenth Amendment. Two years later in 1950, the University of Oklahoma was ordered to desist from segregating Mr. McLaurin, a graduate student who had been forced to sit in a separate area that was for Colored's only (Quarles, 1987, p. 276).

During the Civil Rights movement of the 1960's, the Black church laid the foundation for new approaches to

community empowerment (Woodson, 1987, p. 55). The church provided spiritual and material relief for African Americans (Franklin & Moss, 1994, p. 231). The Civil Rights Act was signed in 1964 by President Lyndon Johnson (Stepo, 2003, p. 50). The Civil Rights Act gave the federal government a great deal of power, enabling it to prosecute discrimination cases in employment, voting, and education (p. 50). The bill was intended to end discrimination based on race, color, religion, or national origin. Although significant strides were made during the Civil Rights movement, African Americans still remain second-class citizens in the eyes of many White Americans.

It is worthy to note that the groups with the lowest level of unemployment are Japanese Americans (Woodson, 1987, p. 35). Japanese Americans are also the group with the highest level of business ownership. Black Americans, on the other hand, have the highest unemployment rate and the lowest level of business ownership. It is well documented that unemployment differential exists across ethnic households. African Americans, with the possible exception of the Mexican Americans, remain the most materially disadvantaged major group in the U.S. (Scheiber, Vatter, & Faulkner, 1976, p. 462).

The statement that "all human freedom is determined by economic institutional structures" (DeWitty, 1997, p. 36) is as an appropriate introduction to the economics and politics of Greenwood Business District, a community developed as a result of segregation and Jim Crow laws. Jim Crow laws promoted White supremacy and the suppression of Black rights (Johnson, 2002, p. 72). Blacks remain oppressed because of capitalism and because racial oppression is enormously profitable (Horie, 1991, pp. 101-102).

History and Economics of Greenwood District

Because of racial hostility, Blacks in Tulsa were forced into economic development as a means of survival (Butler, 1991, p. 203). Bayard Rustin noted that "the economy is the bone. The social institutions are the flesh and the political institutions are the skin which grows on the flesh and bone" (DeWitty, 1997, p. 36).

Only within their own African American business community were individuals able to obtain work in skilled labor jobs (Butler, 1991). The first business structure built by Blacks in Tulsa was built around 1912; it was a three-story brick building (p. 205). Businesses established among African Americans in Tulsa, Oklahoma, during the 1900's were small and service-oriented. Some businesses

established were dry cleaners, hotels, theaters, shoe shops, barbershops, restaurants, and nightclubs (p. 205). In 1920, Greenwood was a thriving section of town; Blacks were very entrepreneurial. During this period, African Americans were not allowed to operate business enterprises in the major enterprise districts of Tulsa; in fact, they were not even welcomed as customers in the White business districts. Blacks could only hold positions as common laborers, domestic workers, or service related jobs, limiting their employment opportunities (p. 205). The pervasive attitude that existed among members in the White community regarding the wealth in the Black community was that Blacks were an economic problem (p. 209).

"Afro-Americans throughout the country resented the fact that regulations in the form of Jim Crow laws in the South and informal segregation in the North excluded them from the overall market" (Butler, 1991, p. 71). Jim Crow laws contributed greatly to an economic detour experienced by Blacks. A barrier such as segregation prohibited marketable interaction in Tulsa. As a result, Blacks in Tulsa developed their own business district. Scott Ellsworth (1982) vividly describes the Greenwood Business District, built by the Black community in Tulsa, Oklahoma:

The first two blocks of Greenwood Avenue north of Archer were known as "Deep Greenwood." It comprised the heart of Tulsa's black business community, and was known by some as the "Negro Wall Street"... Two- and three-story brick buildings lined the avenue, housing a variety of commercial establishments, including a dry goods store, two theaters, groceries, confectionaries, restaurants, and billiard halls. A number of Black Tulsa's eleven rooming houses and four hotels were located here. "Deep Greenwood" was also a favorite place for the offices of Tulsa's unusually large number of black lawyers, doctors and other professionals. (pp. 15-16)

Although good intentions were expressed by Blacks, the creative entrepreneurial activities of Blacks along with the dream of homes and "good living" died in the ashes of the 1921 Tulsa race riot. Scott Ellsworth termed this period as "Death in a Promised Land" (Butler, 1991, p. 209).

Being aware of historical challenges and barriers experienced by minorities is crucial for educators. If educators aim to provide learning opportunities to a diverse population, they must embrace the possibilities that exist for change in America. Challenges and barriers experienced by Black Americans still exist.

When legally sanctioned segregation ended, the African American community became consumers in a desegregated market. Additionally, White suppliers began to stop supplying Black businesses with products. The opening of the

Tulsa economy provided Blacks with a choice as to where they would spend their money, resulting in the depletion of money in the Black community. Self-sufficiency of Blacks begun to erode. Left adrift, small, often undercapitalized, sometimes marginal, African American businesses disappeared in the free market (Johnson, 2002, p. 180).

In Tulsa, Oklahoma, on February 28, 2004, it was reported by KTUL-TV anchor Yvonne Harris that approximately 80% of businesses employ 10 or fewer people in Tulsa, Oklahoma. This is a strong indicator that small businesses have a big impact on job creation. Besides playing an economic role, small businesses because of their unique economic and organizational characteristics play a social and political role in employment creation, in income generation and in helping to foster change. The goals and purpose of adult education as noted by Merriam and Brockett (1999) are:

First, there is the absence of any explicit moral or religious purpose, although Apps (1985) does note that this was an aim of adult education in early America. Second, personal growth and development (including liberal education) and occupational and career-related education have been constant goals of modern adult education. Third, the stability of personal and occupational goals contrasts somewhat with the political and civic-related purposes . . . while preserving the democratic society is still a powerful

rationale for much of adult education
A fourth observation is the recognition in
the more recent typologies of the growing
prominence of institutions, especially
business and industry, and their focus on
training and human resource development. (p.
22)

According to Smith (1982) "Education calls people forth
to change" (45)." As noted by Merriam & Brockett (1997)
"More often than not, adult education in North America
serves to socialize adults into changing circumstances,
allowing them to 'fit' into a changing but basically
democratic-capitalist social structure" (p. 92).

Learning and Entrepreneurship

Business training programs endeavor to provide adult
learners with progressive comprehension of a body of
knowledge that will help them acquire business management
skills or better equip them for participation in business
ownership and community life. The Tulsa Association of
Enterprise Opportunity (TAE0) program is a business training
entrepreneur program in Tulsa, Oklahoma, that was
established on June 10, 2001. The initial stage of the TAE0
program evolved out of the recognition of the fragmented
delivery of business development services throughout the
city and county of Tulsa. The program was organized in an
effort to bring back avenues to Black businesses that were

lost in the 1920s. The program promotes community linkages among residents, educators, businesses, professionals, and local government. The mission of TAEO is to provide a comprehensive program for learning entrepreneurial skills. The program is sponsored by a variety of association members. Educational organizations include Tulsa City-County Library/Business Technology Department and Oklahoma State University-Tulsa. Nonprofit agencies committed to assisting low-income people improve their quality of life are Community Action Project of Tulsa County and Service Corporation of Retired Executives. Church organization membership consists of Greenwood Christian Center. The taxing authority membership is with the Internal Revenue Service. Private industry members are Bank of Oklahoma, F&M Bank, Edward Jones Investments, Petty and Associates, The Owens Group, and WorldCom. Association members believe that the only way to build the community is to give back to the community. The TAEO program was designed to break down traditional barriers found in business ownership among African Americans and to promote entrepreneurship. The cost to attend the program is \$50.00 for a 15-week session.

The educational environment in which the TAEO program functions requires that participants gather information from

a variety of sources, organize it, and use it to complete a business plan; each participant is provided a workbook, which outlines the topics of instruction. The TAEO committee members recruit volunteer facilitators with the desired knowledge and expertise in curriculum areas to facilitate instruction. Adult facilitators have a desire to assist participants in developing entrepreneurial skills.

One of the primary reasons for establishing the TAEO program was to stimulate entrepreneurship and self-sufficiency among African Americans. Other reasons included providing entrepreneurial learning opportunities to assist minority individuals in seeking affordable entrepreneurship training and making available access to start-up funding. The likelihood that positive and desirable learning related to learning itself will accrue from the educational experience of participants increases to the extent that the experience fosters an inquiring mind and openness to change. This results in understanding of self, especially of self as learner and of the learning processes. According to Smith (1982):

These residual effects of educational activity are most likely to accrue when educators take into account the characteristics of adult learners and the conditions under which they learn best, pay attention to how learning occurs as well as

to what is being taught, encourage application of what is learned, and employ established subject matter areas as gateways to understanding the nature and potential of knowledge itself and for acquiring the skills of inquiry. (pp. 58-59)

Tulsa Association of Enterprise Opportunity

facilitators serve as business mentors and resources for participants during the 15-week period. Business topics covered by TAEO facilitators include (Gilkerson & Paauwe, 1998, pp. iv-vi):

1. The World of Business
2. Defining Your Dream
3. Finance the Dream
4. The Goal Train
5. Pricing Your Products and Services
6. Finding Your Market
7. Managing Your Cash Flow
8. The Business of Business
9. Managing Your Records
10. Understanding Financial Statements

Additional topics covered during the program are:

11. Business Plan Development
12. Tulsa City-County Library
13. Accessing Resources
14. IRS Small Business
15. Helping Your Market Find You

Residents in Tulsa, Oklahoma who meet low to moderate income guidelines are given an opportunity to take advantage of TAEO business training that affords them the opportunity to acquire knowledge that will help them succeed in business.

Entrepreneurial Education for Social Action

Social action is about achieving equality and justice. Social action supports ordinary people's right to be involved in the changes that affect them. An entrepreneur is a person who organizes, operates, and assumes the risk for a business venture. Becoming an entrepreneur by starting a business can be a rewarding but yet a demanding and complicated process. Success in the process requires having good solid information and continued learning and development of entrepreneurial skills. Entrepreneur training provided by TAE0 is seen as allied to the pursuit of social justice.

Linking adult learning into the total framework of social and political history seeks to inspire as well as conspire toward building a more democratically participatory world while meeting the needs of the learner. Historically, small business ownership has been an important path by which ethnic, racial, and religious minorities in the United States have overcome social and cultural disabilities and have entered the "so-called mainstream" (Aronson, 1991, pp. 76-77).

The idea of progress for African Americans must take into account an understanding of both history and social

action. Mezirow (1991) assigns adult educators a crucial role in perspective transformation. "Every adult educator has a central responsibility for fostering critical reflection and transformative learning" (p. 124).

Mezirow maintains that adult educators have a professional obligation to become skilled in the strategies and tactics of social action education and to share this expertise when possible. Adult educators share a rich body of experience and a proud professional legacy from community development and social action education. "Transformative learning involves a change in behavior . . . that results in transformation for an individual. The transformation theory involves meaning schemes, which are specific knowledge, beliefs, value judgments, or feelings involved in making an interpretation" (Mezirow, 1991, p.5).

There is much that can be learned from social action educators like Myles Horton, founder of the Highlander school, who devoted himself to working with oppressed groups throughout the entire process of transformation including taking collective political action. From the labor uprising of the 1930's, through the Civil Rights movement of the 1960's, to present day, the Highlander school has remained a powerful and controversial presence. Horton has "been beaten

up, locked up, put upon, and railed against by racists, toughs, demagogues and governors. But for more than 50 years now, he has gone on with his special kind of teaching-- helping people to discover within themselves the courage and ability to confront reality and change it" (Mayers, 1990, p. 1). Highlander methods are an objective social approach to problem-solving (Adams, 1975, p. 207).

Adult Learning

The process utilized by TAE0 involves adult learning principles. When people have the opportunity to learn by taking some initiative and perceiving the learning in the context of their own life situations, they will internalize more quickly, retain more permanently, and apply more confidently (Knowles, 1992, p. 11). Adult learning of this type is grounded in the concepts of (a) andragogy, (b) self-directed learning, (c) learning how to learn, (d) real-life learning, (e) learning strategies, and (f) entrepreneur training.

Andragogy

In 1968, Malcolm Knowles proposed a new label, andragogy, and a new technology of adult learning to distinguish it from pre-adult schooling (Merriam & Cunningham, 1989, p. 351). He defines andragogy as the "art

and science of helping adults learn" (Knowles, 1980, p. 43). Knowles (1970) first defined andragogy as an emerging technology for adult learning (p. 58). Andragogy is an adult learning model used to explain the teaching-learning process for an adult that is contrary to pedagogy, which is a term that pertains to helping children learn. The six core principles of andragogy are noted by Knowles (1998, p. 3):

1. The learners' need to know.
2. Self-concept of the learner.
3. Prior experience of the learner.
4. Readiness to learn.
5. Orientation to learning.
6. Motivation to learn.

In view of these principles one becomes cognizant that instruction for adults should focus more on the process and less on the content being taught.

Self-Directed Learning

Self-directed learning is a process by which adults take control of their own learning, locate appropriate resources, set their own learning goals, and decide which learning methods to use and how to evaluate their progress (Knowles, 1975, p. 18). Adult learners take control of their learning, thus managing the learning process. Knowles' five-step model of self-directed learning consists of:

1. Diagnosing learning needs.
2. Formulating learning goals.
3. Identifying human and material resources

- for learning.
4. Choosing and implementing appropriate learning strategies.
 5. Evaluating learning outcomes. (p. 18)

"One of the major goals of adult learning is to enable students to be lifelong, self-directed learners" (Merriam & Caffarella, 1999, p. 288). Self-directed learning involves the independent pursuit of learning. Adult learners take control of their own learning, locates appropriate resources, sets their own learning goals, and decide which learning method to use and how to evaluate their progress (Knowles, 1975, p. 18). Self-directed learning reflects how the adult learner internalizes learning and usually takes place in association with various kinds of supporters, such as instructor, minister, family members, mentors and tutors. Adult learning theory related to entrepreneurial training for minorities relate to what Malcolm Knowles in 1968 identified as andragogy.

Self-directed learning reflects how the adult learner internalizes learning. Self-directed learning develops as learners assume responsibility for the planning and directing of their learning course (Tough, 1967). "Self-directed learning usually takes place in association with various kinds of helpers, such as teachers, tutors, mentors, resource people and peers" (Knowles, 1975, p. 18).

Knowles (1998) describes two concepts of self-directed learning. The first is self-directed learning as self-teaching in which learners have power over all mechanical aspects and approaches of their learning processes. The second is contemplating self-directed learning as personal autonomy or taking control of the goals and purposes of learning and assuming ownership of learning (p. 135).

Learning How to Learn

Learning how to learn is "the process of possessing, or acquiring, the knowledge and skill to learn effectively in whatever learning situation one encounters" (Smith, 1982, p. 19). Adults learn in formal and informal environments. Learning how to learn involves the three sub-processes of planning, conducting, and evaluating learning activities (Smith, 1982, p. 6). Planning describes how adult learners identify their needs and set goals as they select resources and strategies (p. 6). Conducting involves adult learners as they learn how to negotiate the selected procedures and resources while learning how to give and receive feedback (p. 6). Evaluating illustrates how adult learners measure the extent to which their goals have been met and how to proceed with follow-up activities (p. 6). The assumption is that the learner is immersed in the process to meet learner

needs.

There are three components supporting ideas of learning how to learn: learner needs, learning styles, and training (Smith, 1982, p. 17). Learners need a general understanding of what it is they need to know and what they need to be able to do for success in learning. The learner's style is a person's highly individualized preferences and tendencies that influence one's learning. Training involves an organized activity or instruction to increase people's competence in learning. "When people have the opportunity to learn by taking some initiative and perceiving the learning in the context of their own life situations, they will internalize more quickly, retain more permanently, and apply more confidently" (Knowles, 1992, p. 11).

Real-Life Learning

Real-life learning consists of learning experiences stemming from the framework of the adult learner's realities. Real-life learning is learning what is "relevant to the living tasks of the individual in contrast to those tasks considered more appropriate to formal education" (Fellenz & Conti, 1989, p. 3). The learner becomes the "education agent" and sets personal learning agenda, goals, and objectives and identifies resources to acquire new

knowledge to deal with real-life issues (Harris, 2003, p. 24).

Real-life learning is problem solving learning that may not be resolved through academic learning. Thus the phrase "real-life learning" has been used to distinguish typical adult learning from the academic learning of formal situations that is usually spoken of as studying or educating (Fellenz & Conti, 1993, p. 4). "Such learning involves problem-solving foci, which are not encountered merely on an individual basis reminiscent of formal education practice" (Sternberg, 1990, p. 40).

There are differences in real-life learning problems and problems in academia. Sternberg (1990) stated that real-life learning requires adults to (a) recognize problems in the real world, (b) define those problems, (c) accept the unstructured and decontextualized nature of the problems, (d) assess the relevance of the information available, (e) view the problems from multiple perspectives, (f) receive feedback about what is right and wrong, and (g) emphasize given individual problem solving (pp. 39-40). "The real-life learning tasks of adults are distinct for each individual, seldom follow a clear pattern, defy measurement, and often are so episodic in nature that beginnings, patterns and

outcomes are impossible to define" (Fellenz & Conti, 1989, p. 4).

Learning Strategies

Learning strategies are those techniques or specialized skills that a learner elects to use to accomplish a specific learning task (Conti & Fellenz, 1991, p. 64). Learning strategies tend to focus on solving real-life problems involving metacognition, memory, motivation, resource management, and critical thinking strategies rather than on "skills in note taking, outlining, and test passing" (Fellenz & Conti, 1989, p. 4). The research with learning strategies and its five learning strategy categories resulted in the identification of three distinct learning strategy groups (Conti & Kolody, 1999). The three distinct groups were identified as Navigators, Problem Solvers, and Engagers. Navigators are focused learners who chart a course for learning and follow it (p. 9). Problem Solvers are critical thinkers who rely on a reflective thinking process, which utilizes higher order thinking skills (p. 11). Engagers are passionate learners who love to learn, learn with feeling, and learn best when they are actively engaged in a meaningful manner with the learning task (p. 13). Several studies confirm the fact that these three groups are

prevalent in adult learning environments.

Navigators

"Navigators are focused learners who chart a course for learning and follow it" (Conti & Kolody, 1999, p. 9).

Planning and a strong sense of purpose identify both these learners and their utilization of learning strategies.

"Navigators like to be presented the 'big picture' first, so they know what is expected. Then they plan their learning schedule according to deadlines and the final expected result" (p. 9). Navigators depend on learning strategies, which involve the use of planning, attention, identification, critical use of resource, and testing assumptions (p. 9).

Analysis of qualitative data revealed that Navigators desire deadlines, distinct expectations, prompt feedback, structure, and schedules in order to learn best (Conti & Kolody, 1999, p. 11), "Navigators become easily frustrated and impatient with a casual approach to teaching and can perceive a relaxed atmosphere as an ill-designed time waster which is lacking in purpose" (p. 11). Once the course is charted, Navigators want to continue on this path with minimal distractions and maximum feedback.

Problem Solvers

Problem Solvers utilize critical thinking skills, particularly in the areas of testing assumptions, generating alternatives, and conditional acceptance. Problem Solvers test assumptions to evaluate the specifics and generalize ability within a learning situation; they generate alternatives to create additional learning options. They are also open to conditional acceptance of learning outcomes while keeping an open mind to other learning possibilities. (Conti & Kolody, 1999, p. 12). Problem Solvers are open to alterations and changes in their learning plans and are continually assessing their own learning process as a result (p. 12).

Problem Solvers are best served educationally in an environment that "promotes experimentation through practical experience and hands-on activities" (Conti & Kolody, 1999, p. 13). Problem Solvers think in a divergent and innovative manner and do not respond well to rigidity or conformity in the classroom (p. 13).

Engagers

"Engagers are passionate learners who love to learn, learn with feeling, and learn best when they are actively engaged in a meaningful manner with the learning task" (Conti & Kolody, 1999, p. 13). Engagers enjoy the learning

process and derive personal satisfaction from interaction with others. The ability to collaborate with others in learning tasks is seen as advantageous and motivating to Engagers (p. 14). Engagers are influenced heavily by the affective domain when learning. They evaluate learning activities based on possible enjoyment and reward. "If Engagers have begun a learning activity that they find rewarding or enjoyable, they will completely immerse themselves in the activity to be able to fully experience the joy or satisfaction of a job well done" (p. 14).

Engagers desire instructors "who focus on learning rather than on formal evaluation and who encourage involvement in projects based on individual interests" (Conti & Kolody, 1999, p. 15). Engagers also desire the development of a personal relationship with their instructor. The initiation of group work is particularly effective in involving Engagers in class work because it allows for greater interaction with other students (p. 15).

Entrepreneur Training-Vehicle for Change

Without the option of entrepreneurship, many individuals would be limited to dead-end, minimum wage jobs, despite their strong ambition and marketable skills (Greene & Pryde, 1990, pp. 1-3). All adults find themselves in

specific situations with respect to their work, their recreation, their family-life, educational endeavors, and their community-life (Lindeman, 1926/1989, p. 6).

Entrepreneurship can be a wonderful opportunity for individuals who are pursuing their dreams of personal improvement or who have a new idea or product that would benefit consumers.

Individuals seeking entrepreneurship may do so because they believe it is an avenue in which they can obtain work that is personally rewarding, will provide them with enough money to support their families, and will work around their personal circumstances. Self-employment can provide quality jobs for people with situations that are not easily accommodated in the traditional workforce--people with disabilities, single parents, and people with limited education, work experience, or health restrictions may obtain suitable income through entrepreneurship.

A body of research indicates that adults are often motivated to participate in learning activities due to changes they have encountered in life (Brookfield, 1986, p. 92; Lindeman, 1926/1989, pp. 33-35; Merriam & Clark, 1991, p. 91; Mezirow, 1991, p. 168). "Adult learners attend class voluntarily and they leave whenever the teaching falls below

their standard of interest" (Lindeman, 1926/1989, p. 114). In adult learning programs, the curriculum is built around the student's needs and interest.

Smith (1982) a leader in "learning how to learn" research, acknowledged that "learning how to learn" had different meanings to different writers. He noted that "learning how to learn involves possessing, or acquiring, the knowledge and skill to learn effectively in whatever learning situation one encounters" (p. 19). Smith believed that classrooms should be where you learn new skills or further develop those you already have. "Learning itself involves processes, understanding, and skills that can be taught" (p. 15).

Participants in TAEO business training programs learn valuable skills that can translate into successful business ventures, better job opportunities, and increased human capital. TAEO is an adult community-based training program focused on preparing potential entrepreneurs to become business owners (TAEO Brochure, 2004, nd). This program has the potential of contributing to economic development, economic growth, and increased entrepreneurship among African Americans in Tulsa.

By offering business training at an affordable rate,

TAEO promotes the idea of entrepreneurship focused on self-help. Volunteer facilitators recognize the importance of providing all participants with the skill, knowledge, and information to start and manage their own business. One of the integral steps in the TAEO process (see Appendix B) is the development of a sound Business Plan. After the completion of a 15 week business training program and business plan (TAEO Brochure, 2004, nd), participants become eligible to apply for loans through the Greenwood Business Resource Center. ©. Gant, 2004, personal communication, January 24, 2004). The "Greenwood Business Resource Center is a micro-enterprise program providing technical an onsite management assistance, counseling, networking opportunities, and is the only incubator serving the North Tulsa community" (International Economic Development Council, 2006, p. 78).

The TAEO business training program primary purpose is to provide learning opportunities that will help learners learn to learn, to encourage learners to challenge and change the world, and not merely uncritically adapt themselves to it. The objectives of TAEO are to promote continued learning, build wealth, and increase minority business ownership, thereby improving the economic conditions in Tulsa. Adult learners who aspire to become

entrepreneurs want to learn what it takes to own and operate a business.

Pursuit of education has probably been the single most important vehicle African Americans use to improve themselves and the lives of their families (Franklin & Moss, 1994, p. 264). Moreover, even self-directed learning, rarely occurs "in splendid isolation from the world in which the learner lives . . . it is intimately related to the world and affected by it" (Jarvis, 1987, p. 11). Adult learning is often undertaken for immediate application to real-life situations (Conti & Fellenz, 1991, p. 64). Adult education and social responsibilities have been tied together by educators such as Paulo Freire and Myles Horton. Although they applied different techniques in different settings. Both Freire and Horton sought to empower people to improve their circumstances (Conti, 1977).

It became evident to Myles Horton that the greatest social problem in the United States occurred in southern states during segregation. In 1954 Highlander sponsored a workshop that brought together Black leaders such as Esau Jenkins, Septima Clark, and Bernice Robinson. They discussed a setting for adults to help them become better citizens (Adams, with Horton, 1975, pp. 112-113). Highlander is a

school that teaches adults how to take action for the betterment of themselves and their community. The ideas of Myles Horton, founder of the Highlander Folk School in Tennessee in 1932, sought to reduce the dependency of people by better preparing them for participation in democracy. Highlander worked with local people as they attempted to improve their own communities and to solve their problems, which originated from the ubiquitous conflict situation in the daily lives of the poor (Conti, 1977, p. 38). Horton asserted that the main purpose of the Highlander school was to promote further learning and action.

Learning itself intersects learning how to learn because, as we learn, things happen that affect our motivation for further learning and our potential for learning more efficiently, effectively, and meaningfully. The chances that positive and desirable learning related to learning itself will accrue from educational (as opposed to training) experience increase to the extent that the experience fosters an inquiring mind and openness to change, and results in understanding of self, especially of self as learner, and of the learning processes. These residual effects of educational activity are most likely to accrue when educators take into account the characteristics of adult learners and the conditions under which they learn best, pay attention to how learning occurs as well as to what is being taught, encourage application of what is learned, and employ established subject matter areas as gateways to understanding the nature and potential of knowledge itself and for acquiring the skills of inquiry. (Smith,

1982, pp. 58-59).

Training provided by TAE0 is libratory in nature. Libratory education focuses on collective responsibility of learners, teachers, and the community alike. Learners, teachers, and community form a collective group who through dialogue, political action, as well as economic and personal empowerment seek to implement change. Programs of libratory education support and complement larger social struggles for liberation. The outcome of the learning process results in informed action, which is the function of one's existence of knowledge about the relationship between specific actions and outcomes (Smith, 1982). The training provided through TAE0 allows the potential entrepreneur to assimilate environmental, organizational, and individual processes into something that resembles their planned objective.

If African Americans are to reach any significant level of economic parity, it is imperative that they acquire entrepreneurial skills while continually learning and adapting to a changing environment and while thereby increasing human capital capacity of adult learners who are becoming better equipped to compete in the local, national, and global market. The "global economy has led to changing work practices, which requires different kinds of

preparation for training" (Merriam & Caffarella, 1999, p. 11). For this reason the control of education has shifted to the business industry.

Agility

In an ever-changing world it becomes necessary that educators promote agility. Agility is the ability to thrive in a competitive environment of continuous and unanticipated change in order to respond quickly to rapidly changing markets driven by customer-based valuing of products and services (Godbey, 1995, p. 1). Agile learning contributes to total human growth and development and application of what is learned and not to just mere memorization of subject matter.

The ability to access information quickly is a key component in today's society. The move to an information society has been a function of technological developments associated with an information explosion. Within a short span of time, electronic, communication, and information technologies have changed society as a whole and affected how people go about their daily lives. Things such as ordering pizza by computer, making telephone calls from one's car, and faxing a request to the local radio station demonstrates how everyday life has been irrevocably

influenced by technology (Merriam & Caffarella, 1999, p. 15).

The most important and valuable capital an organization has is its human capital (Merriam & Caffarella, 1999, p. 13). The acquisition of human capital is what makes people more productive. Human capital refers to the sum total of a person's productive knowledge, experience, and training. One of the most notable methods of stocking up on human capital is through formal education from grade school to advanced college degrees. However, human capital is also effectively obtained through less formal training and highly informal on-the-job experiences (AmosWeb, 2004d).

Through education and training, people are better equipped to overcome discriminatory, social, and economic barriers which may impede their ability to become entrepreneurs. Minorities who have limited financial resources face even greater initial barriers to business start-ups and expansion than others. This is due to reasons such as the lack of collateral needed to obtain loans, poor credit histories, cash flow problems, or denial of access into the market. As noted by Merriam and Caffarella (1999),

There is an assumption, that social responsibility is both a product of and goal of adult education and training. Thousands of restless, illiterate, unemployed, or

underemployed adults pose a threat to the stability of the social order, not to mention a drain on social resources. (p. 76)

A capitalist society allows for a highly differentiated and specialized division of labor (Beder, 1987, p. 106). Which is simply a capitalist economic system designed to ensure the maintenance of individuality, independence, and entrepreneurialism for the dominant group (Merriam & Caffarella, 1999, p. 76).

Social Action

Students come from diverse backgrounds and have varied experiences. Educational circumstances and experiences of minorities often lead to mis-education in the classroom. This type of mis-education usually begins the process of tracking students into special education courses. "When one takes a lifetime into consideration, social disabilities tend to be far more handicapping than academic deficits" (Kronick, 1981, p. ix).

Adult education is usually a form of social intervention that often begins with a problem that needs to be solved (Merriam & Caffarella, 1999, p. 75). Booker T. Washington and W.E.B. Du Bois, two influential leaders and educators, helped pave the way for people who endured oppression under racism but who yet still remained

resilient. African Americans continue to be in pursuit of what is referred to as the American Dream; Truslow (1931) describes the "American Dream" concept as,

The American Dream is that dream of a land in which life should be better and richer and fuller for everyone, with opportunity for each according to ability or achievement. It is a difficult dream for the European upper classes to interpret adequately, and too many of us ourselves have grown weary and mistrustful of it. It is not a dream of motor cars and high wages merely, but a dream of social order in which each man and each woman shall be able to attain to the fullest stature of which they are innately capable, and be recognized by others for what they are, regardless of the fortuitous circumstances of birth or position. (pp. 214-215)

Booker T. Washington promoted the American Dream, and many southerners embraced his ideas. Washington saw his work as preparatory; he urged Blacks to accept their inferior social position for the present and to strive to raise themselves through vocational training and self-reliance. Washington urged Blacks to learn a skill, purchase property, and accept segregation. He believed that if the Black race wanted to gain respect, those in it must first achieve economic power. To some Blacks, Washington succumbed to segregationist fears when he claimed that "in all things that are purely social we can be as separate as the fingers, yet one as the hand in all things essential to mutual

progress" (Stepto, 2003, p. 414).

One of Washington's accomplishments was the building of Tuskegee Institute. Black students built the early buildings of Tuskegee themselves, using the hands-on skills they were taught. Washington left, as a legacy, Black people who had learned practical lessons, such as how to take care of their money, and their health and how to conduct themselves. Washington would be viewed as a realist because his view on philosophy was to provide students with necessary skills to be successful and earn a living. Washington felt that education ought to do more than just teach a person how to read and write. Washington's efforts were focused on the self-development, self-reliance, and the promotion of vocational education (Stepto, 2003, p. 414).

W.E.B. Du Bois was an intellectual concerned with providing people with an understanding of the world in which they lived. He promoted world peace. His theory concentrated on restoration of the political rights of Blacks. Du Bois argued that "the 'Talented Tenth' of African Americans, trained to the highest standards, would be in the front line of racial leadership and progress" (Gabriel et al., 2003, p. 413). His theory about the "Talented Tenth" applied to all races; he suggested that the hindrance of the Black race was

due the fact that a tenth of the community had not been allowed to develop naturally. Du Bois stated that the 10% of the Black race who possessed the ability to learn should assemble the masses of Blacks and direct or lead their progress (Franklin & Moss, 1994, p. 274; Stepto, 2003, p. 413).

In summary, Booker T. Washington advocated practical, vocational instruction in Black colleges (Stepto, 2003, p. 277) while DuBois maintained that Blacks must actively campaign against inequality (p. 277). Du Bois felt that Washington's emphasis on vocational training at the expense of pursuit of higher education simply supported White views of Black inferiority (p. 217). This division between Du Bois and Washington placed Blacks in either the Washington or Du Bois camp. The positive philosophical and ideological seeds of Du Bois and Washington continue to flourish in Black communities.

The Fourteenth Amendment and the persistent challenges of African Americans to the status quo have assured all citizens of many basic rights (Stepto, 2003, p. 249). Nevertheless, "new attempts to deny rights to illegal and legal aliens, bilingual students, and others threaten to revive old battles fought by the Civil Rights movement"

(Stepto, 2003, p. 251).

America represents the great land of promise and opportunity for millions of immigrants. "Immigrants added to a geographically immense and scattered country, the further heterogeneities of language, culture, and [sic] religion" (Mills, 1951, p. 341). Education is the primary vehicle used in the U.S. to Americanize immigrants; the Americanization struggle related to education is seen as a promotion of the dominant culture values.

In a society which brings together individuals and groups from many cultural and economic backgrounds, lifelong learning plays a powerful role in forging new synergies and promoting social cohesion. There is no single universal model according to which entrepreneurship should be taught and who should benefit. Different circumstances may require different models, especially when entrepreneurship is to be taught to minority adult students who do not own or operate a business. It is imperative that educators remain mindful of the changing world as it applies to at-risk students. Julian Bond, civil rights activist, stated that, "Violence is Black children going to school for twelve years and receiving six years of education" (Carson, 2003, p. 425).

Learning Impact on Economics

Understanding why economies sometimes go through sudden increases of growth and then periods of slackness and consolidation or go through periods of temporary decline or stagnation are important for the entrepreneur.

Possession of land, labor, capital, and entrepreneurial resources are the basis of American economics. "Economics is the study of how people allocate their limited resources to satisfy their wants" (Miller & Clinton, 1999, p. 5). The study of economics provides one with a general knowledge related to economic transformation, growth, and development (Scheiber, Vatter, & Faulkner, 1976, p. 6). Through an examination of history and economics in relationship to society, successes and failures of past incidents can be evaluated. In a 2001 survey conducted for the National Urban League, it was reported that 60% of African Americans believed that economic opportunity should be the primary focus of Black organizations (Ellison, 2001, p. 1). This evidence suggests that one of the most important concerns African Americans expect to face in the future is one of economic opportunity.

To understand the motivation of the economic system, it is necessary that the economic, political, and global picture that brings disparate groups and agendas together

are viewed. For example, in 1991, Ray Marshall observed that,

The economic, political, and social health of any society depend heavily on access to economic and political power by all major racial, gender, and ethnic groups...Business is a source of considerable economic and political power. To deny minorities and women access to this power based on race or gender denies them full participation in the American system. Put another way, as long as minorities and women are denied access to business opportunities, the distribution of wealth, income, and power will continue to be unfair and even to polarize, with grave consequences for the economy, polity and society. (Wainwright, 2000, p. 23)

Karl Marx works can assist in explaining the persistence of discrimination in the current economy. For Marx, the power of one class partly defined the concept of economic development over another class, particularly the exploitive relations that existed between ownership and laboring classes (Gabbard, 2000, p. 150). Marx sought to differentiate his brand of socialism from others by insisting that it was scientifically based in the objective study of history. He sought fundamental change in social, economic, and political structures.

The Marxist notion of class is based upon division of people into two classes according to their different places in the production of goods, either owning the means of

production or working for those owners (Gabbard, 2000, p. 151). "Marxist political economists agree that racial discrimination is a feature of labor markets under capitalism" (Figart, 2001, p. 14). In considering the roles economics and history served in the making of America, it is evident that the color of one's skin justified the establishment of African slavery (Scheiber et al., 1976, p. 177).

The history of economics is closely tied to America's business cycle. A business cycle can be analyzed by looking at the nature of economic activities and business fluctuations. Economic activities are often referred to as business fluctuations. When business fluctuations are positive, they are called expansion, speedups in the pace of national economic activity. The opposite of an expansion is contraction, which is a slowdown in the pace of national economic activity (Miller & Clinton, 1999, p. 156).

Business fluctuations are often referred to as business cycles, which depicts work mainly conducted through business enterprises. A careful look at enterprises in relation to the business cycle indicates how the business cycle can be used to increase economic development in minority communities. Enterprises are formed by individuals who

decide to enter the market of buying and selling of goods or services; these individuals are referred to as entrepreneurs. Entrepreneurs enter the world of entrepreneurship, which has been defined as the,

Creative process of forging new economic relationships; and the process of creative innovation, spawning imitative responses but also destroying older technologies, organizations, and markets as part of that process. (Scheiber, et al., 1976, p. 2)

Historical evidence exists concerning current theories related to economics and self-employment. Educators' willingness and ability to draw on this evidence strengthens their abilities to facilitate learning focused on self-help among African Americans, Fairlie and Meyer (1994) noted that:

Understanding the ethnic/racial character of self-employment is important for at least three reasons. First, conflicts between ethnic and racial groups in the U.S. have often been partly caused by business ownership patterns Second, self-employment has historically been a route of economic advancement for some ethnic groups Third, small business owners have an important effect on political decisions in the U.S. The under-representation of many ethnic/racial groups in business means that these groups may possess less political power than is suggested by their proportion of the population. (Wainright, 2000, p. 23)

A close examination of historical events surrounding

the Greenwood District in Tulsa, Oklahoma, is an avenue which educators could use to describe how history and economics have played a pivotal role in the shaping and building of America. On June 1, 1921, the Greenwood Business district, also known as Black Wall Street, was destroyed in a race riot. This district represented an area where business developed and fostered a strong sense of economic security. The race riot incident is the one incident that people living in Tulsa point to as the root cause of the destruction of one of America's most economically independent communities (Lovelace, 2000, Summary, p. 1). During 1970, Tulsa Urban Renewal undertook a project to rehabilitate slum and blighted areas in the City of Tulsa. The Greenwood district was impacted by the renewal project, resulting in the removal of many African American residents from their land and homes (Redevelopment Agreement for University Center at Tulsa, 1986). This area is now where the Oklahoma State University-Tulsa campus is located (formerly University Center at Tulsa).

Economic Development and Growth

Economic development is the process of improving the economy's ability to satisfy consumers' wants and needs (AmosWeb, 2004a). Economic development deals with the basic

fabric of society and particularly with the institutions that govern the way economy and society function. As such, a lesser developed nation is not only likely to have low levels of production and limited amount of capital, but also cultural beliefs and government practice that prevent more effective use of the capital it possesses (Laukkanen, 2000, p. 1).

Entrepreneurship can be seen as a vehicle to promote economic growth. Entrepreneurship is understood as the emergence and growth of new business and firms; it has emerged as a key issue and policy tool for promoting economic growth (Laukkanen, 2000, p. 1).

Economic growth is the continued expansion over a period of time that increases the economy's ability to produce output, stability, and full employment. Economic growth is made possible by increasing the quantity or quality of the economy's resources such as labor, capital, and land (AmosWeb, 2004b). Economic growth allows for more of everything; it is concerned with year to year increases in production (Miller & Clinton, 1999, p. 188). Although institutions may generate several successful stages of economic growth, the institutions may be such that they hinder transformation necessary to generate future growth,

making it difficult, if not impossible, to achieve continuous economic development over a long period (Miller & Clinton, 1999, pp. 26-27).

Summary

The ability to face the spirit of the past and take decisive action to change the course of our attitudes and move toward equality for all races should be a goal of adult educators who facilitate business training programs. Adults with the vision, discipline and drive to pursue self-employment often lack basic business knowledge. Even experienced business owners may struggle in enterprise, because they do not excel in critical areas of business management.

Social processes that generate economic growth at a given period of a social formation's history may, at a later stage, result in economic stagnation. Relatively static levels of output and social surplus or economic decline, result in a significant decline in levels of output and/or social surplus. Thus, continuous economic development may depend on successive stages within which new combinations of social, economic, political, and cultural processes are brought into existence (Miller & Clinton, 1999, p. 191). The relationship between economic development, economic growth

and entrepreneurial activity is the process of creating a new business niche in the market and employment (Reynolds et al., 2002, p. 19). However, there is very little research that directly explores the outcomes of entrepreneurial activity amongst African Americans.

CHAPTER 3

METHODOLOGY

Design

This study employed both quantitative and qualitative research methodologies to describe the perception of the TAEO participant. A descriptive study is primarily concerned with finding out "what is" utilizing observation and survey methods to obtain data (Borg & Gall, 1983, p. 20).

Descriptive research describes and interprets what is. It is concerned with conditions or relationships that exist; practices that prevail; beliefs, points of view, or attitudes that are held; processes that are going on; and effects that are developing (Best, 1970, p. 116). This descriptive study describes the demographics, learning strategies, and perceptions of students attending TAEO class sessions and the perceptions of faculty related to the program. Interview, observation, and questionnaires are the three predominant methods of collecting data in descriptive research (Gay, 1996, p. 14). For this study, interviews, surveys, and focus group questioning were used to collect and describe quantitative and qualitative data to describe the adult learning of TAEO participants.

Quantitative data were collected by assessing the

learning strategies of participants by utilizing the Assessing the Learning Strategies of Adults (ATLAS) instrument, survey, and module evaluation completed by each participant. Qualitative data consisted of information collected from participant agreement application, focus group sessions, and from the module evaluation. with TAEO participants. Demographic data measured consisted of identifying the participants gender, age, and area where they resided. The ATLAS data and demographic information were used to construct the profile of participants. In addition, interviews were conducted with facilitators.

The profile of TAEO participants was generated from the data from participant agreement application and pre-survey. The perceptions of participants were gathered by conducting focus group sessions and interviews with individuals. Initial information related to the TAEO participant's profile was collected from the participants' agreement application, which was completed by students when they enrolled. Focus group sessions were conducted to obtain information related to perceptions of those who had completed the TAEO program and to collect information related to perceptions of benefits derived from TAEO participation.

Participants were asked to participate in focus group sessions to determine what their overall perceptions were about the program and the role they believed the facilitator played. All participants in the TAE0 program completed a module evaluation. Information gathered from the module evaluation was required to evaluate each instructor and the curriculum. Students in TAE0 program were required to attend 12-15 business training sessions.

Facilitators were interviewed to collect information related to their perceptions of why students participated in the program and the facilitators' perceptions of their own roles. Facilitator interviews were conducted by phone or in-person.

The research design included the stakeholders who were asked to offer suggestions on how to proceed with the study upon compilation of data. Those stakeholders who have vested interest in the project were provided the opportunity to offer recommendations and help generate the final steps in the study. As noted by Merriam and Cafferella (1999), "the heart of the learning organization is the willingness of organizations to allow their employees and other stakeholders related to the organization to suspend and question the assumption within which they operate, then

create and examine new ways of solving organizational problems and means of operating them" (p. 44).

Population and Sample

The population is the group of interest to the researcher; it is the group to which the researcher would like the result of the study to be generalizable (Gay & Airasian, 2000, p. 122). A population is the set of all elements; it is the large group to which a researcher wants to generalize. It is the total group that you are interested in learning more about (Johnson & Christensen, 2000, p. 158). The defined population has at least one characteristic that differentiates it from other groups (Gay, 1981, p. 86). A sample comes from the larger group called the population.

There are two main categories that describes a sample: probability samples and nonprobability. When all members of a population can be specified prior to drawing the sample, if each member of the population has at least some chance of being included in the sample, and if there is a probability of any member of the population being selected known, then the resulting sample is referred as a probability sample (p. 117). However, in a nonprobability sample, the researcher may not begin with a finite group of person, objects, or

animals where each member has a known, nonzero probability of being selected out of the population for inclusion.

Participants were selected from a population of TAEO students who had enrolled and attended the TAEO business training program in Tulsa, Oklahoma. This population comprised a diverse group of adult students who have made a choice to learn more about what it takes to operate and maintain a small business. The population consisted of 306 individuals and was comprised primarily of African American students. Participants in the program who were asked to participate in study attended TAEO class sessions 6-10 that took place from February 2002 until April 2004. There were 165 students in this volunteer, nonprobability sample.

Many on those who participated in the TAEO program were from the North Tulsa community in Oklahoma. North Tulsa comprises approximately 45,686 individuals, representing 12% of the population in Tulsa. It was projected that in 2005 this area's population would increase to 46,598. The median age is 36.7, and 48% of the population is aged 25-64. Seniors comprise 15% of the population, and about 37% of the population is under 25 years of age (Personal Communication, Metro Chamber, 2004).

Participant Agreement Applications

The Participant Agreement Application served as a contract between the TAEO business training program and participants. Information on the agreement captured students name, address, and if they were referred by someone to the program. The agreement also noted the cost for training (see Appendix C).

Pre-Survey

A survey is an attempt to collect data from members of a population in order to determine the current status of that population with respect to one or more variables (Gay 1981, p. 155). Information about respondents was requested through the use of the TAEO Pre-Survey questionnaire. Information reported on the Pre-Survey questionnaire was used to collect data describing the TAEO population. The age, gender, income levels, and educational levels were captured. Additional questions were asked about why participants enrolled in the TAEO class, what their expectations were, if they currently owned a business, if they had previous business training, and in what area of Tulsa they planned to locate a business venture. Background Information was gathered to ascertain if students' business training needs were being met.

ATLAS

The learning strategies of participants were identified utilizing the Assessing the Learning Strategies of AdultsS (ATLAS). This instrument was developed in order to provide a user-friendly method for assessing learning strategy preferences of adults. ATLAS uses a flow-chart design with items printed on 5.5" x 8.5" pages of colored card stock (Conti & Kolody, 1999, p. 16). On each page, learners read sentence stems that are in the top box on the page and that lead to options in other boxes to complete the stem. Connecting arrows direct the respondent to the options. Each option leads the respondent to another box which either instructs the respondent to proceed to another colored card or which provides information about the respondent's correct group placement. ATLAS consists of five bound colored cards in a booklet format; each card contains two choices of learning strategy preferences. This instrument can take as little as 1 to 3 minutes to complete.

ATLAS identifies preferred learning strategies used by adult learners when they enter a learning task. Individuals are placed in one of three groups based on their responses. The groups are Navigators, Problem Solvers, and Engagers. The instrument was designed to quickly identify the learning strategy group to which the respondent belongs (see Appendix

D).

Validity

Validity is the "degree to which a test measures what it is supposed to measure" (Gay, 1996, p. 138). Construct validity refers to the degree to which inference can be made to the theoretical constructs on which the test is based. "A construct is a non-observable trait, such as intelligence, which explains behavior. You cannot see a construct; you can only observe its effect" (Gay, 1996, p. 140). The process of establishing construct validity for ATLAS was completed by synthesizing the results of the numerous research studies using the Self-Knowledge Inventory for Lifelong Learning Strategies (SKILLS) and then consolidating these results (Conti & Kolody, 1998, p. 111). The construct validity of ATLAS is based upon that of SKILLS, which is a valid and reliable instrument that consists of real-life learning scenarios with responses drawn from the area of metacognition, metamotivation, memory, critical thinking, and resource management (Conti & Fellenz, 1991). Construct validity was established by using cluster analysis to identify the three groups of learners from a data set of over 3,000 responses to the SKILLS instrument (pp. 17-18).

Content validity is the degree to which a test measures an intended content area (Gay, 1996, p. 139). The content validity of ATLAS refers to the extent to which items in the instrument accurately depict the actual learning strategy characteristics of the three groups of learners delineated in the SKILLS research (Conti & Kolody, 1999, p. 18). Discriminate analysis was utilized to determine the precise learning strategy pattern used by each group of participants in comparison to other groups (p. 19). "ATLAS uses discriminate analysis to precisely describe the content for each item" (p. 19). Since these discriminate analyses were very accurate, ATLAS was judged to have content validity (pp. 18-19).

Criterion-related validity refers to a judgment of the extent to which scores from a test can be used to infer, or predict, the examinees' performance in some specific activity (Johnson & Christensen, 2000 p. 108). Establishment of criterion related validity was obtained by the comparison of ATLAS scores to SKILLS group placement (Conti & Kolody, 1999, p. 19).

Reliability

Reliability refers to the consistency or stability of the scores from tests and assessment procedures (Johnson &

Christensen, 2000, p. 100). If a test is reliable, people can be confident that the same results will be reached each time an instrument is administered (Gay, 1987, p. 135). The reliability of ATLAS was established by the test-retest method. "The ATLAS instrument results are approximately 90% accurate for placing people in the same learning strategy preference category" (Willyard, 2000, pp. 88-89).

Focus Groups

A focus group is a carefully planned discussion designed to obtain perceptions of a defined area of interest in a permissive, non-threatening environment (Krueger, 1994). The discussions are in a comfortable setting and often enjoyable for participants as they shared their ideas and perceptions. Group members influence each other by responding to ideas and comments during the discussion (p. 6). A focus group is composed of 6 to 12 participants who are purposely selected because they can provide the kind of information of interest to the researcher (Johnson & Christensen, 2000, p. 146). A focus group is usually homogenous because the use of a homogenous group promotes discussion (p. 146). In a focus group, a moderator leads a discussion with a small group of people. The method allows the moderator to examine in detail how the participants feel

or think about a particular topic.

During the study, focus group sessions were held with individuals who had already completed and graduated from TAEO business training program. Students who had been out of the program for 3 months, 6 months, and 1 year were asked to participate in focus group sessions.

Five focus groups were held with participants who completed the TAEO business training program. At these focus group, the participants were asked the following questions:

6. Did the content in TAEO Workbook, "Self Employment: From Dream to Reality," sufficiently equip you with information to pursue your entrepreneurship goals?
7. Do you believe, as a result of completing class, that you will become more self-directed in accessing needed resources? Please share some resources you plan to access.
8. What do you, as a participant in the TAEO course, find most beneficial about the course?
9. What do you, as a participant in the TAEO course, find least beneficial about the course?
10. Do you feel that there has been a loss of the economic base in north Tulsa due to systematic discrimination? Why or why not?

Facilitator Interviews

An interview is essentially the oral, in-person, administration of a questionnaire to each member of a sample

(Gay, 1981, p. 166). An interview is a data-collection method in which an interviewer asks questions of an interviewee. Interviews that are done face-to-face are called in-person interviews, and interviews conducted over the telephone are called telephone interviews (Johnson & Christensen, 2000, p. 140). A strength of interviews is that a researcher can freely use probes (p. 140). A qualitative interview consists of open-ended questions and provides qualitative data (p. 140). Qualitative interviewing allows a researcher to enter into the inner world of another person and to gain an understanding of that person's perspective (Patton, 1987, p. 144).

In person, qualitative interviews were conducted with the TAEO facilitators. Participants in the study were solicited from a population of the TAEO facilitators who served as volunteer instructors for TAEO business training program in Tulsa Oklahoma. The population included 39 facilitators. There were a total of 10 facilitators who took part in the interviews process; 5 of them were males, and 5 of them were females. Within this population is a diverse group of adult professionals. Many of these professionals are part of the TAEO association membership. These business professionals work as manager, presidents/chief executive

officers of small businesses, program coordinators, sales managers, accountants, teachers, insurance agents, commercial lenders, Internal Revenue Service representatives, managers of research for the library, attorneys, diversity supply coordinators, trainers, and the executive director for the City of Tulsa Human Rights Department.

The facilitators in the study were selected based on their willingness and availability. The facilitators were from various ethnic backgrounds and professions, and ranged in age from 27 through over 63. This population was a mixed racial population comprised primarily of males.

Procedures

All business training sessions were held on the campus of Oklahoma State University-Tulsa (OSU-Tulsa). A brief introduction about the study was communicated to all participants in study, and they were informed why their responses were important to the study. Upon collecting responses, participants were told the projected time for completion of data collection and study. Participants were aware that confidentiality would be maintained on all data collected. The Greenwood Business Resource Center made available for the study the Participant Agreement Applications.

A letter was completed and mailed to all participants and facilitators of the TAEO program to inform them about the research study. The Pre-Survey questionnaire was administered prior to the first class session; ATLAS instrument was administered during the first class session; focus group session participants identified to participate in the study had completed the class from 3 months to 1 year previously; in-person and phone interviews with facilitator were also conducted 3 months to 1 year after graduating class had completed.

Data were gathered from five business training class sessions. There were 144 participants who completed the Pre-Survey questionnaire from class sessions 6-10: The Pre-Survey questionnaire was administered during orientation, and it was not mandatory that new enrollees attend the orientation.

Learning strategy preferences were obtained from TAEO participants through the use of ATLAS. Participant were asked to complete the ATLAS instrument during their first class session. The ATLAS instrument was completed by students who were present and arrived to class on time. The ATLAS instrument results were known immediately and participants received a handout which explained the three

learning strategies.

Focus group participants were selected from a population of students who attended class sessions 6-10. A letter was mailed to each participant requesting that they take part in the Focus group sessions. Several focus group sessions were held to gather the perceptions of students about TAE0 program. A brief summary about the study was explained to students who took part in the study. There were 31 participants who took part in the focus group discussions. Five focus group sessions were conducted to gather profile information of participants and capture their perceptions about the TAE0 program. Individuals selected to conduct focus group sessions received training prior to interacting with participants. Directions were provided by the researcher to moderators of focus group sessions. Each focus group session lasted approximately 1.5 hours. Individuals who have had prior experience in conducting focus group sessions served as moderators. Nonetheless, prior to moderating a focus group session, moderators received information related to their role as the moderator, typical size of focus group, and the importance of staying neutral. At the beginning of each session the researcher gave a brief summary about the study and then left the room.

All focus group sessions were held on the OSU-Tulsa campus, which is in the Greenwood District. Participants in each focus group session responded to questions presented by facilitators. The focus group sessions were audiotaped, and a note taker was assigned to take written notes of dialogue taking place and check recording equipment.

Facilitators were asked to provide information related to their business experience relevant to the topic facilitated. In person and phone interviews were conducted with facilitators to gather data regarding their perceptions of participants and program effectiveness. In this study, the researcher conducted all telephone interviews. Information was collected from facilitators concerning their perceptions of participants and program effectiveness. Interviews were not audiotaped but the researcher took thorough notes. Each interview conducted by the researcher lasted approximately 30-45 minutes.

Confidentiality Procedure

Prior to entering in dialogue with students and facilitators the importance of confidentiality was communicated. Written data for participants in focus group sessions were collected at the end of session by the moderator from the note taker. The moderator also collected

the audiotape. The audiotape and notes were placed in an 11" x 17" manila envelope, and then sealed. The researcher collected the envelope and placed it in a locked file cabinet at OSU-Tulsa. Participants were encouraged to maintain confidentiality of information disclosed in the focus group session.

Written data and consent forms (Appendix E) for facilitators and participants participating in interviews were placed in an 11" x 17" manila envelope, and then sealed (see Appendix E). The researcher placed envelopes in a locked file cabinet. Each participant was assigned an individual, unique identifying number. Information collected on each participant was assigned a unique identifying number that was used on all participant data forms collected throughout the study. The participant's unique identifying number was entered on that participant's document and the documents collected by the researcher. The number traced back only to the actual participant's name. Only The number was used when inputting data. During focus group sessions, participants were identified by their group. Data obtained from facilitators were assigned a unique identifying number as well. The researcher viewed the information and assigned the appropriate, unique identifying number to all

participants and facilitators. Based on the unique identifying number, it was possible to correlate demographic data with the focus group data obtained.

CHAPTER 4

FINDINGS

Student Profile, Learning Strategies, and Module Evaluation

The Tulsa Association for Enterprise Opportunity (TAEO) total population comprised of 306 individuals. The ages for all participants in the business training program was not captured. However, TAEO participant ages ranged from 18-years old for the youngest person in attendance to 72-years old for the oldest. The individuals in the program resided in various areas of Tulsa, Northeast--114; Northwest--40; Southeast--80; and Southwest--13 areas of Tulsa (see Appendix F). Some of the students resided in the Suburbs of Tulsa: Broken Arrow--6; Claremore--4; Catoosa--3; Okmulgee--3; Owasso--3; Collinsville--2; Jenks--2; Muskogee--2; and Sand Springs--2. There was also one student from each of the following towns: Adair, Bartlesville, Beggs, Haskell, Inola, Livingston, Skiatook, or Pawnee. There were 23 participants who did not indicate their residency.

The division between male and female participants in the TAEO program was nearly equal. There were 141 females, and 165 males. From the total population of 306 students, 165 were enrolled in class sessions 6-10 completed the

Module Evaluation. There were 90 females, and 75 males in the sample population.

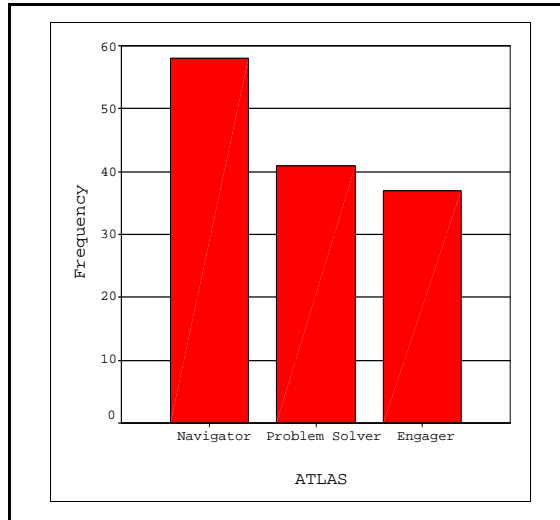
There were 144 participants who completed the Pre-Survey questionnaire; 57 were male, and 87 were female. Participants fell into several groupings that identified the range of participants ages. Information was collected by asking participants to check a box indicating were they fell in the age grouping; there were no participants under the age of 20 in the sample population; 32 participants were age 21-29; 51 participants were 40-49; 13 participants were 50-59; and 4 participants were over 60 years of age.

There were 52% of the participants who indicated that they planned to locate their business in North Tulsa; 23% planned to open multiple location in varied areas of Tulsa; 15% planned to locate in South Tulsa; 5% in East Tulsa and; less then 1% in West Tulsa.

There were only 15 students enrolled in the program that already owned and operated a business. Out of the 15 established business owners, employment opportunities was afforded to 19 individuals. There were 9 female owned businesses and 6 male owned businesses.

There were 137 participants who completed the ATLAS instrument; 95 were females and 42 males. Participants fell

in three subgroups; 58-Navigators, 38-Engagers, and 41-Problem Solvers. 42 of them were males and 95 were female.



These results were compared to the norms for ATLAS using chi square to examine the difference between the observed ATLAS scores and what is expected. A chi square test compares observed proportions in a study with expected proportions to determine if there is any significant difference. The chi square value increases as the difference between observed and expected frequencies increases (Gay, 1987, p. 397). The analysis indicated that there was no difference.

Module Evaluation

In 1999 Ernest Tiger, former Manager of Business Development for Greenwood Chamber of Commerce in Tulsa,

Oklahoma pulled evaluation information together from various sources found on the internet. The information gathered was used to design the TAE0 Module Evaluation completed by participants in the program.

All participants were required to complete a Module Evaluation survey instrument before leaving class sessions. Information gathered from the Module Evaluation was used to determine if there was a problem with the TAE0 program and if efforts should be undertaken to strengthen the program to better meet the needs of participants. This information provided feedback about primary areas of interest to TAE0 consortium members. The first part of the Module Evaluation captured participants responses related to effectiveness of the instructors. The second part of the Module Evaluation captured responses related to the usefulness of the curriculum.

In the classes the curriculum planning involved the process of conducting an evaluation is essentially the process of being able to determine to what extent the educational objectives are actually being realized by the program of curriculum and instruction (Tyler, 1949, p. 104). The information collected from the evaluation was used to determine if the volunteer facilitators and the curriculum

used were deemed to be appropriate in meeting the needs of TAEO participants. By gathering information from participants, one is able to describe the perceptions of participants, make decisions whether to retain volunteer facilitator(s), decide whether to expand or decrease sessions, and determine if the need exists to explore using an alternate business training curriculum.

Quantitative data were collected to determine if TAEO participants believed the program was beneficial. Students rated their responses by checking a box labeled 1-5 and N/A for not apply. The scale for the responses were as follows: 1--Low, 2--Below average, 3--Average, 4--Above average, and 5--High (see Appendix G). Part 1 of the Module Evaluation addressed how the participants perceived the effectiveness of the role of the facilitators in providing instruction when utilizing the varied components of the module provided. Participants were asked to rate the module content and course instructor by responding to several questions.

Questions 1-5 of Part 1 related to participants view of (a) how the module was paced, (b) the use of instructional material, (c) how major points were employed, (d) the relevancy of subject matter, and (e) the relationship to assignments to module objectives. Because of the

similarities of all of the responses (see Table 1) the responses were evaluated as a group. The data revealed that participants overwhelmingly believed that the areas rated were Above Average or High. The participants' rating indicated that 89.4% of responses to question 1-5 were Above Average or High. Only 8.86% of responses were at the Average rating. Almost none (1.66%) of the ratings were as Below Average or Low.

Question	High	Above Average	Average	Below Average	Low
1	58.8	28.9	10.3	1.0	0.9
2	61.4	28.3	8.5	1.2	0.5
3	66.2	24.6	7.8	0.9	0.4
4	63.5	26.4	8.4	1.1	0.6
5	64.2	24.7	9.3	1.2	0.5
Average	62.8	26.6	8.9	1.1	0.6

Question 6-12 of Part 1 sought to capture information related to the use of (a) promptness of session, (b) classroom time usage, (c) teaching techniques, (d) communication, (e) open dialogue, (f) classroom atmosphere, and (g) instructor's knowledge of subject matters, as the first five questions, the questions were analyzed as a group because of the similarity of the responses on each item (see Table 2). Data in this area further indicated that participants believed that the areas in this section were Above Average or High. The participants rating indicated that 90.5% of the responses to questions 6-12 were High or

Above Average. Only 7.6% of responses were the average rating, and only 1.87% of the ratings were Below Average or Low.

Question	High	Above Average	Average	Below Average	Low
6	67.1	23.1	7.2	1.8	0.8
7	66.9	23.8	6.9	1.5	0.8
8	60.2	28.1	9.8	1.1	0.8
9	69.7	21.9	6.9	0.8	0.6
10	66.7	24.2	7.7	0.9	0.5
11	67.5	23.3	7.3	1.2	0.7
12	69.3	21.7	7.4	1.0	0.6
Average	66.8	23.7	7.6	1.2	0.7

On Part 1 of the Module Evaluation participants were also asked to circle four of the following adjectives which best describes the instructors (refer to Figure 1).

Demanding	Forceful	Sensitive	Supportive
Disorganized	Cynical	Knowledgeable	Rigid
Opinionated	Reasonable	Amiable	Enthusiastic
Unsure	Sociable	Uninterested	Arbitrary
Aloof	High Standards	Relaxed	Discerning
Low Standards	Organized	Sense of Humor	Flexible
Creative	Clear	Passive	Emotional

Figure 1 - Adjectives

The participants were asked to circle four adjectives in an effort to gain a better understanding of their perceptions related to TAEO facilitators. There were 3,401 adjectives selected (see Table 3). Over 90% of responses circled, which comprises 3,099 of the items describes instructors as being (a) knowledgeable, (b) clear, (c) organized, (d) supportive, (e) creative, (f) relaxed, (g)

sociable, (h) having a sense of humor, (I) high standards, (j) reasonable, and (k) enthusiastic. The responses were extremely positive indicating that the TAE0 participant were pleased with the instruction provided by instructor. There were less than 10%. 302 responses combined that were described using adjectives that describes instructor in a less favorable way.

Keywords	Frequency	Percentage
Knowledgeable	655	0.19
Clear	412	0.12
Organized	402	0.12
Supportive	277	0.08
Creative	247	0.07
Relaxed	227	0.07
Sociable	213	0.06
Sense of humor	212	0.06
High Standards	160	0.05
Reasonable	153	0.04
Enthusiastic	141	0.04
Flexible	57	0.02
Amiable	42	0.01
Demanding	30	0.01
Sensitive	26	0.01
Forceful	25	0.01
Opinionated	23	0.01
Discerning	21	0.01
Disorganized	20	0.01
Passive	19	0.01
Rigid	14	0.00
Unsure	8	0.00
Cynical	3	0.00
Low Standards	3	0.00
Uninterested	3	0.00
Aloof	2	0.00
Arbitrary	2	0.00
Emotional	2	0.00
Insensitive	1	0.00
Reasonable	1	0.00
Total	3401	1.00

The seven questions of Part 2 provided information that related to the curriculum. Information captured sought to determine if the module was (a) logical and orderly, (b) if objectives were clearly communicated, (c) if reading content was appropriate, (d) if textbook content was of quality, (e) if the content was consistent with objectives, (f) if outside assignments encouraged critical and independent thinking, and (g) if the classroom activities help clarify concepts. As with Part 1, the questions were analyzed as a group because of the similarity of the responses on each items (see Table 4). Questions 1-7 related to the participants' view of how the curriculum may have contributed to students meeting the objectives of classroom. This area further indicated that participants believed that the areas in this section were Above Average or High. The participants rating indicated that 89.94% of responses to questions 1-7 were Above Average or High. Only 8.57% were at the Average, and only 1.54% of the rating were Below Average or Low.

Question	High	Above Average	Average	Below Average	Low
1	60.8	28.6	9.7	0.6	0.2
2	62.6	26.8	8.6	1.5	0.5
3	61.6	26.9	9.3	1.6	0.6
4	61.5	28.4	8.7	1.0	0.4
5	62.2	28.6	8.4	0.9	0.5
6	63.1	27.7	8.2	0.8	0.1
7	66.4	24.4	7.1	1.3	0.8
Average	62.6	27.3	8.6	1.1	0.4

The evaluation instrument was used as a tool to identify the strengths and weaknesses of the curriculum that was used and the effectiveness of instructors. The participants responses on the Module Evaluation survey indicated that they overwhelmingly rated the curriculum and instructor very high.

Helpful

Part 2 sought to capture additional qualitative information from participants. The first question required participants to write two things about the course which they found particularly helpful. There were a total of 611 responses in this area (see Table 5). One-third (33%) of the responses felt that learning was particularly helpful. Three other items made up approximately another third of the responses. These were the instructor, financial sections of the program, and the interactive nature of the program. While various other items were mentioned occasionally, the participants strongly said that the most beneficial element

of the program was that they were learning relevant material to meet their needs, from quality instructors in an environment that both allowed them to actively participate in their learning and that was financially accessible to them.

Table 5: Frequency Distribution and Percentages - Helpful

Keywords	Frequency	Percentage
Learning	201	0.33
Interactive	64	0.10
Financial	65	0.11
Instructor	65	0.11
Marketing	30	0.05
Communication	28	0.05
Thinking	26	0.04
Feedback	23	0.04
Networking	23	0.04
Business plan	21	0.03
Atmosphere	18	0.03
Goal Setting	15	0.02
Resources	14	0.02
Optimism	12	0.02
Motivation	4	0.01
Refreshments	2	0.00
Total	611	1.00

Changed

The second question required participants to write two things about the course that they would like to see changed. There was a total of 260 responses captured in this area. The second question in Part 2 sought to capture additional qualitative information from participants. There were a total of 260 responses in this area. More than one-third (38%) of the responses felt that no change was needed. Six

other items made up approximately a third (32%) indicated that they wanted more time, hands on, enhanced learning opportunities, additional examples, individualized focus, and more graphic presentations. Another 18 items made up one-third (30%) of total responses (see Table 6). These items indicate that participants wanted more of what was being offered, the participants did not indicate that the program was poor. The overall TAE0 program was viewed as being successful in meeting participants need. The data further suggest that the curriculum used and the role the facilitators served was valued.

Table 6: Frequency Distribution and Percentages - Changed

Keywords	Frequency	Percentage
No Change	98	0.38
More Time	26	0.10
Hands On	12	0.05
Enhanced Learning Opportunities	12	0.05
Additional Examples	12	0.05
Individualized Focus	11	0.04
Graphic Presentation	10	0.04
More Explanations	8	0.03
Book	8	0.03
Refresehments	6	0.02
Pace	6	0.02
Classroom Management	6	0.02
Structure	5	0.02
Instructor - Poor	5	0.02
Starting on Time	4	0.02
Instructor - Background	3	0.01
Greater Interaction	4	0.02
Teach Non-Profit	3	0.01
Invite Guest	3	0.01
Group Assignments	3	0.01
Encouragement	3	0.01
Computer Training	3	0.01
More Breaks	3	0.01
Linking Chapters	2	0.01
Dated Material	2	0.01
Atmosphere	2	0.01
Total	260	1.00

CHAPTER 5

FINDINGS

Economic Development in North Tulsa

The first question presented to focus group participants asked if they felt that there has been a loss of the economic base in North Tulsa. Just over 95% of employees in the Tulsa area are hired by small business. Nonetheless, there still remains a reluctance of current and potential business owners to locate in North Tulsa, primarily due to the fact that potential entrepreneurs do not believe they can succeed in North Tulsa (Bank of America, 2000).

The participants contributed several meaningful responses in this area. Focus group participants' perceptions were described in the following terms: (a) economic development, (b) business, (c) plans, (d) work, (e) expressways, and (f) education.

Economic Development

It has been indicated that "there are four approaches which can be utilized to address economic development 1) creation, 2) attraction, 3) retention, and 4) expansion of businesses. Together they promote the idea that for success in development efforts, a group must CARE (Woods, et. al,

1999, pp. 2-3).

The North Tulsa community was at one time a prosperous community prior to the 1921 race riot and during a time when Jim Crow laws made it illegal for African Americans to do business outside of defined boundary areas. During this period, Blacks were only allowed to shop, spend, and live in a 35-square block area in North Tulsa called the Greenwood District. The circulation of Black dollars only in the Greenwood District during this period led to the establishment of a successful prosperous African American business district.

The focus group participants had different, varying perspectives about the economic future for North Tulsa. One participant noted that "now is the time for small business to prepare for the coming future growth in North Tulsa," indicating that North Tulsa was on the verge of business expansion. Other participants noted that there was an overall economic decline because there is not a sustainable economic base. The economic level of North Tulsa is low because of the low median income of its residents.

There has been a loss in the economic base in North Tulsa.

Money is not in the community anymore.

The neighborhood profile information for North Tulsa

zipcode areas 74106 and 74126 indicates that the average household income is \$22,632.00. In contrast for south Tulsa zipcode areas 74133 and 74135, the average household income is \$46,889.00. The U.S. national average is \$44,684.00 according to census data (Sperling Best Place, 2006). This information indicates that the North Tulsa community is developing at a much slower rate than south Tulsa businesses. North Tulsa average household income is \$24,256.00 less than south Tulsa. The slow down in growth was recognized by a participant:

In the last 10 years, it has gained because of the business construction of streets and highways. In the last five years it has been steady but slow.

Development in North Tulsa appears to be steady yet slow, which means that there is not balanced growth in Tulsa. Economists and educators must look at plans that are aimed at reversing the effects of economic disparities in the city. However, according to the North Tulsa Economic Development Study, the expenditure potential in North Tulsa is adequate to support quality establishments that support economic growth (Hammer, et al., 1997, p. 4). "It is going to take people to make a change and to grow" and to reverse the negative effects of the 1921 race riot, Jim Crow, integration, and urban renewal.

Integration (or, more accurately, desegregation), achieved only after hard-fought civil right battles, had unintended negative economic consequences...."Integration" turned out to be a one-way street. Black dollars flowed out. But white dollars did not contemporaneously flow in. (Johnson, 1998, p. 146)

The establishment and expansion of business enterprise in North Tulsa can contribute to attracting dollars from a diverse population back into the community. Increased business enterprise opportunities for African Americans need to be a key area of concern in Tulsa. "We can own in our community, the small business can sell the clothing, shoes and have the beauty shops, we love to look good."

In January of 2002, areas in North Tulsa were identified as qualified HUBZones. This designation provides tax breaks to industry desiring to locate in the area. As a result of the HUBZone designation, Greenwood Chamber of Commerce (GCC) has made concerted efforts to help plan and promote economic development in North Tulsa. The GCC operates a Greenwood Business Resource Center which provides business office space for 6 small businesses.

In August 2003 the Greenwood Area Redevelopment Authority was created by the legislature with the primary focus of creating a vision and growth strategy for North Tulsa. The area studied covered street boundaries of 56th

North, Lewis to the east, Osage to the west, Archer to the south (Greenwood Area Redevelopment Authority, 2003, p. 3). Several efforts to restore the economic base are being addressed through planned approaches that involve reflecting upon the past and planning for future development in North Tulsa.

In Tulsa, Oklahoma, on September 9, 2003, voters of Tulsa County approved a one-penny 13-year increase in the Tulsa County Sales Tax for regional economic development and capital improvements. Part of the plan addresses economic development, education, health care, and Event Facilities. This proposition included monies for OU-Tulsa, OSU-Tulsa, NSU-Broken Arrow, Langston-Tulsa, and Tulsa Community College-Southeast Campus; common education funding for instruction material for the nearly 107,000 children attending Tulsa County public schools; expansion for the Morton Health Center; a modernization of the Tulsa Regional Convention Center; a new Events Center; and improvements to Expo Square improvements (City of Tulsa, 2003).

Focus group participants felt that planned growth to improve the economic conditions in North Tulsa would contribute to the revitalization of the area:

Growth will bring jobs into North Tulsa.

North Tulsa will grow in 4-10 years according to city planning.

Yes, there has really not been a whole lot of activity in the past few years. Right now it's picking up.

There was a loss years ago but I think it is coming back.

The economic picture appeared to be bright for North Tulsa residents in the Greenwood District prior to the 1921 race riot and up until the end of segregation. Currently, there is movement to help North Tulsa become bright once again, which is evidenced by recent business establishments in the area such as Albertsons, North Point, and the Lansing Business District. Participants recognized that large business and small business impact the economy and shared the following comments:

The large businesses are leaving the state. There has been a big loss with the companies' layoffs.

We attend state chamber meetings, and they report that future business growth in the state will be from the small businesses.

There were some participants who did not perceive growth in the area. A drive in North Tulsa reveals blighted property, strip malls that have not been maintained in over 15 years and a very limited number of big businesses in the area. In contrast "there is visible development in South

Tulsa." This participant observation is easily proven when driving south because one sees a constant variety of big businesses for miles, nice homes, and the great upkeep and maintenance of property. This can be contributed to a variety of factors as stated by participants:

There is a lack of dollars in North Tulsa.

There is no development going on the North Side.

We have asked city, county, and state legislators why the disparity in growth in this area. They have no answers.

Participants expressed their disregard for city officials when seeking answers of why they have not seen any significant impact of development in North Tulsa.

Participants indicated that they did not believe that the North Tulsa economy was a major concern of the city and that there was no real development occurring.

However, as the dialogue continued, participants indicated that they believe there are plans underway to revitalize the North Tulsa area. Economic development plans, which are being implemented, will contribute to planned neighborhood revitalization efforts to increase employment opportunities which will then aid the city in creating a sustainable tax base in the North Tulsa community. Due to limited access of economic development, "many of the areas

in north and west Tulsa have higher unemployment and limited access to transportation" (International Economic Development Council, 2006, p. 83). In 2003, an Albertsons store was built to help support economic growth in North Tulsa. The Morton Health Center held a grand opening ceremony in October of 2006. The Morton Health Center will provide a stimulus in the area which will enhance economic development efforts. Although development efforts are underway, there still remains a perception that North Tulsa is unstable and does not offer much economic growth opportunity. There is future growth planned from Archer North to Pine, and it will be a highly developed area. It may take 5-10 years when these plans are complete.

There are new stadium plans for Carver Junior High School.

This is the growth, which will bring jobs into North Tulsa.

There is a new Albertsons in the area.

The creation, expansion, and retention of businesses will help overcome hard times that exists as a result of a decline of economic prosperity in the community. The overall perceptions of people in the focus groups can be expressed by a sentiment shared by one of the participants: "I think the growth will come back. I have seen hard times--a family

of six and struggling." A hope for a better tomorrow is not lost amongst individuals who are struggling to raise their families in the mist of what appears to be a hopeless situation. In Tulsa, many African Americans residing in North Tulsa are struggling as they strive to gain a measure of economic stability.

Business

After the 1921 race riot devastation, the Greenwood District in North Tulsa was rebuilt in 1942. It has been over eighty years since the riot and there is still a problem. When the Greenwood District was rebuilt in 1942, North Tulsa had over 242 African American owned service industry businesses, and there were 183 professionals in the community (Johnson, 1998, p. 253). During this period the Greenwood District had a strong economic base and money circulated at least 7 times within the community.

Focus Group participants shared the following responses that shed light on the importance of African American business enterprise to the revitalization of a community. Business retention and expansion efforts in North Tulsa are the foundation for promoting economic growth. The participants had some comments that support the urgency of supporting the TAE0 program aimed at uplifting a community:

If businesses move into our community, they should make the cycle flow back into the community.

It will take 2 years to get your businesses in place.

Our business has been busy; we do construction clean-up. We have been busy.

Small business is big business in Tulsa, and some participants' believed that "small business are left out of the economic picture because of the large business chains located outside of North Tulsa." Nonetheless, research indicates that over 80% of the businesses in Tulsa, Oklahoma, are small businesses employing 10 or less people.

Small businesses located in North Tulsa have a difficult time competing for wealth as a result of location, demographic profile, capital, and competitive edge to compete with more attractive chains. Some of the responses reveal that participant believed that small business are unable to compete for wealth against the larger business, the business which appear to succeed are the small fast food establishments:

The small businesses feel the impact of the Walmart and Dillard's chains.

The Albertsons, and other major chains are new to North Tulsa, but the citizens do not support their local businesses.

You have restaurants, Bar-b-que, chicken

places, and fast foods on every corner.

The chains are not going to keep their money in our community.

If you open a business you loose out to the chains, or south, west Tulsa.

I hate paying \$5.00 for a bottle of lotion in a broken down corner store.

In order for retail business to succeed in North Tulsa, they may have to charge a premium on their product or service; this is largely due to the fact that they do not have the capital or volume of business to purchase in large bulk to help bring down the purchase price of items purchased. Cost of products and services may be higher in North Tulsa. The statement one participant used was, "If John has a small store on the corner, yes his prices may be higher."

Plans

There are plans underway which address the need for development in North Tulsa. However, the needs of the residents of Greenwood are not always taken into consideration. Indeed, it looks like some African American individuals in the area are involved in making these plans. Although the community has received some information, it is often fragmented. Some of it is true while other parts of the plan are not.

The Kendall-Whittier area is another area which has been developed. This area is located east of downtown Tulsa and has a truly diverse population. A large percentage of the residents are Hispanic. This area is receiving a lot of attention by the city and by public and private organizations:

Kendall-Whittier neighborhood has been on a roller coaster ride, but it is now back on the incline.

For development to occur, one must first be able to acquire property in which to build. Individuals who are interested in acquiring land owned by the city for development must contact and complete application with Tulsa Development Area (TDA), the largest landowner in Tulsa. No matter how much planning is done, future development plans cannot be implemented if one is unable to acquire the land for development. Without property and land, an individual is unable to engage in a business venture, and there will be no continued building of generational wealth.

Efforts aimed at improving economic conditions also promote the importance of a diversified revenue stream to attract consumers from all areas. Several participants' comments support the importance of having

a diversified revenue stream in the community:

There is a saturation of restaurants in North Tulsa.

There are more restaurants, instead of clothing and furniture stores.

North Tulsa needs a diversified revenue stream.

Life among residents in North Tulsa is changing, and people are striving to rebuild their communities. According to the Greenwood Area Redevelopment Authority report (GRDA), there exists a need for retail offerings and other industry. These following should be indicated in a plan of action for North Tulsa:

- Designate west side of Cincinnati and Pine as special commercial zone.
- Designate N. Point and Intersection of Pine and Cincinnati as office, retail, and service node.
- J.W. Vann Business Park, reserve for mixed use zoning.
- Designate Pine and Peoria as the primary shopping district for North Tulsa.
- Develop Apache and Lewis Intersection as a future retail and serve node.
- Full service auto mall, tune up, tires, etc.
- Movie Theaters.
- Bowling and Skating for youth and adults.
- Duplication of what is in south Tulsa.

- Full service restaurants.
- Neighborhood shopping centers.
- Grocery stores.
- Hotels, Office and High Tech Research. (GRDA, 2003, p. 11)

There are several plans in Tulsa that have been studied and recommended, but it is now time for "Grassroots Leaders to begin championing business growth and development for the Greenwood and North Tulsa area" (GRDA, 2003, pp. 9-10). The focus group discussions provides detail which further supports the importance of growth and development: "Businesses need to be diversified; new businesses need to include theaters, skating, and entertainment centers for the children."

Participants believed that plans are underway for development, and there are opportunities for the small business entrepreneur in North Tulsa to succeed. Nonetheless, additional factors such as urban renewal contributed to a decline in home-ownership and business closures in the Greenwood District. Urban renewal in Tulsa was implemented to respond to educational and economic conditions in Tulsa, Oklahoma. As a result, the University Center at Tulsa campus was formed, which

now serves as the Tulsa branch of Oklahoma State University and is located on the southern edge of North Tulsa.

When the conversation focused on development relating to OSU-Tulsa, it was apparent that the participants were unaware that a Declaration of Trust for the University Center of Tulsa Authority was established on July 26, 1985. One of the purposes for the trust was to establish and "thereby provide educational and cultural facilities and activities which will benefit and strengthen cultural and the economy of the Beneficiary and the State of Oklahoma (Declaration of Trust, 1985, Book 4885, p. 1733).

OSU-Tulsa is continually on a strong growth pattern and is acquiring property in the immediate Greenwood District. At an Economic Outlook conference, (November 16, 2006), Dr. Gary Trennepohl, president of Oklahoma State University in Tulsa, stressed the importance of educational research. He noted that "research leads to inventions, which foster new companies, thus increasing the economic impact on the community." Although the university will contribute to the economy in the area, the university is seen as a

deterrent to enhancing the cultural component of the area by some. The history of Greenwood in Tulsa is very important to the African Americans who desire to ensure that the city maintain a level of respect for the contributions of their ancestors. Development in the Greenwood District that is not mindful of citizens in North Tulsa further contributes to the belief that the university mission is to be set-apart from the North Tulsa community. When the media describes the location of OSU-Tulsa, the report often states that it is located near downtown. Observation made by some participants indicate an awareness of development occurring in the area while at the same time they do not believe development in the area will provide opportunities for residents of the area.

Oklahoma State University-Tulsa has bought Roberts Park for future development. They are planning to build offices there.

OSU has bought property west to Denver.

The BS Roberts park is part of a master drainage plan; therefore, no office space will be located on this property.

Development plans are often discussed, yet taxpayers who will feel the impact first seem to be uninformed about the intent of the state, university

and neighboring church regarding the economic impact to their community.

My church is at King Street and Greenwood. Langston University is getting ready to build an administrative office at King St. and Greenwood.

The church in which the participants refers to is First Baptist Church, located on King Street and Greenwood Street. First Baptist Church owns three senior living complexes (Jordan Plaza, Jordan Plaza II, and Jordan Plaza III) located near Greenwood Street and Pine Street, which has 139 apartment units available.

Although, there are some who believe that "nothing is going on in North Tulsa," recent development is occurring in the area near Greenwood Street but has not expanded north of Pine Street. One participant believed that "in a time period after 2010, we may see a change as far as entrepreneurs." Nonetheless, the potential positive economic impact for African Americans has not been a realized in North Tulsa.

Work

Work and the ability to create work for others were major concerns for this group. It was indicated that "low pay jobs saturate the geo-economic area." The focus group participants were also concerned with

economic power and how to leverage it.

There was group consensus that due to recent layoffs from major local employers the Tulsa economy was soft. The reference to a soft economy indicates that economic growth was not occurring in North Tulsa and contracting opportunities were not easy to obtain. Economic growth occurs when there is an increase in the income of an area created by the long term productive potential of its economy (Bloomsbury Publishing, 2002, p. 1232). The type of work readily available to local residents is often with Church's Chicken and McDonalds. One participant commented, "Yes they will hire some of us. But with those jobs, the senior citizens checks we cannot pay those \$300 electric bill." It is important to strengthen the economic base and grow businesses because "there have been a lot of layoffs and it is like a quiet community."

In a quiet community, one could come to believe that nothing is happening. This increases the likelihood of a decline in the area. Additionally, it increases the potential for criminal activity and lack of maintenance to property.

With the layoffs, we are approached by individuals when driving in North Tulsa about

jobs or working for our company.

A lot of people lost their jobs and left.
They are just now moving back.

The community is waiting for jobs to come
into this area.

Opportunities in the city became scarce in the
early 80's, and they were even much more scarce for
African Americans. After the "Oil Bust" of 1982-84
people felt it necessary to look for employment outside
of the state. The city desires to make Tulsa a more
attractive place in which to live and to work and is
currently conducting marketing campaigns to inform the
nation about educational, arts, and employment
opportunities available in Tulsa. However, TAEO focus
group participants were not convinced that employment
opportunities awaited themselves:

We have asked why our people don't have jobs.
The work's there; it's finding it and getting
in touch with the right people.

The employees working in these chains will
take their money south.

The young people are working for the
Whirlpool's or whatever.

Several participants spoke of the importance of
economic power. Economic power is the ability to
acquire capital and to establish successful businesses

that can contribute to the overall initiatives of the City of Tulsa. Because the retail tax base is so vital in supporting the city of Tulsa, it would be prudent for the city's economic function to focus almost entirely on the needs of existing retailers in the city and on opportunities for growth and expansion (International Economic Development Council, 2006, p. 95).

There are some things that need to be done to leverage your economic power.

The only power you have is your economic power; that's where you spend your money.

The dreams of people begin to die when they live through conditions that continuously leave them on the outside looking in. This is what has happened in North Tulsa.

There are no goals. People just want to find a job and retire. People don't have the mindset of having dreams and trying to make them come true.

Education aimed at promoting entrepreneurship development leading to self-sufficiency must strive to uplift people. Individuals have a desire to be contributing members of society and providers for their families. One of the strategies of the National Urban League is to help adults attain economic self-

sufficiency through good jobs, home ownership, entrepreneurship, and wealth accumulation (Dunbar & Smith, 2002, p. 3).

As noted by Franklin (2005), "The glass ceiling is very much intact when African Americans seek employment or promotion on the basis of their skills and proficiency" (p. 378). African Americans often are required to possess more knowledge and expertise than then whites before they are considered for employment opportunities of advancement on the job. Without employment opportunities available that pay a decent wage or salary, people begin to give up and believe that they are in a hopeless situation. Even during periods of steady growth in the American economy, Black workers benefitted less than white workers even during the recession-free 1990's. Blacks have made little progress in narrowing the jobless gap with whites over the past three decades (Tidwell, 2000, pp. 287-316).

Community

Participants elaborated on the role of the local community and how the community can contribute to economic growth. They recognized the loss of human capital as a result of people leaving. Focus group

participants described the community role as vital to the success of development in North Tulsa.

Often programs fail to realize how vital human capital is to the changes which occur in communities. The decision for North Tulsa residents are often made by individuals who do not have a vested interest in the current or future impact of the North Tulsa residents. Whether intentional or not, this tends to undermine efforts by the local community and neighborhood associations who desire to rebuild their communities. Participants addressed the importance of individual responsibility to improving the economy:

It is going to take people to make a change.
It takes everything to grow.

Take care of home [North Tulsa]. North side workers are leaving the community to go to work out south, you don't have to be out south to be successful.

I have been here 10 years. As a community, we should have a "village" mentality; we should help each other out.

We need our community stores.

There is a saying that is often shared: "A chain is only strong as its weakest link." In the city of Tulsa, North Tulsa is described as the weak link, an area with high crime, income low, low educational

levels, single-parent homes, and high unemployment. Improving the economic conditions in North Tulsa will require that a united effort amongst the city, chamber of commerce, business owners, and citizens be continually developed and supported. Additionally, funds to support economic development initiatives must be secured. The North Tulsa community needs more African American business owners to help boost the economy.

Business ownerships is a viable, necessary option for African Americans. It's not easy, and not everyone can be or should be an entrepreneur. But more African Americans need to consider the challenge. If you have a plan, seek training, ask for help, be nice to people, and pray along the way, then you have a good chance of succeeding. (Gordon, 2004, p. 1)

Expressways

Participants expressed concern about roads in need of repair because this impacts access to local businesses. The participants perceived that people are more mobile now and that the expressways contributed to that mobility.

There were several comments that suggest that participants are aware of the potential impact of streets to potential development and entrepreneurship

in the area.

A big part of why economic development is picking up is because a lot of middle-class people are moving back to North Tulsa. The Expressway has done away with a lot of local jobs.

I would like to see other roads and streets worked on.

Although street improvement has contributed to economic development in Tulsa, North Tulsa has yet to realize the benefit. However, this street improvement provides an avenue which aids the city and chamber of commerce in marketing North Tulsa to potential business entrepreneurs. In the next 20-25 years, it is projected that the community will experience growth as a result of the development of infrastructure street improvements, and the Vision 2025 drive. There has been planned development in areas of North Tulsa as indicated by the passage of Vision 2025 (City of Tulsa, 2000) and the North Tulsa Urban Economic Development Study (Hammer, et al., 1997). Many of these areas of development were mentioned in the focus group sessions. A sentiment expressed by one participant captures the views of many citizens in North Tulsa who drive near the area north of Pine Street and see evidence of very nice homes being built near blighted areas, which

indicates that development is occurring.

I went to Tulsa development to find out about vacant lots for purchase \$2K for building a house or a small business.

The intersections of Pine and Cincinnati are experiencing home growth in preparation for this growth. There is a house now valued at \$170K. We have never seen nothing like this.

This comment indicates that there is a degree of excitement. There is evidence and a strong sense of anticipation regarding growth in North Tulsa and hope for an improved economy. The participants realize the relationship of neighborhoods to the business industry and the role the city plays in initiating economic development efforts. One respondent stated that "the City of Tulsa needs to market itself to corporate America." It is believed that if the city markets itself better, there is a good chance that the production of wealth will increase. The City of Tulsa has designated certain areas in North Tulsa to carry out some economic development initiatives such as the Lansing area and north Peoria Street. Upon looking at recent census data about future job growth potential for Tulsa zipcode areas 74106, 74126, 74133, and 74135, one can see that the estimated job growth potential for this area is at 11%, further indicating that planned

growth effort are underway:

There are residential blocks earmarked for redevelopment.

There is an Annex proposal that will impact North Tulsa.

When a major company comes into North Tulsa, it may be hesitant to hire from the immediate area because the educational attainment is low or the level of skill is not adequate to perform the task of the job. In the minds of residents, the reason these companies may not be hiring is due to bias surrounding residents in the community and the lack of concern for real development in North Tulsa. One participant shared that "surrounding areas like Rogers County, Owasso are growing." The growth of surrounding areas at a higher rate than the city limits can weaken the city of Tulsa economic base.

One focus group participant felt that "building [is] in outside cities. [They] never brought companies to North Tulsa. "This statement indicate that development is occurring in other area of Tulsa county at a much faster rate. The facts underlying this perception have been disputed by some individuals residing in the community. However, whether fact or

fiction, few deny that the perception of economic opportunity held by individuals living outside the community is a factor that limits the area's competitiveness (Hammer, et al. 1997).

Education

"Historically, the development of schools and programs of education for Negroes has represented largely the influences of social forces outside the Negro community and over which he had little or no control" (Davis, 1966, p. 360). The TAEO program was developed with the African American participant in mind and for other individuals who find it difficult to access affordable, quality business training courses.

Participants in the TAEO program realized the value to being prepared and planning for their business success. It became evident that becoming educated about one's business and researching existing similar business would allow an individual to plan the implementation of business endeavor selected. The focus group participants begun to understand the economic consequences of business failure and success to the overall vision for the city and the North Tulsa community. An underlying concern for the business owner

seeking to employ individuals is often centered on the low education level of the local residents in North Tulsa. Networking and building positive relationship was essential to the learning and ability to be engaged with other successful business owners. Nonetheless, participants felt a need for additional programs to teach the North Tulsa community how to, where to, and why it is important to spend their dollars in their community.

There was relentless discussion focused on the importance of a strong educational foundation in support of economic growth. Participants felt that educators can do a lot to inspire and motivate learners of all ages. Children are the heart and the future of society. If they are not prepared to be competitive in today's global market, then the economy may become soft in the future. Children retain what teachers, media, friends, and other share with them. Educators have enormous power when it comes to children, they are often admired, respected, and have a great deal of influence on students.

K-12 education system impacts the economic base.

We don't have the generation of the past that

had the vision to be creative and support one another.

Young people need to be motivated to start their own businesses.

I have been here 11 years. We don't have people to motivate. Kids having kids who don't have any motivation to go anywhere. We don't have the motivation where a child wants to live better than their mom.

The young people are not involved in the economic development from an entrepreneur perspective.

There now exist some notable examples of efforts to solve these concerns. Junior Achievement is a program designed to teach students about business and economics. Trained facilitators work with area Tulsa Public school teachers to educate students about business. As the competition for wealth in the U.S. and abroad increases, it becomes increasingly imperative that schools not only teach reading, writing, arithmetic as the primary foundation for success but also that they teach economics and how it contributes to the development of today's and future generations.

The TAE0 business training program desires to help people gain control of their ambition to become entrepreneurs. Focus group participants shared insights about the value of their educational TAE0 experience

and additional insights attained:

This class opened my eyes on how to research the future growth plans for North Tulsa.

Learn to spend our dollars where we can do something with our own businesses and move up. We can put out programs to help.

Major companies left; basic education "kind of died out," so people began to leave North Tulsa.

Participants realized the value of education to their business. It was also conveyed that learning to spend money in your community was essential as are creating program that would educate others on the importance of spending in your community to promote economic development and neighborhood revitalization. If learning occurs that enhances the economy, the likelihood of graduates leaving Tulsa to find jobs will decline.

When people get out of high school, they leave the city. I left Tulsa in the Early 80's and only been back for 2 or 3 years, and I see that it has gone down even more from the time that I left.

When I left the oil situation was going bad. The following responses reveal that there is a desire to have strong leadership in the community. An individual or individuals who could serve as a role model, inspiring others to aspire to succeed and never

give up on attaining their dreams.

North Tulsa entrepreneurs need a role model, someone to lead.

People who had the ability to motivate left.

Motivational attitude is what seems to be missing.

There are a lot of retired people, people at a lower education level, and unemployed people.

Networking is seen as an avenue that is educational for the business owner. Sometimes in order for people to succeed, they must create their own opportunity. The ability to always be in a learning mode, to be willing to work hard, and to be informed about development plans in ones community can contribute to making good choices in business.

There are several opportunities which exist in the city of Tulsa that will enhance developmental efforts planned. There have been several partnering agencies identified who are working together to rebuild North Tulsa. These agencies includes the City of Tulsa, Greenwood Chamber of Commerce, Metropolitan Chamber of Commerce, and Tulsa Economic Development Corporation. Citizens in Tulsa have the opportunity to embrace networking opportunities and participate in the

Minority Women Disadvantage Business program, which is sponsored by the city of Tulsa. Participants also have the opportunity to become a member of the Greenwood Chamber of Commerce at no cost can join the Metropolitan Chamber of Commerce. Each of these avenue affords TAEO and others the opportunity to take advantage of networking opportunities. One participant indicated that "there is a fee to be a member and take advantage of the networking opportunities at the meetings." This statement also holds true for membership with Metropolitan Chamber of Commerce.

Summary

The overall consensus was that economic conditions in North Tulsa were paradoxical. "There is a problem" as noted by one participant. There are no large shopping centers located in North Tulsa, the area lacks a strong job base and quality infrastructure for locating small businesses (see Figure 2). Additionally, attractive housing accommodations for middle to high income residents are not available. There are no large shopping centers located in this area. Improvements to highways and streets in North Tulsa have been slow and inadequate. Blighted

conditions exist in North Tulsa housing and business districts.

In the North Tulsa Metropolitan area, small business could be big business. Small businesses are the lifeblood of Oklahoma. More than 95% of all Oklahoma businesses have fewer than 50 employees and more than 45% of the workforce is employed by small businesses (Oklahoma Department of Commerce, para. 1).

There are two groups amongst the participants. One group is positive and wants to take charge. They are the people who see the glass and wonder why it is not full; they don't see it half empty or half full. The second group of people does not see anything happening in the community. They see a glass as half empty, and it is never going to get full. They blame this on outside things such as the economy is soft. The Tulsa economy appears to be soft because it has lost more jobs in the past few years than have been acquired. A soft or bleak economic situation creates barriers in which the North Tulsa community are attempting to overcome such as unemployment, access to start-up funding, and disparities in educational attainment.

Economic obstacles create adverse economic

developmental environments (Nixon, 1995, p. 5). Most of the jobs created in Tulsa during the last few years have been customer service related, and these jobs are primarily located in areas outside of North Tulsa.

CHAPTER 6

THE TAE0 CURRICULUM

Workbook Content

The second question presented to focus group focused directly on the TAE0 program. Participants were asked if they felt that the content in workbook utilized sufficiently equipped them with information needed to pursue entrepreneurship goals. The participants contributed several enlightening responses in this area. Focus group participants' perceptions were described in the following terms: (a) helpful, (b) guide, (c) inspired, (d) continued support, and (e) instructors.

Helpful

The book utilized was Self-Employment: From Dream to Reality. It is an interactive workbook which provides step-by-step explanations, examples, and exercises which leads readers through planning and starting a small business. The workbook served as a tool for participants to utilize as they pursued and enhanced their business endeavor. The majority of focus group participants believed that the book was helpful and served as a great resource. Each session in the

workbook prepared students to move forward to the next session while providing them with the tools needed to complete their business plan.

The information covered in the workbook was designed to equip participants with a general overview of what they must know in order to successfully maintain a small business. Topics covered included starting your business, marketing your business, financing your business, preparing financials, and financial obligations associated with running a business. The content in the workbook was described by focus group participants as helpful:

The book was good. Instructors offered to help and I appreciated that.

I felt like the book was really, really, good.

It gave us a good basic start.
I found the information in the workbook to be very helpful.

Information in the workbook is written at an 7th grade level and aims to facilitate continued learning (Gilkerson & Paauwe, 1998). Having a good basic start can become liberating to participants. Liberating people through utilizing the workbook as a guide can promote independence and support the building of a

strong economy. The following statements shared by participants indicate that the book serves as a valuable resource:

When I got the book, I read the material over and over again.

I already had a business going, but the book was a review.

The book was a good base to start from if you had no idea.

The workbook is used to help participants navigate their way through the world of business. It provides useful information designed to help participants to set goals, to accept responsibility for working hard, and to prepare a business plan. Participants were required to read each chapter before the next class session. The content within the book was written with students in mind. They expressed a belief that the content in the workbook truly equips them to pursue the entrepreneurship goals. This book appealed to a diverse group of individuals.

The book appealed to the older generation.

I was very excited about class it sharpened things.

I took class so that I could learn about business.

I shared the book with others waiting to

start their own business.

Overall the respondents were pleased with the workbook and believed that it provided a foundation for starting a business. Whether participants owned existing business or enrolled in the class to gather additional information that would help them become better equipped with the world of business, they were pleased with the book.

Guide

Participants found the book to be a good guide which had a defined course that could be followed without difficulty. As a result, more than one participant shared the book with potential students for the TAE0 class and shared the value of information:

It guided you through the process. When you get here, you need to do this.

A good guideline that exposed you to a variety of things.

It was a good basic book that touched on a lot of subjects to start this business thing.

The workbook was a good tool, and I took it to my peers with the information in the book. Six are serious about starting a business and wanted to know how they can get the book and get involved. I think the book was a great tool for me.

Being able to look over what was discussed in class. I used the computer and book as a

reference.

I shared the book with others waiting to start their own business.

I shared the book with some other people interested in opening their own businesses. Some of the people's comments were "Gee I did not know you had to think about things like this."

If materials are presented in a logical way, then students can follow a course of action and begin to become more self-directed in how they approach learning tasks.

Continued Support

Although many of the participants felt that the book was very beneficial, there were some people who struggled with the content. They pointed out that the book is only the starting point. In order to implement a business, they needed additional support. For example, they pointed out that one area which gave participants a great deal of difficulty was the business plan. All TAE0 participants were required to complete a business plan; they were given 15 weeks to complete the plan. Several participants made the following statements:

I can't answer that because I really didn't deal with the book once I got out of the class. I really didn't understand.

No, it was not helpful. You needed backup help to make it applicable. The book was a guide, but there was no follow-up. I was impressed with the content in the book but felt there needed to be some additional support.

This is a starting point. The small business loan has to be put in place. We need to know how to do it, not just by reading the book. When you leave the class, you can't follow-up to get the business plan finished. We have to know where we are coming from. Where are we getting our funding? Then we can make it.

The book was helpful. They put on the program and had good people there to help, but there was no back-up help to prepare your business plan. I needed more help to get the plan done.

There were strong sentiments expressed regarding the business plan development. Participants indicated that they needed more help in completing the business plan. Additionally, they need to know where they could obtain financing for business endeavor. Without continued follow-up and back up to support fledgling businesses in their beginning stages of development, it will be difficult for them to operate and maintain their business.

The participants in the program learning strategies identified were helpful in helping participants set a course of action focused on

preparing business plan, marketing their company, and generating revenue. The business plan is important to problem solvers because it requires that they map out the path they will follow in establishing their business. The business plan is important to the problem solvers because it forces them to generate alternatives for their business endeavor, they are always thinking and planning for contingencies. The business plan is important to engagers because it allows them to apply their creativity in implementing strategies that will help them market their company and sale their product and/or service. The engager is required to express their ideas in writing and present them in a meaningful manner. The business plan is important to navigators because it is a structured process focused on detail from the inception of business and projected outcome of business success. The navigator thrives in environments were there is structure, outlined process, and resources available.

Inspired

The reasons one becomes inspired to enter into a learning tasks is determined by internal and external factors in their life. Everything one experiences

become a part of them.

Throughout the training, facilitators shared stories related to topic covered and pointed out the highlights in the workbook. Participants found themselves talking to others about their business goals and objectives and had a willingness to continually pursue their business endeavor. This book and the class was inspirational to the focus group participants in several ways:

I was inspired by the book. It gave me ideas on how I wanted to approach the things I wanted to do.

It gave me a lot of bright ideas. It gave me ideas on how to approach things I was interested in.

It gave me a lot of good insight, and it put me on the right track.

Everything was focused on being positive.

Reading the book gave me motivation that I needed.

Once the participant begin to recognize the importance of the learning task encountered and becomes motivated to acquire knowledge, then the facilitator is able to easily facilitate the learning of student. Havighurst (1972) stated that "specific life task's can give rise to teachable moments." This moment is

recognized as a teachable moment which produces a readiness to learn (Knowles, 1980, p. 51).

I was serious about starting this class and my business.

It helped me speak up and talk to my peers about businesses in the future.

I was already motivated. It refined some of the skills that I had acquired. We need inspiration. Some people only care of the bottom line.

Not everyone was motivated by the TAE0 program. One man had enrolled in the class in an effort to obtain financing for their business or to develop connections that would assist them in growing their business. The participant felt frustrated and believed that he "didn't get great networking connection and that the class needed more motivation." Networking with fellow business owners can serve as a mechanism to motivate people to take the next step to achieving their business goal. Business owners who have been in existence for several years are able to share testimonials about their prior experience as they strived to enter the world of business.

One of the aims of the program was to convey the importance commitment to business goals and one's willingness to become independent and take things upon

themselves. The willingness and readiness to learn impacts what people receive as they embark upon a new learning task. According to Cross (1981), "there is a relatively stable and characteristic stance toward learning that makes some people eager to seek out new experiences for new growth while others avoid challenges to their accustomed way of thinking" (p. 126).

Instructors

Merriam and Caffarella (1996) advocate that adult educators incorporate four key ideas into their practice relating to the theme of centrality of relationships: (a) use collaborative interaction as one of the fundamental ways to plan and organize learning experiences; (b) foster a climate for learning where learners and instructors support each other in the learning process, both in and out of formal learning situations; (c) use a cooperative communication style; and (d) recognizes that feelings are a critical part of fostering relationships in learning experience" (pp. 40-42). The relationship of educators to students often takes place in formal education such as settings such school classroom and is structured. This is in contrast

to non-formal education which is "less structured, more flexible, and more responsive to local needs" (Merriam & Brockett, 1997, pp. 169-170). Education in non-formal settings can often resemble education in formal settings. The TAE0 program is held at a university campus. However the structure in which information is presented allows for flexibility and creativity.

Instructors in TAE0 program facilitated learning and supported participants. They were viewed as very complementary to the workbook.

The instructors expanded on what was in the book.

The instructors opened a lot of areas and avenues to the business plans. The instructor gave us a lot of resource avenues.

They were very helpful. I did appreciate that.

The presenters and speakers complimented the book.

Although the workbook served as a useful tool for participants, without a concerned facilitator their educational experience in the program would have been hindered. The role of the instructor in facilitating the process was vital. Participants realized that instructors were concerned about their learning outcome and were willing to assist them.

The instructors were genuine.

I took most of the instructors at their word and took them up on their offer to telephone them with any questions.

I also, made phone calls to instructors who gave of their time.

The facilitators were committed to helping participants meet their business and personal goals. One participant commented that it would be beneficial to put together "a small business think-tank" and another participant wanted TAEO to put together "a small business expo." Both of these suggestions would further contribute to the enhancement of sharing information and networking with fellow businesses or potential business owners.

Continued Learning

The third question presented to focus group participants asked if participants felt that they would become more self-directed in accessing needed resources as a result of completing the TAEO business training program. Participants were also asked to share some of the resources they would access. The responses were described in the following terms: (a) knowledge, (b) resources, (c) motivation, and (d) communication.

Knowledge

Focus group participants obtained confidence from the program, and many of them felt like they would be able to operate more efficiently. A majority of the participants indicated that they had a better understanding of what it takes to operate a small business, and as a result, "I approached everything smarter." The ability to approach business matters or situations smarter entails the ability to solve problems. Participants shared enthusiastic responses describing their learning experience:

I feel like I am operating more efficiently, I am working smarter. I know things not to do and things to look out for.

You can see the steps you need to take to start a business. It did not seem like a big mystery. By explaining the steps and process, it helped a lot of us gain confidence that we could do this.

Some individuals gained specific knowledge that provided a descriptive outlook of what profit margin was required to maintain the business. Becoming knowledgeable about where to go and how to research information relating to business was viewed as very helpful to strengthening participants abilities to succeed.

I feel like I know how much income my business should be generating where my

business is. Just receiving all of this information from other businesses like mine.

The most important thing that individuals shared was that they learned how to work smarter. Participants truly begin to realize the value of accessing information through the Internet and the importance of acquiring information from the library. Repeatedly, the focus group participants expressed a desire for more information and more opportunities to network with similar businesses.

It made me aware of resources that I did not know was available.

The help I got was very beneficial.

Participants in the TAE0 program learned valuable skills that can translate into successful business ventures, better job opportunities, and increased human capital. Smith (1982) believed that learning how to learn involves "possessing, or acquiring, the knowledge and skill to learn effectively in whatever learning situation one encounters" (p. 19).

Resources

Participants became more resourceful and willing to access external information that could contribute to their overall success in business. One of goals of

self-directed learning is to enhance the abilities of adult learners to be self-directed in their learning. "Within this goal, the assumption is that part of the job of educators is to help learners whether they are learning on their own or in formal learning programs, to be able to plan, carry out, and evaluate their own learning" (Merriam & Caffarella, 1999, p. 290).

Focus group participants were astonished to learn of the wealth of information that could be obtained by visiting the library and accessing the computer database or checking out a book. The library became the primary source for information.

I made trips to the library. I had to do more in-depth things to complete my business plan.

I could see the steps. My major resource was the library and other businesses in my field.

The library was a great resource. You can do searches on their terminals.

The library was a major resource. I could actually find those government codes, those profit margins, and percentages that determine what a viable business might be or would be.

I learned how to network and obtain information from the library.

My major resource was the library and looking up similar business in my field.

I became very much more aware of what the

library had and where you can get the things that you need. I learned more about how to use the Internet.

Once participants began to understand more about their personal business endeavor and similar business endeavors, they began to reach out and contact other in the industry through phone, in-person, and e-mail correspondence. Some of the participants were interested in gaining more insight about their chosen business field. Whatever the need, they often mentioned using the Internet as a resource tool.

Using the phone was my main resource. I also used the Internet. I made contacts using both resources.

I learned how to contact others in the industry and talk with other business owners.

I begin to conduct research on the Internet.

I am able to find the resources I need.

I think the class, the book and the instructors gave me the tools to get what I needed, by having information and knowing where to find additional information, I don't have any excuse for not obtaining my goal.

IRS had some resources that they directed me to.

I could go back to college to find the resources I need. I became aware of some of the grants I could ask for.

Motivation

The participants expressed mixed responses describing how they were motivated. According to Smith (1982) "Learning itself intersects learning how to learn because, as we learn, things happen that affect our motivation for further learning" (p. 58).

My motivation, I wanted to start a business. Had seen one of the facilitators on a TV program at 6:00 a.m. talking about the TAE0 classes.

I was motivated before starting the class. When I first started class I was very skeptical and after searching through the book I went ahead and initiated the business.

Enjoyed the class. I like networking and information that the professionals brought it was eye-opening. I learned a lot.

I enjoyed being around people in the class. I got motivated to go out and get the information I need for my business. I've learned where to go for information.

The instructor offered assistance and were ready to help. The class, book, and instructor have helped to motivate me. My motivation was wanting to start a business.

It gave me the energy and knowledge.

As noted by Merriam and Caffarella (1999), successfully intelligent people motivate themselves, know how to make the most of their abilities, translate thought into action, have a product orientation, complete tasks and follow through, and are not afraid

to risk failure (pp. 181-182).

Communication

There were participants who were confident in their communication skills before participating in the program, and there were participants who perceived they acquired or enhanced their communication skills as a result of attending the business training program. The training provided helped many students gain self-confidence. Participants realized that they were in control of their destiny and that facilitators were willing to assist them whenever possible. The ability to interact and communicate with others is a skill which contributes to one's success and acquisition of knowledge.

I know how to present myself with people in general. What to say and what not to say. It help me to become more of a people person. I have taken classes on communication. I've been in business 23 years, and I'm doing better.

I am doing better and being a people person.

The responses provided support the humanistic orientation to learning where emphasis is placed on human emotions and affect (Merriam & Cafferella, 1999, p. 265). Theorist in this tradition believe that learning is a function of motivation and involves

choice and responsibility (p. 265).

Program Benefits

The fourth focus group question asked participants to share what they found most beneficial about the TAE0 business training program. Focus group participants perceptions were described in the following terms: (a) facilitators, (b) communication, (c) networking, (d) opportunity, and (e) learning.

Facilitators

Participants perceived the facilitators participation as a positive feature of the program. The participant shared personal hands-on interactions that contributed to their desire to complete the program.

The TAE0 program is seen as a avenue which improves the advantage of participants to become successful. Some participants felt like the people in the program helped them. The importance of relationships to one's overall success was reflected in comments like, "The people I met were most beneficial." The dictionary defines beneficial as being something conducive to personal or social well-being (Merriam & Webster, 2004). Something that is viewed as being beneficial can often lead to improvements in an in an

individuals relative position or chance of succeeding.

Participants shared comments relating to how accessible the facilitators were and that they were willing to take additional time to listen to the ideas of participants. Many of the facilitators served as mentors and became directly engaged with participants who requested additional information or support.

The accessibility to the facilitators was the best feature of this course.

We had access to the facilitators after class by telephone.

I had talked to an instructor personally. He set me down and told me you have a genuine thought process. The way you think nobody else could think that way. I had a different perspective after this conversation.

Instructor was Great.

One's attitude can determine how one responds in learning situations. The focus group participants were pleased with the classroom environment, the way facilitators conducted themselves, and the manner in which the facilitator demonstrated how they cared about participants.

I liked the attitude of the facilitators.

The attitude of the facilitators was encouraging.

The key thing was they were not being compensated, therefore they had to care about being there. If we had poor instruction it would not have gone over as well.

The hands-on approach that the facilitator gave to me. At first thought it wouldn't apply. The facilitator slowed it down and explained the value of the program and how it helped others.

I liked the atmosphere.

Program benefits were characterized as being beneficial due to the contribution of time, skills, and talents instructors brought to the program. The learning in the TAEO classroom atmosphere extended beyond the class. Participants began to gain more confidence in their abilities to achieve business success and realized that there were others willing to help them succeed. The ability of facilitators to show that they cared about participants helped them to develop and grow as they encountered new learning tasks. Carl Rogers (1983) theory of learning is grounded in the notion that significant learning that leads to person growth and development has five characteristics: (a) personal involvement, (b) self-initiated, (c) pervasive: "which is learning that makes a difference in the behavior, the attitudes, perhaps even the personality of the learner (p. 20)," (d)

evaluated by the learner, and (e) essence is meaning: which involve the meaning of the learning becoming incorporate into their total experience. This is in agreement with the focus group comments. The participants noted that instructors in the TAE0 were supportive of participants meeting their individual goals and the participants were personally involved throughout the learning process.

Communication

The program provided a forum for communication and interaction amongst participants, facilitator and guests. Participants benefitted from interaction with one another; they were able to use their peers as sounding boards.

The opportunity to talk about your business with others, helped you to articulate and sell your business.

By presenting it to other class participants, it allowed you the opportunity to describe your business.

If you can't describe your business to make it appealing to the market place, you loose.

The TAE0 class contributed to helping the participants build self-confidence because the business training program contributed to increased knowledge and understanding in how one communicates. Participants

became more comfortable with speaking as they described their business.

I gained confidence in the way I act in my business.

I got out of my shyness.

According to Freire (1970) and Mezirow (1995), critical reflection is a critical component of education and occurs through problem posing and dialogue with other learners (Merriam & Cafferella, 1999, p. 325). As the awareness and conscience of self as learners was enhanced and participants began to take ownership of their learning experiences, they gained confidence in their own abilities as a result of dialogue and discussion with others.

Networking

At various stages of the program, participants became engaged in external networking opportunities, primarily with the City of Tulsa networking breakfast offered monthly for the small business owner. However, respondents believed that the TAEO program should help facilitate more networking opportunities for them with previous TAEO graduates and other business

professionals that could support them. Additionally participants felt there was need to support one another.

Good idea, bring in more entrepreneurs.

Continue to network and expand.

I would like to network with past participants.

Have people who have graduated from the class to come back to the class to say what they have accomplished. The cash flow budgeting.

We could support one another. Someone may have a resource that you need.

In attendance at the graduation were family members, friends, business professionals, and stakeholders who are supportive of participants. The graduation serves as another networking opportunity for TAEO graduates.

The graduation made you feel like you really accomplished something. It was gratifying to receive a prize for working on the business plan.

In an ongoing effort to establish networking relationships that contribute to sustained business success, one must remain involved and engaged in learning activities that contribute to one's business

and personal development. Several participants noted efforts currently taking place to open doors for the small business professional.

The county is trying to network the minority business people, but they won't show up for the meeting.

I go to the business breakfasts and luncheons when I can.

Oklahoma City has a good network in place and it is growing.

Opened doors normally closed.

Some of the doors that participants had perceived to be closed, they now have access to as a result of participating in the business training program. The library was viewed as a significant place, providing an opportunity for the participant to network while gaining valuable information. The library is a place where individuals go and check out books, utilize the computers, attend meetings, and meet people.

The access to the library was good.

The library has the free computer classes.

Although participants believed that networking opportunities benefit the program, they believed that increased emphasis focused on the library and resources

offered could support and undergird their business endeavor. Participants became more aware of how they could access and explore avenues which existed to support their business endeavor by networking. There is a saying that is often shared: "Networking is better than not working."

Opportunities

Participants realized that additional opportunities existed to help them further achieve their business goals. Sometime one must create opportunities, and this becomes a possibility through education. If people began to dream of a brighter future for themselves, family, and their community, they will often begin to envision a brighter future. A brighter future through business ownership is an integral part of TAEO participants who share the following responses that would lead to support increased opportunities:

We have to keep minority business people continuously educated. They are missing out on a lot of things.

The chamber helps you with the business plan, taxes, and preparation to start up your

business. A lot of other help is available there.

You can put on your own class in the library.

There is a Women's Disadvantage program that you have to go through. We got certified in this program too. It's good for 2 years.

It gives you a boost to go for it.

Student who have completed all 15 session of the training program were informed that the road would be tough, that they should remain focus on strengthening their business plan, and that they should never give up on pursuing their dreams. The training program was one of many steps participants must go through. Participant were informed that learning about what it takes to maintain a business would be a lifelong process if they wanted to remain competitive and have the opportunity to become successful. The approach used in the business training program is highly interactive, hands own approach which shows participants how to develop their ideas into realistic business plans (Paauwe & Gilkerson, Business Matters Brochure).

Learning

A great deal of respondents believed that a major

benefit of the program was the knowledge they acquired. Participants began to visualize how what they were learning was applicable to real-life. Real-life learning is "relevant to the living tasks of the individual in contrast to those tasks considered more appropriate to formal education" (Fellenz & Conti, 1989, p. 3). Throughout the discussion, participants described a process of learning which supported them in their journey:

Class was a stepping stone. It was very beneficial.

Learning process for everyday to get us focused.

The value of the program was that the learning was applicable.

According to Sternberg (1990), people are generally ill prepared through formal education to learn from everyday life experiences (p. 35). The added knowledge gained from learning about the importance of completing and maintaining timely and accurate financials was beneficial to participants, and they realized that it was critical to their business success.

I liked the financial part; they were the most beneficial. I am trying to bring business with the ministry.

Collectively bring research together.

Business owners [knowledge gained].

Paying taxes is a part of being in business, and the facilitator shared information with participants regarding the federal, state, and payroll taxes that they are required to pay. This area on taxes was covered by an Internal Revenue staff person, who thoroughly went over small business requirements. This was important information and in many cases new information for participant, and they realized that there was a cost to being in business.

Basic knowledge on taxes. I learned to communicate more. What a difference it makes if you are a part of the business. Being courteous and respectful to your customers.

The student workbook used in the program assisted participants in grasping intimidating topics such as break-even analysis, targeted marketing, cash flow, record-keeping, and preparing financial statements. Easily understood examples of situations were explained and discussed. It assumes that participant are planning

on entering into a small business venture such as house painting, janitorial service, photography, retail, or childcare. The TAE0 curriculum provides a starting point planning business goals and completing a business plan(Gilkerson & Paauwe, 1998).

Taxes and naming your business stood out. The graduation made me feel important. To see how the people are doing who already took the class. It made me rethink and rewrite my contract and my mission statement.

Naming your business was an initial step in the program that caused participant to really think about how to best communicate their business to consumer using few words. Participant's had to come up with a sound-bite that described their business and was easily understood. For example, if the name of the business was Business and Bookkeeping Services, Inc., the sound-bite could be "quality service in a timely manner." This sound-bite allows the business owner to share the name of the business, identify services provided, and communicate what the client should expect to receive quality and timely service. The class sessions where instrumental in providing information and helping participants to really think about how they would move

forward to accomplish their business goals.

The class helped me rethink and rewrite my standards for my goals and my mission statement. I like where they bring in the cash flow budgeting.

Everything was equally important.

The ability to understand business terminology, communicate well, and be courteous with customers and vendors is critical. Although all subjects covered may be perceived as equally important, it is important to note that consumers tend to shop in establishments where employees are friendly; friendliness and courtesy motivates most people to make repeat visits (Schwartz, 1981, p. 98). This then contributes to the potential success of a business.

The TAE0 program provides fundamental training for starting a small business and aims to promote progress in North Tulsa. Facilitators were provided with a trainer's manual which has simple to follow lesson plans for each session. Each session includes an overview, participant introductions, lecture notes and exercises, a break, an exercise ritual after each break, and a planning ahead activity. "The course

provides activities that make classroom training simple, fun, and effective for the adult learner whom may not have learned well in a traditional learning environment" (Gilkerson & Paauwe, Business Matters Brochure, 2003). Participants in the program felt that they were more equipped to pursue their entrepreneur goals upon completion of the business training program.

Program Weakness

The fifth question presented to participants in the focus groups asked what the participants found the least beneficial about the course. Focus group participant perceptions were described in the following terms; (a) feedback, (b) business plan, and (c) information. Overall participants found the program beneficial and believed it served as a great starting point for them as they pursued their business endeavor. Nonetheless, they wanted continued follow-up and guidance that would address real world issues encountered at the start-up of business.

Feedback

Focus group participants struggled with responding to this question and really had to think about what

they felt was least beneficial about the TAE0 business training program. However, one thing they did identify was the need for more feedback. They would like to have continued ongoing feedback even after they had completed the program.

Didn't get a feedback on business plan from anybody.

Need to know if business would be accepted and approved for funding.

They gave us knowledge but not resources.

It didn't give me what I thought it was going to give. But it is a good course overall.

Opportunity to go back for a refresher on a specific part you need reinforced.

Business Plan

Participants concerns centered around what additional benefits could be added to the course. Participants wanted to spend more time with the financial sections, and they felt that an additional session focused only on the business plan development should be offered. In addition, upon completing the training, they would like to be provided additional support to help them obtain business loans.

I thought after the course was completed we would get help on the business plan and get a business to start our business.

Even though they are teaching us how to do this, there needs to be a class designed for business plan outline.

Some participants valued the course and believed that the course should be able to receive a course credit for a degree. The program class sessions are all conducted at the OSU-Tulsa campus, which may contribute to why some students felt that it should be credits. The course outline focused on providing participants a step-by-step approach to starting a small business. The certificate of completion received upon graduation from TAEO program does not count toward Continued Professional Education credits.

The overall business training program, the content in workbook and the facilitators were viewed as very beneficial to overall learning experience of the participants. As a result, the participants had difficulty identifying any aspects of the program that were not beneficial to them.

I don't have an answer to that question.

Everything was beneficial.

I don't think any of it was least beneficial.

Can't think of anything that was the least beneficial.

Each factor of it was beneficial.

The information presented by the presenters.
They were very knowledgeable.

Nothing least beneficial.

It helped me understand the IRS.

Information

The responses captured from focus group participants address areas that would assist the TAE0 program in moving forward to the next step. The next step could address the continued support needed in the areas of marketing, networking, funding, and business plan development. Although participants were asked to note limitations of the program, they were for the most unable to express any shortcomings associated with the classroom instructor and the content in the workbook.

Improve marketing this class to the community.

I got mine through word of mouth.

Maybe some can comeback and share testimonial of coming through the class.

You had to go outside for yourself.

Opportunity to go back for a refresher on a specific part you need reinforced.

Responses to the question were resounding. The overall consensus was that the program was beneficial. Repeatedly the focus group participants expressed a desire for more information and more opportunities to network with similar businesses. The participants indicated that they were more confident as a result of the program and that they value learning what is needed as they pursued their business goals.

CHAPTER 7

INTERVIEWS WITH FACILITATORS

Facilitator's Perceptions

The first question presented to facilitators asked if the facilitator felt that the Tulsa Association Enterprise Opportunity (TAEO) business training program provided opportunities to help participants succeed. Facilitators perceptions were described in the following terms: (a) opportunity, (b) class topics, and (c) networking.

Opportunity

The establishment of the TAEO program endeavored to assist student in turning their business dreams into reality. Through participation in the program students were exposed to a wealth of information and business professionals.

Through participation in the program, participants received a business education training at a very affordable cost. The framework in which the program operates is interactive and provides participants an opportunity to become successful. Some of the comments shared by facilitators note that:

A lot of entrepreneurs lack the opportunity to receive formal training.

Students had the option of attending a Tuesday or Saturday class, and they were able to make-up at least two class sessions.

The curriculum and what was taught is very important. Showing students various things and opportunities was provided by instructors during and after class. Facilitators provided resources.

Most of the facilitators provided participants with additional resources and contact information during and after class sessions. Students in the program received direct input that could be easily applied as they pursued business endeavor.

Class Topics

Participants recognized the importance of learning the components of a business plan and how it could serve as a guide to completing their own business plan. Facilitators conveyed the importance of the plan and being able to motivate potential entrepreneurs.

One of the final results of the program was that student were able to complete a business plan.

Takes them through business plan and detail during 15 weeks.

Students go through a 15-week session and learn how to prepare a business plan, network, and about risk taking at a low cost.

The 15-week sessions involved going through all the chapters in the workbook Self-Employment: From Dream To Reality. Upon completing the chapters and class sessions, participant were give an additional 4 weeks to complete the business plan. During the class, the facilitators recognized some of the areas of particular interest to participants:

Lending money and marketing of students company.

They were forced to think about what it takes to make a business work. This required in depth thinking.

Throughout the program, participants were required to think about why they desired to go into business. Participant were asked to explain their business concept and how the information received would help them to establish and maintain their business.

Networking

Facilitators realized the value of networking to the success of fledgling entrepreneurs and sought to provide additional networking resources. Levine (1985)

has noted that:

Networking is an active, systematic process of meeting people or exchanging information to get things done more efficiently. This means making contacts, collecting information, asking questions or presenting yourself to others seeking to mutually benefit. A network is the interpersonal communications pattern that results from the process of linking with others. Through networking, resources are located, jobs are negotiated, resources are shared, and meetings can take place to move each party to a higher level. This is the art of making friends when you don't need them. (para. 2)

Through seeking out other business educational opportunities students are able to gain valuable insights about the business world. Facilitators commented that it was important for TAEO participant to continually access others in an effort to learn more about what it takes to succeed in the business world.

Tulsa Tech has a student program. Information can be obtained from the Web site or word of mouth.

Students sometime become aware of additional information that they can obtain at the City of Tulsa breakfast and expo for marketing opportunities.

During the program participants were encouraged to attend the Minority Female Business Enterprise networking breakfast, Business of Business that was

sponsored by the Greenwood Business Resource Center and the Rotary Club of North Tulsa, Service Core of Retired Executives (SCORE) seminars, and various other engagements.

The facilitators believed as a result of student participating in the class that they had gained more exposure to other business owners and potential business owners. As a result of interaction amongst other in the TAE0 setting, students became more confident and dedicated to pursuing their entrepreneurial endeavor.

I believe the program instilled confidence, motivation, networking, skill building, and achievement.

There were networking opportunities for participant that helps them see how to use the knowledge they have and apply it in the real world.

Absolutely, by providing resources through university and business professionals.

Additional networking opportunities can be obtained through affiliation with business professional organization or enrollment in credit or non-credit offerings. A term that is often shared at business seminars is "networking is better than not-working."

Enrollment

The second question presented to facilitators asked why they feel individuals elected to enroll in TAEO program. The responses to this question centered on the self-directedness of participant, curriculum, and credible program. Facilitators perceptions were described in the following terms: (a) self-directed, (b) workbook content, and (c) credible.

Self-Directed

The facilitators believed that participant were committed to taking the next step to becoming business owners. In taking this next step, participant were viewed as being self-directed and taking responsibility for their own learning. Caffarella (1993) observed that "the focus of learning is on the individual and self-development with learners, with learners expected to assume primary responsibility for their own learning" (p. 26). The facilitators believed that participant were determined to fulfill their dreams of owning and operating a business and that they had made up their minds to acquire knowledge that could help them reach their entrepreneurial goals:

They had a mind set that they want to go into business.

The means to increase their knowledge base.

I assume that they are waiting to go in business for themselves. Students wanted to learn about small business and what is required to go into business.

They aspire to become business owner. They want to obtain the initial feel of how to become a business owner and are seeking directions on how to pursue their entrepreneurial goals and dreams. heir dream and aspirations, affordable, and [to get] knowledge.

They are serious about developing successful business.

The facilitator recognized that participants were serious and desired to achieve their business goal. The TAEO program afforded participants an opportunity to receive comprehensive knowledge about business and to complete a business plan at an affordable cost. This removed the possibility of students complaining about the cost being a factor of why they were unable to enroll in a program.

Cost is inexpensive.

I believe that the cost was most beneficial.

The price is affordable. The time frame is adequate. One subject each night is taught.

It is less intimidating than other class setting.

Returning to school can be very hard for families who are struggling to meet their day-to-day expenses. Nonetheless, sometimes it becomes necessary to go back to school and acquire additional knowledge that will help improve one's quality of life. Many of the facilitators who serve as volunteer instructors in the program do so because they want to assist individuals who are struggling to enter the world of business. Facilitators realize that many of the students do not have the ability to pay for a comprehensive business training program in a university setting. They also are aware that participants in the TAE0 program had to make some sacrifices with their families, jobs, or other commitments in order to attend class sessions.

The class was structured in a manner which allowed some flexibility for students to attend. Participants made a decision whether or not to attend the program on a weekday during the evening or weekends during the day. Facilitators were required to teach one weekday session in the evening and a Saturday morning session.

Workbook Content

The book utilized was Self-Employment: From Dream to Reality. It is an interactive workbook which provides step-by-step explanations, examples, and exercises which lead readers through planning and starting a small business. The facilitation provided by the instructor and the curriculum was seen as a beneficial tool for facilitating positive learning outcomes.

Through word-of-mouth.

I am satisfied with the curriculum being used. Curriculum is understood and adaptable to various ages.

It is entrepreneurial, hands-on with business plan that allowed participants to work through process, that is interactive.

The program is less rigid and structured, not in a bad way. There are fewer complications and student can be more at ease.

According to Imel (1994), "in most circumstances, adults are not captive learners and, if the learning situation does not suit their needs and interests, they will simply stop coming." The facilitators felt the participants viewed the class as being non-threatening

and that most students were comfortable in the classroom environment.

Credible

The program was viewed as credible which means that the information presented covered areas that were convincing, authentic, and believable. Within a credible program, facilitators were able to observe attitudinal and behavioral changes occurring in TAE0 participants. This indicated to many of the facilitators that the program was progressing and helping participants to achieve their business goals.

I am constantly referring students to the program.

Great reactions about classes was conveyed.

We have good relations with other organizations, such as Internal Revenue Service, Tulsa Economic Development Corporation (TEDC), and the library. This type of relationship helps to draw students to the program.

The workshop is user friendly. The environment is safe and comfortable.

Assured that the Greenwood Chamber of Commerce would be more culturally sensitive.

They know other people enrolling. The environment is comfortable.

Participants in the program are not intimidated by instructors. The instructors in the program are often from their own community.

The program was viewed as being "extremely informative." The potential exists for the TAE0 to be effective in promoting and strengthening business development. The stakeholders, facilitators, and students all shared in the responsibility of ensuring that the program objectives were met.

Participation

The third question presented to facilitators asked facilitators to respond why they felt participants stayed enrolled in the program. Over the course of the program, students worked to improve their level of understanding of what they were required to know and be able to do if they wanted to succeed in business. Facilitators perceptions were described in the following terms: (a) commitment and (b) exposure to new information.

Commitment

Facilitators described participants as committed to pursuing business development. They viewed the

participants as committed to the task at hand with the ability to accomplish whatever they set their minds to do. The interview responses obtained indicated that TAEO participants had a:

Sense of commitment to carry through to the end. They wanted to know all there is to know.

Reason that is two-fold: Instructor are very prepared and good at presenting material, and the students are really interested.

The student in the program are motivated. They have dreams and aspirations of starting their own business, and are willing to apply themselves and learn about what it takes to own and operate a business. Facilitators observed and discovered through dialogue with participants that many of them were committed to accomplishing their business goals as a result of support provided by facilitators:

Students were passionate and made a commitment to themselves to succeed.

They like the positive attitude demonstrated by facilitator and the encouragement from facilitators.

Students made a commitment [to attend class] and the low investment and meaningful information was beneficial. The class is needed; basic information is needed. Students

received hands-on application to get their business plan done. This could mean that the program is doing its justice.

Students feel everybody is in the same place and same level. Classes are interactive, not a lecture. The curriculum is very useful.

Most people stayed because they desired to know and learn more in a fun and interactive environment. Students were dedicated and did not have a boring time.

During class sessions, there were interactive role-playing exercises that demonstrated the applicability of maintaining good records or the importance of marketing. The interaction of facilitator and participants was engaging.

Exposure to New Information

Upon receiving new information, one often is required to make a decision. The decision may lead to a negative outcome or a positive outcome. With new information designed to uplift or improve one's current situation, an individual often becomes more equipped to make knowledgeable decision to improve their quality of life.

Self-discovery. The students received information. The fact that students were asked to reflect back impressed upon them

that they are held accountable by the public and that they really are not their own boss.

Self-motivated, strong determination, and a personal desire. They feel that what they are getting out of it is beneficial.

A lot of students came and stated they would rather hear about the business plan the first week.

Eliminates the idea that I can do whatever I want. Participants are exposed to areas they didn't consider such as taxes and licences.

They like the course itself; what is being offered, students are curious want to learn.

In Pursuit of Business Ownership

The fourth question presented to facilitators asked why the facilitators believe the participants were motivated to continue in the program. Facilitators perceptions were described using the following two terms: (a) desire to succeed and (b) determined to learn.

Desire to Succeed

Participants are to be complimented for recognizing a the need to pursue further business training and trying to do something about it. The transition to a new way of implementing business decisions is often not easy, but the rewards that

participant realize could prove to be profitable. The potential rewards are in the areas of relationships gained, increased human capital, and the potential financial benefit derived as participants learn how to manage their business effectively. The following comments were shared about why facilitators believed participants remained motivated for the following reasons:

Some said the diversity within classes, different backgrounds of students was a plus.

They students had an openness to new ideas, became more aware and fed off of fellow students.

The small group, laughter, [environment] less apprehensive, interacting; the felt fear was removed in the class.

Many of the facilitators shared with the students that they should strive to always seek out learning opportunities. Facilitators recognized that students desired to acquire knowledge and that the students were becoming more confident in their ability to become successful business owners. Facilitator responses revealed that the TAE0 program was instrumental in helping the students:

Program builds confidence to want to succeed.

People enrolled are hungry for knowledge and are encouraged to stay on top. The students realize that they must always know how to re-invent themselves.

Students started looking at learning and pursued follow up and advance learning. Ideals were inspired by others and there is a lot of interest [in class session].

The class was seen as an avenue in which one begins to really think through a situation or scenario. The ability to think about thinking is referred to as meta-cognition.

Yes, the classes help to stimulate different thought processes. I think that what students come away with from this sessions helps them change certain facets of their life. It helps student restructure certain ways in which they do things. Students begin to approach things from a different perspective.

The students will have a different approach to learning because they have received a foundation.

The facilitator's role is seen as one that is supportive and guides one through a development process of learning how to learn. As a result of participating in TAE0 program, one begins to look at situations from varied perspective and to seek out information that will provide solutions related to there chosen business

endeavor. The perceptions of the facilitators as to why student remain motivated to continue in program reveals that many of the students have a strong desire to turn their business goals into reality.

Determined to Learn

The quest for the attainment of information related to business was a primary reason that contributed to the students' determination to be open to learning the information being presented. Students in the program enrolled for different reasons. Some of them had already owned a business, a few of them currently own a business, and many of them were thinking about starting their own business. Their determination to succeed is tied directly with real-life experiences:

Some of the students have existing businesses and want to gain practical knowledge in the area of business plan development and financing opportunity.

Participants find out that they could get a job, but in business you now have the responsibility for [operating] the company.

If they know they need help, they will refer to the book.

People are drawn to program because it has a good reputation of being meaningful.

The participants determination was furthered enhanced as a result of the overall subject matters covered that contributed to the level of understanding and applicability to real-life situations. According to the facilitators, students were active participants who desired to learn and understand the subject matter.

Students have actually told me that they finally understand what the business plans is and how to prepare one.

There were clear and concise lessons [taught]. The students learned to research information on financials.

They know now that research is involved.

Students had a high interest. The workbook used was very useful and provided good examples.

The ability to obtain value from training may prove to very instrumental for participants. It was conveyed by students and facilitators that the workbook utilized and the willingness of facilitators to teach and be accessible to students contributed to their overall determination to pursue their business goal.

Course of Action

The fifth question presented to facilitators asked what, if anything, participants will need to do differently as they strive to succeed in their business endeavor. Building relationships was the term use to describe the perception of facilitators in this category.

One of the things facilitators shared with participants was the importance of meeting as many people as they could and being able to communicate their business using a short phrase. The short phrase in which participants had to come up with is referred to as a sound-bite and incorporates the business name. As participants strive to move forward and attain their goals, facilitators indicated that the following things would be necessary for participants:

Learning how to name your business.

If they utilize tools, they will be more successful than those who don't such as remembering names and sound bites.

Continued help for students to obtain other information that address pricing, sound bites, beginning to think, brainstorming and teaching.

Developing a business relationship with the students beyond the 15-week session. They

need to continue to seek help from others in areas of providing technical assistance with business plan and financing.

I am still working with students doing board training. This is going beyond the classroom.

Obtain information about upcoming business plan sessions to be conducted at library.

Student would probably seek out additional information and resources for entrepreneurs seeking to enter in the construction industry.

I had students contact me outside of classroom for additional information. The students were interested in receiving advice. I provided additional resources to students.

It was communicated by facilitators that students are more capable of accessing needed information as a result of relationships formed with the facilitator or other business professionals. Many of the facilitators in the program were viewed as business mentors. The participants realized the benefit that could be derived from the establishment of new contacts.

Contribution of Facilitator

The final question asked facilitators if they believed their role as volunteer facilitator benefitted the students. Facilitators perceptions were described using the following terms: (a) beneficial to students

(b) workbook (c) helping hand, (d) follow-up, and (e) graduation.

Beneficial to Students

The facilitators were very pleased with the program and believed that they personally benefitted through their association with the students. As a result of high marks received on evaluations, the instructor often begin to feel pleased with themselves, and feel some sense of accomplishment. Facilitators truly believed the role they served was worthwhile and valued by students.

Absolutely, (if I didn't feel that I have benefitted students) I would not have continued teaching.

I make a deal with student that I will teach them as much as I can, and I would like them to teach me.

The program was worthwhile as a whole. I have nothing but praise for the program. I am involved through my job.

The course was viewed as being very reflective, and the curriculum was really good. But, I think we should become responsible for teaching values.

The evaluations showed high marks. Many student shared they enjoyed my session. I encouraged each of them to succeed.

When learning opportunities are provided that tap into ones ability to connect with what is learned and with what it is that one seeks to obtain, the learning becomes meaningful. As facilitators provided instruction and support to students they realized that they were benefitting students and their words caused students, to take action in mapping out their destiny of obtaining entrepreneurial success.

Workbook

Also contributing to the student success was the workbook and additional information distributed designed to complement the workbook. The workbook was viewed as being contributory to the overall learning experience of students.

Training book was really good. I enjoyed doing the program. When class size was over 30, interaction was more difficulty. Class size should be no more then 25-30. It was at a very good location.

The curriculum provided a variety of excellent topics. Each week participants received new information.

Exposure to new information often aids in increasing the capacity of learner to continue to explore and seek additional information that will

contribute to their overall business success.

Nonetheless, if one does not locate information that is credible and based on facts, the likelihood exists for participants to become disappointed and give up on their business endeavor.

Helping Hand

If one receives a helping hand in today's capitalistic society, they are in a better position to break down barriers that exist for the African American individual. Sometimes being in just the right place at the right time can enhance one's marketability and help people realize a return on their investment of time, money, and talents in pursuit of business success.

The program is open to any participants willing to attend class.

I have the ability to help between 30 to 40 people start a business and complete forecast to determine what selling price should be.

The facilitates bring a brief summary of business strategy, resume writing. They also provided access to retired members who joined score to help [student] with their business needs.

As a retired member who joined SCORE, I realize that everyone who was going into business needs a business plan.

SCORE talks about all the research involved and the [student] actual business. SCORE tells them everything they need to know about revenue. Student also receive a supplemental business booklet.

We share information and work with banks who want to give loans to people who are struggling. Great service and excellent opportunity for participants.

Tulsa Economic Development Corporation (TEDC) is a small business lender program and is a recipient of funds from the City of Tulsa.

As a result of time, talent, and the dedication of facilitators, "students are a lot more confident." The leadership of volunteer facilitator has served as a linkage to connecting students with TEDC and the City of Tulsa, which works with existing businesses by providing information and avenues for accessing funds to assist with start-up cost.

Follow-Up

There were some concerns relating to the comprehensiveness of the program. These typically were related to the ability of the participants to truly be in a position to ensure that they could take the next step without a great deal of difficulty.

Have we really succeeded in helping the [participants] make a decision? I am not sure

if TAEO has done everything they could in helping students achieve their dream.

Students received a benefit. However, we could use more films and speakers to serve as coordinator, and help build confidence.

I believe that what TAEO is doing is a good thing. But I must point out, however, that discrimination exists in Tulsa.

If inequality in opportunity or discrimination in Tulsa truly exists, then it is important that educators embark upon additional efforts to help curtail systematic institutional bias that may exist in lending, locating, and contracting opportunities. The TAEO business program is providing an avenue in which participant can continue to learn about business. This is seen as a positive endeavor focused on student success. The ability of facilitators to help African American and other unempowered individuals achieve their business goal is significant to the personal development of participants in the program, which empowers them to take the next step in turning their business dream into reality. The facilitators expressed that many of the participants were excited about completing the program; however, the participants would

have liked to receive ongoing communication.

We need follow-up with future graduates and do more advertisement with Oklahoma Eagle.

The students believed that follow-up needs to take place after students have completed all sessions. Their needs to be two additional levels offered: (1) review and (2) an advance.

The instruction provided and curriculum used was acceptable to instructors and participants of the TAEO program. Acceptability can be determined by asking several questions such as (a) do students perceive the materials as making a meaningful contribution to the teaching-learning process, (b) do students and instructors have a positive attitude toward instruction received, (c) do instructors perceive the program or material as making a meaningful contribution to the teaching learning process, and (d) do the instructors have a positive attitude towards instruction (Finch & Crunkilton, 1999, p. 296).

The TAEO program was viewed as acceptable by facilitators as a result of students input received. Students felt like they had learned a great deal and the knowledge that had gained would better prepare them

for business success. Positive relationships were formed amongst the instructors and students that contributed to the overall learning experience of students. The curriculum utilized, handouts, and interactive exercises were tools used to help ensure that all students learned. Although, additional follow-up may be needed, many students were able to understand the introduction of new information no matter what their learning strategies were. The role of the facilitator was invaluable and many of the instructors were excited about having the opportunity to be of service to students who endeavored to become entrepreneurs.

Graduation

Facilitators were pleased to be apart of a program that was designed to help others succeed. They believed that they were able to present a wealth of information that would empower participants as they pursued their business endeavor. The program ended with a graduation ceremony which is often attended by facilitators, TAEO participants, family members, and stakeholders who have been supported of participant and desire to share in

their accomplishments.

Students are excited about graduation.

A motivation for facilitators is the emphasis on graduation.

The students made a decision to come to graduation.

The facilitators felt that the graduation ceremony is seen as victory for students. Nonetheless, facilitators realize that this is just the beginning or ending of a new chapter in the lives of the students. All facilitators in the TAEO believed that they made a significant contribution to the TAEO program which benefitted the students as well as themselves.

CHAPTER 8

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

Summary

- TAEO is successful because it combines implementing adult learning principles with utilizing facilitators with practical experience.
- TAEO is an adult-oriented program that empowers participants to act on their entrepreneurial dreams.

The continuing education and entrepreneurial training of adults is essential in preserving and enhancing a democratic way of life. Working hard to help minority individuals gain knowledge of what it takes to achieve financial stability and economic independence is the goal of the TAEO entrepreneurial programs. This is similar to the proverb that says "if you give a man a fish, he'll eat for a day, but if you teach a man to fish, he'll eat for a lifetime."

The Tulsa Association of Enterprise Opportunity (TAEO) program was created as an educational program to address this historical lack of African Americans and other minorities to compete in the business environment. One of the ways in which the TAEO program proposes to help is by making it easier for African

Americans and other individuals who desire to enter the world of business to access affordable training focused on entrepreneurship. Entrepreneur training provided by the TAE0 program is designed to provide students with useful information in starting, planning, organizing, marketing, networking, and identifying resources that can contribute to efficient and productive running of a business. Business training helps students to become prepared for the challenges they are likely to face in the marketplace.

By providing African Americans and other minorities avenues that can facilitate their entry into the business world, the TAE0 program is addressing social and economic factors that stifle advancement. When one looks at the community of North Tulsa which has a large African-American population, one can visibly see the inequities in economic advancement in the area. The North Tulsa community is at-risk and in need of substantial support to survive economically in the 21st century.

As far as the history in the U.S., African Americans have had to endure slavery, the

Reconstruction Era, segregation, discrimination in the workplace, and discrimination in business entry.

Historical accounts have also noted that the Negro race was inferior. This belief that the Negro race is inferior is not based on scientific fact; however, this type of thinking has prevented many African Americans from entry into the world of entrepreneurship.

Perception and beliefs of a group of individuals whether wrong or right are often adopted and accepted as truth, and they influence the outcome of political and economic decisions made. In the quest for economic independence, African-Americans must continually strive to become an integral and valued member of a society that has typically denied them the opportunity to compete for wealth in America. When the history of the Tulsa 1921 race riot is told, one is able to understand that the North Tulsa community was at one time very prosperous. There were Black-owned businesses in the community and the dollar circulated numerous times.

Therefore, the purpose of this study was to describe the perceptions of the participants and facilitators concerning the TAE0 program. Demographic

data was gathered related to the participants' age, gender, household income, and learning strategy preference.

This was a descriptive study. Quantitative data were gathered from participant agreements, pre-survey instrument, ATLAS survey, and module evaluations form, and facilitators interview. Qualitative data were gathered by conducting focus groups with the students and by interviews with the facilitators. The population consisted of 307 students and is comprised primarily of African American students. There were 184 females and 123 males.

Data gathered from Participant Agreement forms revealed that TAE0 participants did not reside in any defined boundary area in Tulsa, Oklahoma; some of the participants traveled from rural communities to participate in the program. Other data obtained from pre-survey instruments to which 144 participants responded, indicated that 28% of the participants income level was less than \$20,000 a year; 16% had income levels between \$20,000 - \$30,000, and 52% had income levels of more than \$30,000. The educational

levels of participants ranged from less than 12th grade education to master's level education, and the ages of participants ranged from 18 - 72 years.

There were 137 participants who took ATLAS, the results indicated that 42% of the participants were Navigators, 30% were Problem Solvers, and 28% were Engagers. There were 95 females and 42 males.

In discussing the economic base in North Tulsa the TAEO participants comments were in the areas of (a) economic development, (b) business, (c) plans, (d) work, (e) expressways, and (f) education (I am getting this from p. 105 which is the first page of Chapter 5).

The promotion of economic development is accomplished through 1) creation, 2) attraction, 3) retention, and 4) expansion of business (Wood, et. al, 1000 pp. 2-3). TAEO students planned to become business owners and worked on a plan for their future of ownership and improving their quality of life. Planned growth efforts to increase entrepreneur opportunity for African Americans in North Tulsa can lead to improved economic conditions in the area. The work required to improve economic conditions in North Tulsa requires a

sincere effort of the City of Tulsa to improve expressways to the area and provide incentives for business willing to locate in North Tulsa. It is necessary that the Small Business Administration, lending entities, and chamber office support the fledgling entrepreneur. The ability for TAEO participants to acquire capital and establish successful businesses can contribute to the overall economic development in Tulsa.

The TAEO program provides an educational opportunity for students that could translate into business ownership. Education is a vehicle which allows one to open their minds to possibilities which can bring their business dreams to reality. The more one's educational attainment increase the greater likelihood that individual will become empowered and make the sacrifice necessary to obtain what it is they hope to gain.

In discussing the TAEO curriculum the TAEO participants comments were in the areas of (a) helpful, (b) guide, (c) inspired, (d) continued support, and (e) instructors (I am getting this from p. 139 which is in

the first part of chapter 6). The workbook used was instrumental and served as a guide through the 15 week session. TAEO participants used the information in workbook as a guide, taking them through the steps you go through to establish a new business. The information and instruction provided a good foundation for students to refer to as they were making decisions relating to their business endeavor. Havighurst (1972) noted that specific life task's can give rise to "teachable moments." Inspiration of TAEO students was supported by TAEO instructors. Every opportunity in a classroom could be considered as a teachable moment and can serve to inspire students to achieve. The supportive role that was shown to students by participants caused them to approach business leaning differently, students were eager to learn what was being taught in the book.

In discussing the facilitators perception in Tulsa the facilitators comments were in the areas of (a) opportunity, (b) class topics, and (c) networking (I am getting this from p. 174 which is in the first part of chapter 7). Through the TAEO program students were able to participate in a quality, affordable training

program at a low cost and receive a wealth of information that would be useful to them in their quest for entrepreneurship. The information in the workbook was as an effective tool that helped participants think through their business ideal. Taking an active role to begin dialogue with others about ones business can serve to be very instrumental to the potential business owner. One of the ways in which TAEO participants were able to become more engaged in the business world was through participation in business networking breakfast, seminars, or workshops.

These findings led to the following conclusions which are depicted under the following headings:

- TAEO Program
- Curriculum
- Effects of Business Training
- TAEO Facilitators
- Motivation
- Entrepreneurial and Economic Activity
- Business Plan
- Networking
- Learning-Teaching Exchange

- Reflections and Learner

TAEO Program

- The TAEO program is successful for training African Americans.
- The need exists to expand and improve business training opportunities designed to support potential and struggling business owners.
- The TAEO program can be viewed as a libratory education program.
- The program attracts students who are serious about developing learning about what would be required for their business to succeed.
- The TAEO programs includes critical areas of business topics needed for those desiring to start their own business.

Most of the participants who enroll in the program have limited business knowledge and limited financial resources. Therefore, by providing business training focused on entrepreneurship, the TAEO program has the potential of promoting economic growth in North Tulsa.

TAEO consortium members solicited support from business professionals in the community to teach the TAEO class session for free. The facilitators were business professionals who possessed practical experience in the areas in which they were providing instruction. The facilitators used a variety of

instructional methods in the classroom such as lectures, presentation, role-play activities, workbook activities, group activities, and open discussions about various businesses. The focus throughout the program was on the individual learners, ensuring their learning needs were being met in the class.

The TAE0 program provided small business training to individuals, which was geared toward preparing participants to become business owners. As TAE0 participants moved through class sessions, the reality of closing one chapter of their life and beginning a new chapter became real, and some of them began to approach learning differently. As students opened up to learning, they begin analyzing their business name and learning about such things as cash flow, expenditure obligation, employee obligations, and tax obligations. According to Smith (1982), "a central task of learning how to learn is developing awareness of oneself as a learner" (p. 30).

All participants in the TAE0 program were required to complete a participant agreement form, pre-survey, ATLAS, and complete a module evaluation, for each unit

of instruction. Information obtained from the various survey instruments allowed for the evaluation of learning and teaching effectiveness of the teacher and participants.

The manner in which instruction was provided to participant is similar to what Knowles has identified as a 5-step model of self-directed learning:

1. Diagnosing learning needs.
2. Formulating learning goals.
3. Identifying human and material resources for learning.
4. Choosing and implementing appropriate learning strategies.
5. Evaluating learning outcomes. (p. 18)

The participants' ability to gain a better understanding of what will be required of them as business owners is one of the positive outcomes of the TAE0 program. There are several things in which participants became aware of during the class sessions. These included learning the importance of being able to communicate with others, the reasons they have decided to go into business. Beginning to understand the financial resources required, learning about barriers they may encounter, leaning how important it is to network, and learning the benefits of completing the

business plan.

Although adults may have the vision, discipline and drive to pursue self-employment, they may lack basic business knowledge that will provide them the means to be able to effectively compete in the market. Even experienced business owners sometimes struggle to survive in enterprise because they may not fully comprehend all areas of business management. In order to provide a viable solution for addressing business training and promoting wealth building, the TAE0 program attempts to respond to localized needs aimed at stimulating improved economic conditions in North Tulsa.

It was difficult to obtain negative aspects of the program from participants or facilitators. Nonetheless, a small number of participants indicated that there needed to be additional support for them after they have completed the program. These individuals sought to have ongoing support in preparation for the next stages of their journey in turning their business dreams into reality. Both participants and facilitators felt that more individualized attention needed to be provided for

students to help support them in completing the business plan and the initial stages of operating their businesses. The TAEO program is planting the seed of entrepreneurship and self-help amongst minorities in Tulsa community and nurturing fledgling businesses.

Curriculum

- The workbook was an effective tool for facilitators and participants and helped to challenge students.
- The TAEO curriculum provided participants with information to pursue their entrepreneurship goals.
- The curriculum used was presented in a logical way and participants could follow the outline without difficulty.

The TAEO program was designed with the learning of the students in mind. The workbook used, Self Employment: From Dream to Reality, is written at a 7th grade level, which made it easier for students to understand the meaning of new terminology introduced.

The curriculum was found to be very effective in helping students meet their entrepreneurial goal of learning how to start a business. The business training incorporated adult learning principles and was very instrumental in equipping students with basic business

knowledge in the following areas: self-employment, business communication, goal setting, developing action plans, performing break-even analysis, target-market identification, cash-flow management, developing a record keeping system, understanding financial statements, business plan development, and accessing resources.

The instructors and students found the content in workbook to be very effective and easy to follow. Participant were pleased with the curriculum and would often encourage other students to take advantage of future TAE0 programs.

Effects of Business Training

- Participation in the program enhanced the self-directness of the participants.
- Participant became aware of resources that existed and how to access the resources.
- A key area in the program is making participants aware of resources that exist and how to access these resources.
- Milestone recognizing success such as graduation ceremonies help students feel that they could achieve their dreams.

Business training can serve as the one thing to bring about change that has the ability to improve

economic conditions in depressed communities. Knowledge is power and an increase in business knowledge has the potential to increase economic power for African Americans and other minorities. The TAEO program was being provided to participants as a service and the facilitators were genuinely concerned and prepared to help participants through their business training experience. Participants gained knowledge throughout class sessions and were able to comprehend and apply what they had learned.

TAEO Facilitator

- The facilitators are the heart of the TAEO program.
- The TAEO Facilitators inspire and motivate adult learners.
- The characteristics of the facilitators are vital to the success of the TAEO program.

All facilitators volunteered their time at no cost, they were required to teach two classes covering a defined business subject matter, in which they possess expertise. There were more than 90% of participants who were very pleased with the facilitators and described them as knowledgeable,

clear, organized, supportive, creative, relaxed, sociable, and that facilitators had a sense of humor. Many of the facilitators served as role models, mentors, teachers, and resources for TAEO participants outside of the classroom.

Facilitators were viewed as a major component, benefitting students learning. They were able to follow the curriculum outline while adding additional supplementary materials. Facilitators took time out of their schedules to provide instruction at zero cost because they believed the TAEO program could help students learn about business.

The role of the facilitators is supportive of the adult learner. The following elements were identified by Smith (1977) as essential to the adult learner: (a) a learner must know that learning is possible; (b) a learner must want to learn, and (c) a learner must recognize that what is already known that will assist future learning (p. 4). Researchers have reported on the effectiveness of helping individuals learn how to learn (Gallagher, 1998, p. 48). The overall successful outcome of the TAEO program was in a large part due to

the committed and dedicated group of caring instructors who were determined to help students learn what they needed to know about the world of business.

The ability to accomplish their dreams of becoming a business owner potentially will allow the TAEO participant to enter the world of business and make a direct economic impact in Tulsa. Students in the TAEO program gain independence, they have a say in the vision and mission of their company, and the program gives them an opportunity to share their knowledge with others.

The students openness to learning was a positive force that enhanced the business instruction provided in the class. Many of the students who had completed the program initially felt apprehensive about what to expect. Most of them had been out of the classroom environment for over 5 years. TAEO Business Resource Coordinator met all students one-on-one to determine if the program would be beneficial to helping student meet their entrepreneurial goals. All students found out about the program through various avenues: word of mouth, television advertisement, newspaper, Greenwood

Chamber of Commerce newsletter, or other organizations.

Prior to the first day of class students attended an orientation in which the TAE0 coordinator and TAE0 instructors provided an overview of the topics covered in the program. During the orientation, potential student asked questions and sought to understand how or what they would learn in class could possibly benefit them in their business. The typical responses centered on learning what it takes to manage your business once it is established and the importance of continued learning to keep pace with the demands of the market. It was conveyed that the business owner who "fails to plan, plans to fail." Consequently, it is necessary to strive to obtain as much business knowledge as possible in order to improve the students chances to become successful. Learning about business in the classrooms translates into improved ability to effectively communicate business idea and to prepare a business plan that provides a summary of the business, outlines a course of action, and details the outcome of profits to be derived. In essence learning about entrepreneurship has the potential of decreasing the

number of business who fail within the first three years.

According to this study entrepreneur training provided by the TAE0 program has the potential to increase the learning capacity of participants to the extent that this experience fosters an inquiring mind and openness to change. The result is an understanding of oneself, as a learner and of the learning processes.

According to Smith (1982):

These residual effects of educational activity are most likely to accrue when educators take into account the characteristics of adult learners and the conditions under which they learn best, pay attention to how learning occurs as well as to what is being taught, encourage application of what is learned, and employ established subject matter areas as gateways to understanding the nature and potential of knowledge itself and for acquiring the skills of inquiry. (pp. 58-59)

(Fellenz & Conti, 1989, p. 3) noted that "Real-life learning" distinguishes typical adult learning from the academic learning of formal situations because "such learning usually involves problem solving, reflection on experience, or planning for one of the numerous tasks or challenges of adult life" (p. 3). The

ability of participants to remain focused and motivated to complete the TAEO training is related to the assumption of andragogy that adults are problem centered and desire to immediately apply their learning in real life situations (Knowles, 1970, p. 48).

Individuals aspiring to become entrepreneurs must become lifelong learners who are continually planning and actively pursuing learning opportunities.

Adult learners, teachers, and association members form a collective group and through dialogue, civic action, as well as economic, and personal empowerment they seek to implement needed changes in Tulsa which is aimed at promoting improved economic conditions for the North Tulsa community. The program sought to liberate individuals from perceived injustice by fulfilling the participants desire to be given a genuine opportunity to participate in the business world.

The TAEO association members realized that it was necessary that adult learners first become educated about business prior to establishing a business. A desirable outcome for participation in the TAEO program is to help improve the students' chances of business

success and thereby to improve economic conditions in North Tulsa. The failure to educate minorities is a form of training designed for the uplifting of the dominant society that inadvertently works to the demise of the oppressed people in society (Woodson 1933/1990, p. 10). The TAEO program seeks to counter their injustice. The outcome of student learning results in informed action. This type of education termed as liberatory education, the focuses is on collective responsibility of learners, teachers, and the community alike. Linking adult learning and self-employment of African Americans is important for at least five reasons (a) increase in human capital capacity, (b) improving the economy and gaining economic power, (c) breaking down barriers, (d) job creation, and (e) improved ethnic relations.

Motivation

- Effective teachers with positive attitudes can motivate students who are eager to learn.
- A non-intimidating environment with good curricular materials like those in the TAEO program can motivate learners to complete class.
- The desire to own a business is a powerful motivator for learning.

"Learning itself intersects learning how to learn because, as we learn, things, happen that affect our motivation to learn" (Smith, 1982, p. 58). All human activity is prompted by motives, whether instinctive, emotional, or dependents on attitude or ideals. When one desires to acquire something they often become motivated to obtain it; a primary motive for individuals is that object which satisfies a simple material need or want of an individual. Subsequent motives include motivating the quality of that activity and its meaning to the person carrying it out. Behavioral science defines a motive or motivational variable as any stimulus that induces or activates behavior. Individual motivation refers to the most basic needs such as; adequate food, warmth, and avoidance of pain.

Learning and memory are highly tied to motivating. A primary concern with instructors is motivating students to reach their goals. Instructors can help increase the student's value in learning. The TAE0 program is a business training program that helped

motivate the students to become lifelong learners. For the TAEO student, this was fostered because they felt the instructors cared about their learning.

Through entrepreneurship new visions are often created. As visions are created, it is necessary to focus on learning what must be known to accomplish the vision. A vision without a plan of action to implement it will lead to disappointment. However, the reward students receive for learning something new is first it can aid them in accomplishing their vision and will serve as a motivating factor which can provide them with strength as the road ahead gets tougher. Motivated students are confident in their abilities to tackle new learning tasks. Their reward is often an internal satisfaction that brings about enjoyment. As students discover that they can succeed at accomplishing learning tasks at hand, their effort to continually engage in new learning tasks become easier.

Entrepreneurial and Economic Activity

- A sense of commitment to local businesses by community members is necessary for local-owned business to succeed.

- Despite varying views of the economic conditions, many minorities still want to start businesses in their community.
- Minority entrepreneurs need assistance from experts in how to adjust their business to local conditions.

"Economics is the study of how people allocate their limited resources to satisfy their wants" (Miller & Clinton, 1999, p. 5). Therefore, education alone will not increase wealth in the African-American community. Nonetheless, education is the primary vehicle which African Americans for over 300 years have viewed as a way to escape the chains that bind them as they strive to achieve the American Dream. The rationale depicting American economics is directly tied to the possession of land, labor, capital, and entrepreneurial resources. The relationship between economic development, economic growth, and entrepreneurial activity is the process of creating a new business niche in the market and employment (Reynolds et al., 2002, p. 19). Status in the U.S. is predominately measured in economic terms. Therefore, it is important that society remains mindful of economic activity or lack of economic occurring in its under-served communities.

In Tulsa there exist a need to set out on a course of action to become responsible for helping alleviate some of the barriers that continually impede minority groups from entry into the business world. Entry is more than about becoming a business owner on paper while struggling month to month to keep from losing initial investment made to the business. Entry is about being able to participate fully by having a real opportunity to become profitable in business. Often African American have been overlooked because in the U.S., the practice has been to do business with the dominate group which is composed of European Practice , the practice has been to conduct business with people who look like them or act like them. This type of thinking leads to activity and decisions being made that further contributes to the maintenance of the status quo in America and local communities. According to John Dewey the prerequisites for a democratic community were education, social inquiry, and the development of a competent citizenry, this information was obtained from Wikipedia a free encyclopedia website for learners (http://en.wikipedia.org/wiki/John_Dewey)

The U.S. economy is gaged in terms of wealth. If African Americans are to obtain wealth, then they must strive to become owners in America and not to be just renters. An owner is a person who controls the wealth, who is empowered to influence the outcome of political agendas, and provides employment opportunities for individuals. The renter is a person who is always living from paycheck to paycheck and has not made a committed to purchase a home, land, or business. The renter often has limited resources, has limited individual power, and is employed by the owner.

Africans Americans remain one of the most materially disadvantaged groups in the United States (Scheiber, Vatter, & Faulkner, 1976, p. 462). This is evident in Tulsa, Oklahoma, where African Americans make up 4.54% of business ownership in the City of Tulsa (Survey of Business Owners, 2002). The number of employees of these minority business in .33% with an annual payroll of .17% (2002). The income generated from African American businesses is less than .30% (2002). In the past, Jim Crow laws and segregation served as barriers prohibiting African American

participation in the overall business market. When segregation ended African Americans became consumers in the overall market and begin to shop outside of their communities.

African Americans are under-represented in entrepreneurship. They have the lowest level of business ownership when compared with European or Asian Americans. The North Tulsa community needs more African American business owners to help boost the economy.

Business ownerships is a viable, necessary option for African Americans. It's not easy, and not everyone can be or should be an entrepreneur. But more African Americans need to consider the challenge. If you have a plan, seek training, ask for help, be nice to people, and pray along the way, then you have a good chance of succeeding. (Gordon, 2004, p. 1)

Participants in TAE0 business training programs learn valuable skills that can translate into successful business ventures, better job opportunities, and increased human capital. An increase in human capital equips one to compete better in the business world.

Business Plan

- Students needed more time to complete a business plan.
- Students needed more one-on-one guidance to help finalize their business plan.
- Students begin to think deeply about the total framework of the business organization when working on the business plan.

The method in which instruction was provided allowed the potential entrepreneur to assimilate environmental, organizational, and individual processes into something that resembled their planned objectives to become a business owner and complete a business plan. The Service Core of Retired Executives conducted a session in which the focus was on completing the business plan, and provided each student with a template to help them get started. TAEO participants recognized how crucial the business plan would be to the success of their business endeavor completing the plan really got participants to thinking about what all is involved in starting a business.

Both the students and teachers realized that learning and understanding the components of the business plan were important. The business plan can

serve as a roadmap to business success. As students worked on completing a business plan, they had to describe the company's mission, vision, and strategy. The business plan serves as a document that could be reviewed periodically so that those in a business can see if they are following the course of action they originally planned. Additionally, it is often required by lending institutions and other entities who individual from which the seek funding.

Networking

- Participant learned how to network and the importance of networking.
- An intangible benefit of the TAEO business development program is the networking.
- Networking is a critical component to business success and in the TAEO classes.

From the beginning of TAEO program, a series of networking opportunities were introduced. Both students and instructors shared testimonials on the importance of networking. The instructors stressed that through networking, business relationships may accrue, contacts can be made, ideas can be discussed, resources may be made available, and partnerships can be formed.

Participants talked about business relationships they had made and hoped to maintain. Participants realized that they must be proactive and take advantage of opportunities that avail themselves as they strive to become entrepreneurs.

Both facilitators and participants had an opportunity to attend the Minority Female Business Enterprise Breakfast (MFBE), sponsored by the City of Tulsa. The MFBE breakfasts were designed with the small business owner in mind and provided valuable networking opportunities to attendees. During the breakfast a keynote speaker was invited to share information and business tips that would be beneficial to small business owners. Attending these types of networking engagements are important and can sometimes lead to obtaining a contract for the purchase of goods or service. Individuals in attendance at networking breakfasts receive a wealth of business information from the speaker, from the resource tables which have business literature information, from vendors, and through interaction with others. Networking is a vehicle that allows business owners to interact with

other business owners, to market their products and services, and to gain valuable knowledge. Although TAE0 participants understand the significance of networking, they have not yet had an opportunity to utilize networking as a viable tool in the development of their business plan and marketing their product or service.

Learning-Teaching Exchange

- The interaction between curriculum scenarios, participants, and instructor experiences contributed to the increased learning of participants.

In each session, facilitators were assessed to determine the effects of training in terms of (a) facilitators' ability to provide quality instruction, (b) workbook content, and (c) facilitators attitudes toward teaching in general. Different measures were used to gather data from both students and facilitators. The varied methods allowed triangulation of the finding related to (a) improved motivation of students to pursue their business endeavor as a result of entrepreneur training, (b) knowledgeable instructors, (c) the curriculum used and student-teacher interactions motivated learners to

complete the TAEO program, and (d) student-student interactions amongst students provided additional insights that helped improve learning outcomes. Additionally, other aspects of the student-teaching exchange were evident, contributory to the increased human capital capacity of teachers and students.

The effects of the entrepreneur training received by adult learners in the program is rewarding and contributes to students overall goal of becoming a business owner. It is widely accepted that the most important and valuable capital an organization has is its human capital (Merriam & Caffarella, 1999, p. 13). The acquisition of human capital is what makes people more productive.

Human capital is the attributes of a person that are productive in some economic context. Often refers to formal educational attainment, with the implication that education is investment whose returns are in the form of wage, salary, or other compensation. These are normally measured and conceived of as private returns to the individual but can also be social returns. (About: Economics, 2006)

TAEO participants approached learning about new things in a positive way. They were actively engaged

and looked forward to networking with others, to using external resources such as the library, and to completing a business plan. The comments for the instructor and students were similar. Both felt that the program was good, the book was good, and that they formed valuable relationships.

Reflections and Learner

- The ability to become a business owner plays an economic, social, and political role.
- The historical impacts experienced in the U.S. makes it difficult for African Americans to participate fully in the mainstream marketplace.

Real-life learning consists of learning experiences stemming from the framework of the adult learner's realities. Real-life learning is learning what is "relevant to the living tasks of the individual in contrast to those tasks considered more appropriate to formal education" (Fellenz & Conti, 1989, p. 3).

In life, individuals often seek to improve their quality of life and the lives of their family members. Nonetheless, the cultural attributes can serve to hinder their progress. In the U.S., cultural attributes of whites are viewed as more favorable and this may

tend to enhance the opportunity for whites in an environment where market exchange is a major aspect of social life.

As a result of completing class many African American will be hopeful of achieving their business dream; however, if opportunities appear to be out of reach and they are still unable to penetrate the marketplace, then the reality of lack of equitable access and opportunity to wealth may begin to settle in. In such a situation people will often times tend to give up on their dream. Many African Americans tend to accept the notion that they will never receive a fair and equitable opportunity and allow their dream of entrepreneurship success to die.

Too often people avoid social action activities designed to improve the quality of life for others. In order to improve the overall economic conditions in Tulsa, its citizens, business owners, and elected officials must listen, talk, and act in a unified manner. If Tulsa is to become the "Jewel" of Oklahoma, it will require that a shift is made that is truly inclusive of a diverse group of individuals

representing various ethnic groups.

When educators are thinking and reflecting on how best to support African American and other minority students it is crucial that the agenda is inclusive of both history and societal factors designed to promote progress and transform views that hinder economic progress. Mezirow (1991) asserts that adult educators have a crucial role in perspective transformation. He notes that "every adult educator has a central responsibility fostering critical reflection and transformative learning" (p. 124). As one reflects on decisions that are made, many things are brought into perspective that often will lead to action that has the ability to support students in reaching decisions that are aligned with transformative learning. A TAEO's students awareness and conscience of themselves as learners was enhanced, they began to take ownership of their learning experiences, and they gained confidence in their own abilities as a result of dialogue and discussion with others about their business goals.

Summary

Thus, the TAEO program has the potential of contributing to economic development, economic growth, and increased entrepreneurship among African Americans in Tulsa. Economic growth occurs when there is an increase in the income of an area created by the long-term productive potential of its economy (Business: The Ultimate Resource, 2002, p. 1232). By making investments in TAEO participants, encouraging participants to invest in themselves, providing a good learning environment, providing effective business training, and providing civic education, it is likely that participants will appreciate learning and began to pursue other learning opportunities to help improve their quality of life.

A contributing factor for many successful entrepreneurs who enter the world of business is that someone took the time to learn about the chosen business selected, gathered good solid information, networked, and worked hard in pursuit of the business goal. The potential for economic growth exist in north Tulsa if TAEO students view the program as beneficial,

recognize the potential to succeed in North Tulsa, and are mindful of the need to locate their business in the area.

There are two conclusions that are evident 1) The TAEO Program is Successful; and 2) it is successful because it incorporates adult learning principals. The TAEO program is successful for African American participants and others because it supports the Triangulation data collected, the research components interrelate and supports one another from student overall perceptions of the program, facilitators feedback received, adjectives selected by participants, written data collected from module evaluation, and focus groups responses were consistent. Information collected from varied sources supported each other and validated the continued need to offer TAEO program and weakness addressed the need for more time and a the need for a strong business components was expressed by participants and facilitators. The findings and conclusions led to the following recommendations.

Recommendations

- It is recommended that instruction actually takes into Account the instructional strategies and the metacognition of students.
- It is recommended that ATLAS be used, because it is was important to participants to look at themselves as learners at the before participating in an Adult Learning environment.
- It is recommended for immediate implementation that more instructional time for participants in defined subject matter be offered and to include more time for business plan development.
- It is recommended that an advanced TAEO training program that has a strong business plan component be established.
- It is recommended that a study be done to track students who see the glass as half empty and those who see it as half full to determine if their initial view impacted their desire to enter into the world of business.
- It is recommended that a longitudinal study be conducted, capturing the ages of participants, type of business, location of business, income generation, and number of employees. This information is needed to determine if TAEO participants become business owner and have an economic impact in Tulsa.
- It is recommended that an effective instrument be developed to measure the Return on Investments realized by the participant and the city.
- It is recommended for immediate implementation that TAEO Association Members and Greenwood Business Resource Center work closely with other organizations to provide business workshops.

- It is recommended that immediate implementation includes the creation of a business incubator to house prospective new businesses.
- It is recommended that TAEO Association members seek out funding from foundations to support the TAEO program.

This study found that learning contributed to the students overall ability to overcome obstacles related to fear of being successful in the classroom. As students learned they had a thirst for more learning that would help them achieve their entrepreneurial dream. In this study we have found that ATLAS learning strategy were fairly evenly distributed, which indicates that individuals from varied learning strategy are interested in entrepreneurship. Students learn more as a result of knowing more about how they learn. When you match up instruction with learning style you ultimately improve learning outcomes for students. In an effort to improve classroom instruction it is important that other instruments that identify personality characteristic of students be used.

It was discovered in this study that the student makeup and class environment served as a motivating

factor. Therefore additional research that looks that the racial makeup and classroom setting should be undertaken to determine if there exist any significant impact on student motivation to learn, and to become more self-directed as they endeavor to achieve their entrepreneur goals.

The TAEO program currently focuses on content related to business. Students in the program had time to reflect upon themselves and how they approached learning. Some TAEO participants felt that more time was needed to complete their business plan. There were a number of students in the program who had attained the necessary skills to embark upon business endeavor and who expressed a need for TAEO to provide advanced training sessions, within three weeks of completing the initial TAEO training. Additional training should be inclusive of business workshops focused on retail, sales, commercial, daycare, landscaping, carpentry, service industry, government contracting, or other identified areas of interest by the participants.

The association members and stakeholders ability to measure the potential outcome of the benefits

derived by students and the community can support economic development designs aimed at benefitting North Tulsa. Stakeholders ability to effectively measure the contribution of TAEO programs and identify tangible and intangible benefits through the use of an instrument would support ongoing efforts designed to make Tulsa better.

The recommendation which supports the need for a business incubator systems to support TAEO participants in the initial stages of start-up is necessary for the TAEO participant who has difficulty in accessing funding through lending entities. An incubator would provide shared office space at and affordable cost for start-up business, tenants share a receptionist, copier, and telecommunication infrastructure. In Tulsa the Greenwood Business Resource Center currently house seven start-up businesses in its incubator. Increasing the capacity to provided affordable office space has the potential to spur economic growth in under-served communities.

The request to foundations should be inclusive of a strong entrepreneur-mentoring network component that

graduates of TAEO program can access. The funding request should include stipends to be awarded to facilitators.

Summary

As a participant observer, I noticed that approximately 90% of the student population in the TAEO program were African American. This indicates that the African American population is taking advantage of the TAEO program and desire to enter into entrepreneurship. However, statistical data has not been collected from the total TAEO population related to racial demographics.

It was evident that participants in this study where motivated by the interaction amongst one another and had gained an increased awareness of the importance to access resources and people utilizing technology and forums. In an effort to determine if the need exists to further tailor the program or look at other best practices suggested recommendations should be undertaken. In completing a longitudinal study one should seek to determine if there is a correlation between business entry, funding opportunity, and

networking opportunities that exist among African Americans enrolled in the program and other ethnic groups.

Stakeholder Recommendation

The stakeholders group consisted of the Greenwood Chamber of Commerce, Greenwood Business Resource Center, City of Tulsa, OSU-Tulsa, Oklahoma Department of Commerce, Tulsa Economic Development Corporation, and Neighborhood associations. Given the level of student participation in the TAEO program and total responses obtained from individuals participating in this study, it became evident to stakeholders that the business training program is important and should be continued. However, it was also discovered that additional supplementary components could enhance the program.

Stakeholders sought to identify what would possibly be the "return on investment" to the community if more businesses are established and located in North Tulsa. TAEO business training focused on enhancing the social and economic conditions in North Tulsa was viewed as a primary concern of stakeholders.

- The first recommendation from the stakeholders was to conduct a study that would follow TAEO graduate for at least two years to see if a business was established in Tulsa as a result of TAEO training being offered.
- The second stakeholder recommendation was to create a marketplace village in North Tulsa.
- The third stakeholder recommendation was to add a business counseling component to the TAEO program.
- The fourth stakeholder recommendation was to consider providing a stipend to facilitators who teach the class sessions.

Collecting this information allows one to determine if the objectives of the TAEO program are being accomplished. The objectives of TAEO are to promote continued learning, build wealth, and increase minority business ownership, thereby improving the economic conditions in Tulsa.

The market village concept is based on the premise that fledgling entrepreneur would have a place to showcase their goods or services and only pay a minimal rental fee. The monies received at each establishment remains with the business. This gives the TAEO business owner an opportunity to apply what they have learned about how to manage and operate their chosen business,

before making a significant financial investment.

The adding of a counseling component to the TAEO program would allow students to take advantage of business counseling to be provided by a trained advisor or case manager, who would further explain the associated risk and obligations of a business owner. This would support individuals ability to make a well-informed decision before they dedicate a significant amount of their time, talent, and money toward a prospective business endeavor.

The awarding of stipend to facilitators would serve as a way of saying "thank you" to facilitators for their continued dedication to supporting the TAEO program. The contribution and dedication of facilitators was viewed as a major contributing factor to the success of the program.

Summary

Stakeholders who are supporting the TAEO program believe that if an opportunity is provided for the under-served to become educated about business, there is a good chance that more individuals will elect to become business owners. If business ownership increases

among African Americans in North Tulsa, it is probable that more revenue will be generated to support the City of Tulsa's in decreasing the unemployment rate and generating an increase in city tax revenues for economically depressed areas.

However, without systems in place to address the ongoing support required of potential entrepreneurs, the TAEO program will not fully realize its mission to provide a comprehensive program for learning entrepreneurial skills. The TAEO program can serve as a model for helping create and attract more minority entrepreneurs and for helping them move from being "renters" to "owners".

The TAEO program successfully incorporates adult learning principal and the fact that more is known now how students learn we can restructure the program to address their continued needs. The main motivational factor for participants enrolling in the class was that they wanted to learn more about how to run a small business, many of them had a desire to become entrepreneur. Students were self-directed and realized that they needed to obtain information that would help

them turn their dreams into reality. These students realized that they had an identified learning strategy and were fascinated with knowing their preferred learning strategy, they realized the importance of knowing self as learner and valued knowing themselves better and used this knowledge to enhance their learning skills. Being equipped with this type of knowledge allows facilitators to have a tool that will assist them in improving instructional outcomes of students.

Adult education is often used as a vehicle for promoting change to address issues facing society that may be viewed as discriminatory and unfair. Through education focused on entrepreneurship African Americans can obtain access to increase opportunities, that could support their entry into the mainstream economy.

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APPENDICES

APPENDIX A
INSTITUTIONAL REVIEW BOARD
APPROVAL FORM

Oklahoma State University
Institutional Review Board

Protocol Expires: 4/27/2005

Date: Wednesday, April 28, 2004

IRB Application No ED04104

Proposal Title: A Study of the Participants and Perceptions of an Entrepreneurial Program

Principal
Investigator(s):

Willana Turner
2426 West Oklahoma Street
Tulsa, OK 74127

Gary J Conti
206 Willard
Stillwater, OK 74078

Reviewed and
Processed as: Exempt

Approval Status Recommended by Reviewer(s): Approved

Dear PI :

Your IRB application referenced above has been approved for one calendar year. Please make note of the expiration date indicated above. It is the judgment of the reviewers that the rights and welfare of individuals who may be asked to participate in this study will be respected, and that the research will be conducted in a manner consistent with the IRB requirements as outlined in section 45 CFR 46.

As Principal Investigator, it is your responsibility to do the following:

1. Conduct this study exactly as it has been approved. Any modifications to the research protocol must be submitted with the appropriate signatures for IRB approval.
2. Submit a request for continuation if the study extends beyond the approval period of one calendar year. This continuation must receive IRB review and approval before the research can continue.
3. Report any adverse events to the IRB Chair promptly. Adverse events are those which are unanticipated and impact the subjects during the course of this research; and
4. Notify the IRB office in writing when your research project is complete.

Please note that approved protocols are subject to monitoring by the IRB and that the IRB office has the authority to inspect research records associated with this protocol at any time. If you have questions about the IRB procedures or need any assistance from the Board, please contact me in 415 Whitehurst (phone: 405-744-5700, colson@okstate.edu).

Sincerely,

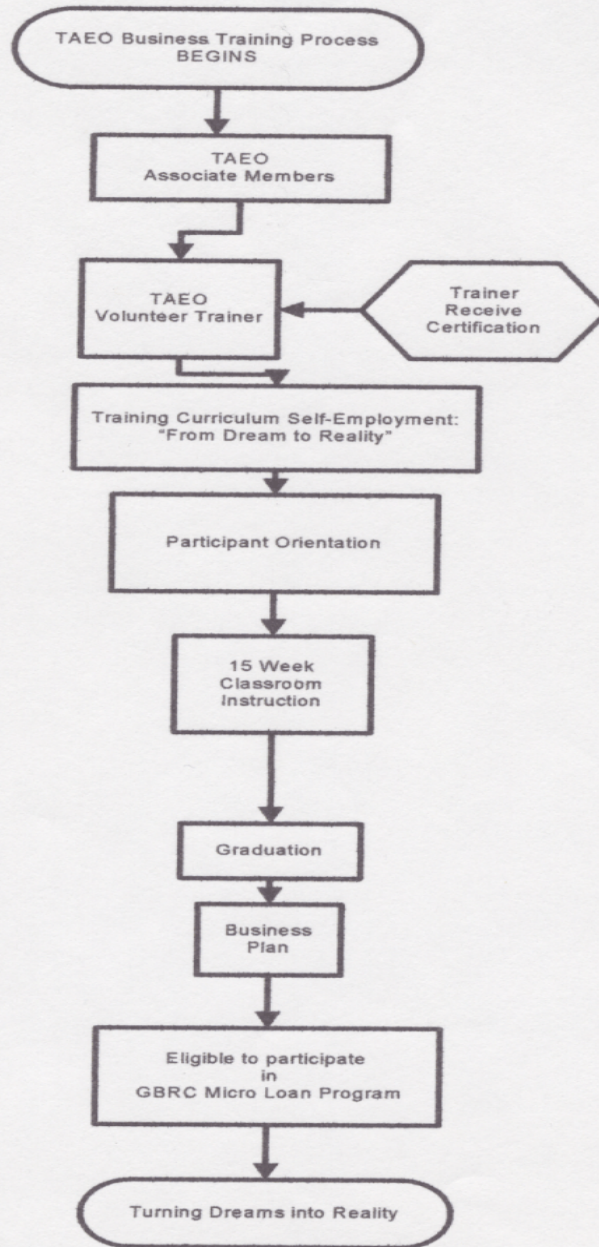


Carol Olson, Chair
Institutional Review Board

APPENDIX B

TAEO BUSINESS TRAINING PROCESS

Flowchart depicts Tulsa Association of Enterprise Opportunity Business Training Process



APPENDIX C
PARTICIPANT AGREEMENT

***Tulsa's Association for Enterprise Opportunity
Business Training Program***

***CLASS SESSION IX (9)
PARTICIPATION AGREEMENT***

I understand that the Tulsa Association for Enterprise Opportunity will strictly enforce the policies and procedures set forth within this document. I _____.

Participant's Name

do hereby covenant and agree to attend all Business Training sessions, and to the best of my ability, complete all designated class assignments. *The Orientation for Class Session IX is scheduled for 10:00 a.m. on June 7, 2003. Class sessions will begin promptly on June 17, 2003 at 6:00 p.m. for the Tuesday night class, and 10:00 a.m. for Saturday, June 21, 2003.* Classes are scheduled for two and one-half (2 ½) hours each session.

100 percent class attendance and punctuality are required in order to graduate from this program. Participants (students), tardy by more than 15 minutes will not be allowed to enter an ongoing class. Participants (students), tardy more than three (3) times during the course of the 15-week training session, will be required to retake the course in order to graduate. Failure to attend class sessions, for whatever reason, can only be repeated by attending the omitted class session(s). Participants enrolled in the Tuesday evening classes can make-up absences by attending the Saturday morning session of the week that a Tuesday absence has occurred. Participants enrolled in the Saturday morning classes must make-up absences by attending the Tuesday class prior to the Saturday morning class that an absence will occur. Absences not remediated during the 15-week program must be reconciled in the succeeding Business Training Class in order to fulfill the attendance requirements. Make-up sessions must be arranged by the participant with the Project Coordinator. In no instance will participants be allowed to schedule omitted class session(s) after twelve (12) months from his/her initial orientation date.

TAE0 BUSINESS TRAINING SESSION IX (9)
June 2003

Student/Participant Information:

NAME		
HOME ADDRESS		
CITY/STATE/ZIP		
HOME PHONE NO.		
WORK PHONE NO.		
E-MAIL ADDRESS		
METHOD OF PAY	CHECK#	MONEY ORDER () CASH ()
RECEIPT ISSUED	DATE:	RECEIPT NO.
CLASS DATE	TUESDAY P.M. ()	SATURDAY A.M. ()
BUSINESS PLAN RECEIVED	DATE:	
BUSINESS PLAN REVIEW	DATE :	
LOAN APPLICTION	GCDC () CAPTC () TEDC () OTHER ()	
EXPANSION DATE		
EXISTING BUSINESS NAME		
BUSINESS LOCATION		
BUSINESS PHONE #		
NO. OF EMPLOYEES		
ANNUAL GROSS RECEIPTS		

All participants graduating from the Tulsa Association for Enterprise Opportunity Business Training Program must attend each class session of the 15-week program. Business Training Program participants must pay a fee of \$50.00 to be accepted in the program.

All graduating participants are required to develop and complete a Business Plan. The Tulsa Association for Enterprise Opportunity (TAE0) recognizes the importance of providing all participants (students) with the skills, knowledge, and information to start and manage your own business. One of the most integral steps to the TAE0 process is the development of a sound Business Plan. In this regard, Association members are available on a private client consultation basis to assist students/participants with Business Plan development throughout the 15-week session. *Participants completing will be granted a six-week period after the last class session (15th week), to complete and submit business plans to the TAE0 Program Coordinator. However, it is understood that all students/participants may not have completed making classes by the graduation date. Students/participants are asked to complete the program requirements as expeditiously as possible.*

At the completion of the Business Training program you may be eligible for loans and other forms of assistance from any of the Association Members of Tulsa Association for Enterprise Opportunity, to help you launch your business. *See program completion defined on page 3.

APPENDIX D

ATLAS

ATLAS (Assessing The Learning Strategies of Adults)

Directions: The following colored cards have statements on them related to learning in real-life situations in which you control the learning situation. These are situations that are **not** in a formal school. For each one, select the response that best fits you, and follow the arrows to the next colored card that you should use. Only read the cards to which you are sent. Continue this process until you come to the Groups of Learners sheet. Along the way, you will learn about the group in which you belong. Start with the **BLUE** card.

Navigators

Description: Focused learners who chart a course for learning and follow it. Subgroup 1 likes to use human resources while Subgroup 2 is more concerned with the organization of the material into meaningful patterns.

Characteristics: Focus on the learning process that is external to them by relying heavily on planning and monitoring the learning task, on identifying resources, and on the critical use of resources.

Instructor: Schedules and deadlines helpful. Outlining objectives and expectations, summarizing main points, giving prompt feedback, and preparing instructional situation for subsequent lessons.



Problem Solvers



Description: Learners who rely heavily on all the strategies in the area of critical thinking. Subgroup 1 likes to plan for the best way to proceed with the learning task while Subgroup 2 is more concerned with assuring that they use the most appropriate resources for the learning task.

Characteristics: Test assumptions, generate alternatives, practice conditional acceptance, as well as adjusting their learning process, use many external aids, and identify many of resources. Like to use human resources and usually do not do well on multiple-choice tests.

Instructor: Provide an environment of practical experimentation, give examples from personal experience, and assess learning with open-ended questions and problem-solving activities.

Engagers

Description: Passionate learners who love to learn, learn with feeling, and learn best when actively engaged in a meaningful manner. Subgroup 1 likes to use human resources while Subgroup 2 favors reflecting upon the results of the learning and planning for the best way to learn.

Characteristics: Must have an internal sense of the importance of the learning to them personally before getting involved in the learning. Once confident of the value of the learning, likes to maintain a focus on the material to be learned. Operates out of the Affective Domain related to learning.

Instructor: Provide an atmosphere that creates a relationship between the learner, the task, and the teacher. Focus on learning rather than evaluation and encourage personal exploration for learning. Group work also helps to create a positive environment.



GROUPS OF LEARNERS

APPENDIX E

FACILITATORS INFORMED CONSENT FORM

**INFORMED CONSENT FORM
FACILITATORS INTERVIEWS**

AUTHORIZATION

I, _____, hereby authorize or direct Lana Turner-Addison, or associates or assistants of his or her choosing, to perform the following procedure relating to "A Study of the Participants and Perception of an Entrepreneurial Program."

DESCRIPTION OF RESEARCH AND ASSOCIATED RISKS/BENEFITS

1. Name of research project: A Study of the Participants and Perception of an Entrepreneurial Program.
2. The study involves research and is being conducted through OSU. The Principal Investigator is Lana Turner-Addison who is a Doctoral Student at Oklahoma State University.
3. The purpose of the research is to study participants who enroll in Tulsa Association of Enterprise Opportunity (TAEO) business training program. Additionally to gather information related to their perceptions of benefits and/or weaknesses of curriculum utilized and instruction provided by volunteer facilitators.

Description of Procedure

This study will be a descriptive study. A descriptive study is primarily concerned with finding out "what is" utilizing observation and survey methods to obtain data (Borg & Gall, 1983, p. 20). Descriptive research describes and interprets what is. It is concerned with conditions or relationships that exist; practices that prevail; beliefs, points of view, or attitudes that are held; processes that are going on; and effects that are developing (Best, 1970, p. 116). This descriptive study will describe the demographics and learning strategies of students attending TAEO class sessions. This will involve investigating the relationship between participants in the program facilitator's perceptions.

A letter will be completed and mailed to all facilitators of TAEO program to inform them about research study. In this

study the researcher (Lana Turner-Addison) will be responsible for conducting all telephone interviews. Information will be collected from TAEO facilitators concerning their perceptions of participants and program effectiveness. Facilitators will be asked to respond to questions related to research study. Telephone interviews will not be audio taped. However, researcher will take thorough notes. All telephone interviews will be conducted by researcher and will take approximately 30-45 minutes.

4. Confidentiality of records obtained and responses made during interviews will not be shared with external members. Confidentiality of private information will be protected, i.e., assigning unique identifying numbers to participant records, limiting access to the study records, not using any individual identities in publications or reports resulting from the study, and maintaining records in locked file cabinet. Confidentiality will be maintained as far as is possible.

The TAEO business-training program is working with low-middle income people as they attempt to improve their own communities and to solve their problems. Yet, there is nothing known about the characteristics of TAEO participants, and their perceptions about entrepreneurial training. If TAEO is to fulfill its potential, then this information is needed in order to tailor its program. The likelihood of any potential risk to participants is "rare", less than 1 percent.

If you have any questions you may contact the Principal Investigator/Researcher Lana Turner-Addison at 918-594-8328 or 402-5422.

Additional contact: Dr. Carol Olson, IRB Chair, Oklahoma State University, 415 Whitehurst, Stillwater, OK 740783 Phone: 405-744-5700.

This format was developed to (1) satisfy federal and institutional informed consent requirements and (2) encourage the construction of a consent document that presents all necessary information in a clear and easily readable manner.

VOLUNTARY PARTICIPATION

I understand that participation in the TAE0 study, "A Study of the Participants and Perception of an Entrepreneurial Program" is voluntary and that I will not be penalized if I choose not to participate. I also understand that I am free to withdraw my consent and end my participation in this project at any time without penalty after I notify Lana Turner-Addison.

CONSENT DOCUMENTATION FOR WRITTEN INFORMED CONSENT

I have read and fully understand the consent form. I sign it freely and voluntarily. A copy has been given to me.

Date: _____ Time: _____
(a.m./p.m.)

Name (Print) Signature

Signature of person authorized to sign for subject, if required.

Witness(es) if required: _____

I certify that I have personally explained all elements of this form to the subject or his/her representative before requesting the subject or his/her representative to sign it.

Signed: _____
Researcher

**INFORMED CONSENT FORM
FOCUS GROUP PARTICIPANT**

AUTHORIZATION

I, _____, hereby authorize or direct Lana Turner-Addison, or associates or assistants of his or her choosing, to perform the following procedure relating to "A Study of the Participants and Perception of an Entrepreneurial Program."

DESCRIPTION OF RESEARCH AND ASSOCIATED RISKS/BENEFITS

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relationship between participants in the program with their current status and the facilitator's roles as educator.

A letter will be completed and mailed to all participants of Tulsa Association of Enterprise Opportunity (TAEO) program to inform them about research study. Several focus group sessions will be conducted to gather profile information of participants and capture their perceptions about TAEO program. Individuals selected to conduct focus group sessions will receive guidance prior to interacting with participants. Direction will be provided by Researcher, Lana Turner-Addison, to moderators of focus group session. Each focus group session will last approximately 1.5 hours. Individuals who have had prior experience in conducting focus group sessions will serve as moderators. At the beginning of session, Researcher, Lana Turner-Addison, will give a brief summary about the study and then vacate the room. All focus group sessions will be held on the OSU-Tulsa campus and will last for 1.5 hours. Participants in focus group session will respond to questions presented by facilitators. The focus group session will be audiotaped and there will be a note taker assigned to take written notes of dialogue taking place and check recording equipment.

4. Confidentiality of records obtained and responses made during Focus Group sessions will not be shared with external members. Confidentiality of private information will be protected, i.e., assigning unique identifying numbers to participant records, limiting access to the study records, not using any individual identities in publications or reports resulting from the study, and maintaining records in locked file cabinet. Confidentiality will be maintained as far as is possible.

The TAEO business-training program is working with low-middle income people as they attempt to improve

their own communities and to solve their problems³
Yet, there is nothing known about the
characteristics of TAE0 participants, and their
perceptions about entrepreneurial training³ If TAE0
is to fulfill its potential, then this information
is needed in order to tailor its program³ The
likelihood of any potential risk to participants is
"rare", less than 1 percent.

If you have any questions you may contact the
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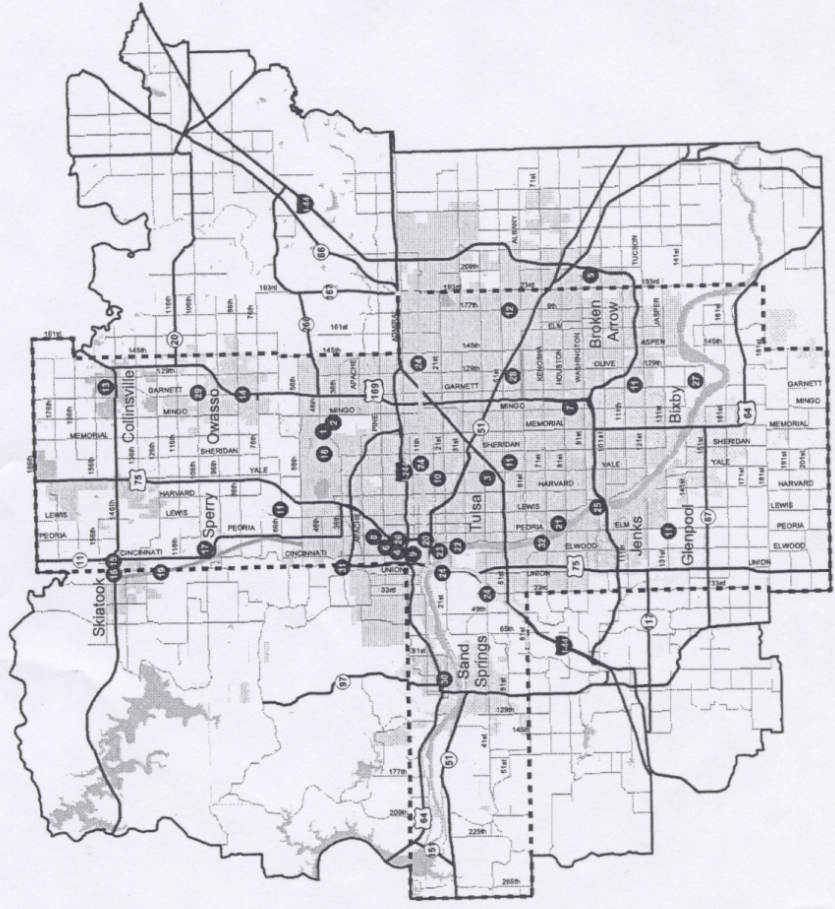
Additional contact: Dr. Carol Olson, IRB Chair,
Oklahoma State University, 415 Whitehurst,
Stillwater, OK 740783 Phone: 405-744-5700.

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institutional informed consent requirements and (2)
encourage the construction of a consent document that
presents all necessary information in a clear and
easily readable manner.

APPENDIX F
VISION 2025 TULSA MAP

Vision2025

FORESIGHT 4 GREATER TULSA

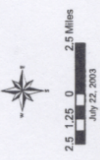


<p>Proposition I: BOEING 1 Aircraft Manufacturing/Assembly Facility</p> <p>Proposition II: AMERICAN AIRLINES 2 Capital Improvements</p> <p>Proposition III: ECONOMIC DEVELOPMENT / EDUCATIONAL / HEALTH CARE & EVENTS FACILITIES Higher Education/Health Care 3 OU - Tulsa - Medical Research & Clinical Care Facility 4 OSU - Tulsa - Advanced Technology Research Center 5 University of Tulsa - Administration Building 6 University of Tulsa - Building for Administration, Academic & Community Outreach Programs 7 Tulsa Community College (SE Campus) - Medical and Biotechnology Learning Center 8 Morton Health Care Center New Clinic Commons Education * Funding for Instructional Materials - all Tulsa County School Districts</p> <p>Events Facilities 9 Tulsa Regional Convention/Events Center 10 Expo Square - Parking Facilities, Livestock Barn, Exchange Building & Related Improvements</p> <p>Proposition IV: CAPITAL IMPROVEMENTS FOR COMMUNITY ENRICHMENT Parks/Traffic/Community Centers 11 Tulsa County Parks - Various Locations 12 Broken Arrow Community Center (Neighbors Park) & Swimming Pool 13 Collinsville City Hall/Community Meetings Facilities 14 Owasso Community Center 15 Skiatook Community Center 16 Skiatook Swimming Pool 17 Sperry Community Center 18 Rowan Park and Air & Space Museum 19 Midland Valley/Downtown Trail Extension</p> <p>Infrastructure/Attractions 20 American Indian Cultural Center (Infrastructure) 21 American Indian Cultural Center (Infrastructure) 22 American Indian Cultural Center (Infrastructure) 23 Lake Upriver Catch Basin and Silt Removal 24 Historic Route 66 (Streetscaping, Lighting, Signage, & 11th Street Bridge Enhancements) 25 Oklahoma Aquarium 26 Oklahoma Jazz Hall of Fame * Downtown/Neighborhoods Fund 27 Healey Creek Flood Prevention 28 61st Street Widening (US 169 to 145th East Avenue) 29 Osawato Water/Infrastructure to Serna Medical Complex 30 Sand Springs Keystone Corridor Reimprovement (SH-19 to Adams Road) 31 American Indian Cultural Center (Infrastructure) 32 American Indian Cultural Center (Infrastructure)</p>	<p>\$350.00</p> <p>\$22.30</p> <p>\$350.30</p> <p>30.00 30.00 30.00 8.00 8.00 14.00</p> <p>11.30</p> <p>183.00 40.00</p> <p>\$157.40</p> <p>12.70 6.00 2.30 1.00 0.30 0.30 0.50 0.50 3.70 1.00</p> <p>5.60 1.80 2.10 15.00 12.00 4.00 30.00 12.20 13.50 4.50 14.00 2.00</p> <p>\$5.00</p>
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SENIOR REBATE

GRAND TOTAL
(\$ All Costs in Millions)

* Countywide Programs



Legend

- Tulsa County
- TMA
- Highways
- Water Features

APPENDIX G
MODULE EVALUATION

MODULE EVALUATION

Module Title and Number: _____

Instructor _____ Date: _____ Group: _____

Please rate your module content and course instructor by responding to the following items. Rate each item as carefully and thoughtfully as possible using the following scale: 1 - low 2 - below average 3 - average 4 - above average 5 - high N/A - Not Applicable

Part 1: Instructors Evaluation

	1	2	3	4	5	N/A
1. Paced the module well.						
2. Used instructional materials which were helpful in learning the subject matter.						
3. Emphasized major points in lectures and/or discussions.						
4. Demonstrated practical applications and relevancy of the subject.						
5. Used assignments which were meaningful in relationship to module objectives.						
6. Started and ended each class promptly.						
7. Used time wisely so that attendance was worthwhile						
8. Used variety in teaching techniques.						
9. Communicated well.						
10. Taught the value of others' viewpoints through the creation of an open environment.						
11. Provided a stimulating atmosphere for critical and independent thinking.						
12. Evidenced thorough knowledge of the subject matter						

Please circle **four** of the following adjectives which best describe the **instructor** in the classroom.

Demanding	Forceful	Sensitive	Supportive
Disorganized	Cynical	Knowledgeable	Rigid
Opinionated	Reasonable	Amiable	Enthusiastic
Unsure	Sociable	Uninterested	Arbitrary
Aloof	High Standards	Relaxed	Discerning
Low Standards	Organized	Sense of Humor	Flexible
Creative	Clear	Passive	Emotional

Part 2: Curriculum Evaluation

1. The module outline was logical and orderly.
2. The module objectives were clearly communicated.
3. The module readings were appropriate in length and content.
4. The overall quality of the text book was good.
5. The module content was consistent with stated objectives.
6. The outside module assignments encouraged critical and independent thinking.
7. The class activities helped clarify important concepts.

	1	2	3	4	5	N/A
1. The module outline was logical and orderly.						
2. The module objectives were clearly communicated.						
3. The module readings were appropriate in length and content.						
4. The overall quality of the text book was good.						
5. The module content was consistent with stated objectives.						
6. The outside module assignments encouraged critical and independent thinking.						
7. The class activities helped clarify important concepts.						

Two things about this course which I found particularly helpful:

Two things about this course I would like to see changed:

VITA

Willana Geneva Turner

Candidate for the Degree of

Doctor of Education

Thesis: A STUDY OF THE PARTICIPANTS AND PERCEPTIONS OF AN
ENTERPRISE OPPORTUNITY TRAINING PROGRAM

Major Field: Occupational and Adult Education

Biographical:

Personal Data: Born in Tulsa, Oklahoma on April 2, 1964, the daughter of Geneva Cowans and James Turner. My husband is Dennis Addison, I have two daughters, Wynesha and Whitney; two grandchildren, Anecia and Latwuan.

Education: Graduated from Will Rogers High School, Tulsa, Oklahoma in May 1982; received an Associate degree in Business Administration from Oklahoma Junior College in 1987, Tulsa, Oklahoma. Received Bachelor of Science degree in Business Administration from Langston University, Langston, Oklahoma in May, 1994. Completed requirements for the Master of Science degree with a major in Urban Education in December, 1998 at Langston University. Completed the requirements for the Doctor of Education degree with a major in Occupational & Adult Education at Oklahoma State University in May, 2007.

Experience: Currently serve as the Human Rights Director for the City of Tulsa, served as the Community Relations Manager at OSU-Tulsa. I have worked in the Accounting field for more than 20 years and currently own and operate a Business & Bookkeeping Service.

Professional Memberships: Board Member, Tulsa Public Schools; Public Relations Chair, Martin Luther King Jr. Commemoration Society; Tulsa Association of Enterprise Opportunity; American Education Research Association; Rotary Club of North Tulsa; City of Tulsa; Prioritization Committee; Tulsa Metropolitan Urban League; Langston University Special Academic Appeals Committee; Tulsa Coalition of Black Churches.