



STUDIES PROGRAM

Ari S. Merretazon
Director

Thanks for your interest. Enclosed is a copy of the <u>Program and Course Description for the Certificate in CED-Studies</u>. It provides a bridge between higher education and economic development and a stimulus for an entrepreneurial culture and enterprise support network.

Please take a few minutes to review the program and send us your comments. Also, complete the attached form and send along with your comments by Monday, April 10, 1989.

Thanks for your support. I look forward to working with you and your network.

Sincerely,

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INTRODUCTION

The Regional Need

New approaches are needed to meet the employment and human services needs of the geographically distressed regional area known as the Lower Mississippi River Valley that stretches from southern-most Illinois to the mouth of the Mississippi River in Louisiana and frequently referred to as the Delta. $\frac{1}{2}$ /

A strategy for regional and local capacity-building is needed to stimulate local communities to: (a) create and sustain jobs for their residents; (b) emphasize control and ownership of economic resources and e) provide opportunities away from continued dependence on federal and state welfare dependant programs.

The states of the Delta, primarily, Arkansas, Louisiana and Mississippi (and portions of four other contiguous states) have a higher percentage of families, households and individuals in poverty than any other regions of the United States. Despite efforts to alleviate poverty, this area is in pure economic misery and bottoms-out in every socio economic statistic: 2/

POVERTY: The region is highest in percentage of families receiving public assistance. Mississippi is first, Louisiana second and Arkansas fourth.

INCOME: The region has the lowest disposable per capita income. Mississippi and Arkansas rank first and second in percentage of households with annual incomes below \$15,000.

UNEMPLOYMENT: The region has the highest percentage of unemployed youth in the nation. In some counties of the region unemployment is above 35 per cent.

EDUCATION: The region ranks lowest in almost every educational statistic. Since the 1900's the states in the region have ranked in the bottom ten.

HEALTH: The states in the region ranked in the lowest one-fifth of all states in infant mortality rates. Arkansas and Mississippi have the dubious distinction of ranking one and two in teen pregnancy rates. Several counties in the region are considered health manpower shortage areas; Phillips County, Arkansas, for example, is the most serious case with just one physician for every 5,000 residents.

The economic stagnation in the region has gone on an unconscionable length of time. An effort must be made to find and demonstrate local and regional solutions. The Delta CED-Studies Program is such an effort. The following information is an introduction to the Delta CED-Studies Program. It provides a bridge between higher education and economic development and a stimulus for an entrepreneurial culture and enterprise support network.

We invite you to respond professionally as to how you

can participate in improving the Program. Also, we invite those prospective students and financial supporters to express their interest in the program. We promise you an immediate reply to confirm your involvement.

Footnotes

¹Bumpers, Dale, U. S. Senate, (D) Ar.; Congressional Record, S.2246, March 31, 1988.

² Christopher, Joseph, Economic Health of the Lower Mississippi River Valley, Congressional Research Service, 1988.

VISION

The Delta Community Economic Development Studies Program views CED as a development strategy for addressing economic problems locally and regionally. We view the process of development as encompassing a wide range of social and economic activities which primarily promotes total community benefit rather than emphasis on individual gain. Over the next seven (7) years, or sooner, it is our vision that the certificate offering program will develop into a full baccalaureate degree granting program in conjunction with a higher education institution in the region.

MISSION

The realization of our vision will come through our mission to operate the Delta-CED-studies Program to: (a) create a credentialized corps of technically competent, socially aware and politically sensitive graduates who share a common vision of CED and commitment to community development strategies, and (b) provide quality technical support to this corps of graduates and to organizations and agencies working in community development in the region.

WHAT IS COMMUNITY ECONOMIC DEVELOPMENT?

Community Economic Development (CED) is a scientific course of action directed at: a) reducing welfare dependency; b) promoting economic self-reliance and e) providing "capacity-building" assistance to local and regional governments, communities and organizations. CED is a human-resource centered and citizen-initiated economic development strategy which seeks to revitalize and develop the economy of low-income and marginal communities, with the ultimate goal being more local and regional control and ownership of the factors of production, namely, land, labor and capital.

The science of CED utilizes entrepreneurial methods similar to those used by traditional businesses in the private sector such as market studies, business plans, financial packaging, development finance and a mix and match of legal entities. The resulting development is achieved in the context of local and regional values and public needs.

Practitioners of CED are those people who believe that economic development should be practiced as though people mattered, with a sense of caring and sharing for human potential and growth. Practitioners of CED believe that the strategy of community economic development is a much more effective long-term approach to addressing economic inequality in communities than either the traditional social welfare or economic development approaches.

The starting premise for community economic development is that communities that are poor and underdeveloped remain in that condition because they lack control over their own resources. Consequently, community economic development seeks to change the structure of the community and build permanent institutions within a community. As a result, the community begins to play a more active role vis-a-vis the institutions outside the community, and the residents of the community become more active in the control of the communitie's human resources. While the traditional approaches make the life of a poor community more bearable, they rarely transform a poor community into a economically healthy and independent one.

THE CED - STUDIES MODEL

There is considerable experimentation with economic development projects on the regional and local levels.

However, such efforts have been limited by a) the absence of educational, technical and financial supports required to sustain a lasting development process; and b) the relative isolation of local efforts in the face of regional problems.

Research clearly indicates the most critical need for realizing the human capital potential of the Delta is the availability of capacity building institutions capable of providing comprehensive assistance to local projects and

linking them to regional support systems. Models for this type of capacity-building institution can be found in the "hands-on" approach of cooperative extensiion services of land grant colleges. While extension services have its roots in agriculture development, there are two "hands-on" models of CED-Studies in the United States that focus on total community and regional development.

In the Bay Area of California there is the CED-Studies Program at National University, 4 in Oakland, directed by the National Economic Development & Law Center, offering a Continuing Education Certificate for a 12-month course. In the New England region there is the National Community Economic Development Program at New Hampshire College, 5 in Manchester, directed by the Institute for Cooperative Community Development, offering a Master's degree for a 17-month (one weekend per month) program and the same for a one-year residential International Community Economic Development program.

Footnotes

⁴Mtangulizi K. Sanyika , Director (415) 548-2600

⁵Michael Swack, Director (603) 644-3103

PROGRAM DESIGN

The Delta CED-Studies Program is patterned after these two models and adapted to the rural social and economic conditions of the Delta and its people with the "hands-on" approach of cooperative extention programs. It is organized to provide needed assistance to regional and local efforts rather than directly sponsoring them. It helps develop confidence that development goals are attainable and it transfers management, financial and entrepreneurial skills to the local level. Only the transfer of skills to the previously unskilled will build the human capacity for the development of economic infrastructures to enhance the self-reliance, culture and character of the region.

The program is targeted to working adults working in the fields of economic development, health and human services, and community based projects who want to be involved with the planned development of their local area and/or want to obtain an educational credential as a career support for their experience in development. The initial course is six months long and grants a Certificate in CED-Studies to graduating students.

The Program develops specific skills in the areas of business development, housing, law, development finance, management and cooperative development. In addition to course work, each student will have to develop or help develop

a CED project that meets the development needs of their community. Students will sharpen their skills by working "hands-on" with local CED projects or as interns with local and regional governments and organizations. The Delta CED-Studies Program has four major components:

1. Education and Training

This component encompasses the provision of basic skills theory, managerial expertise, planning skills, analyses, public relations marketing, organizing communities, service delivery, organizational development and legal structures. It awards a Continuing Education Certificate in CED-Studies substantial enough to initiate and sustain the development process. This structure serves to reinforce what students learn in class and allow students to put what they are learning immediately into practice. The curriculum is primarily "hands-on" balanced with classroom theory and course work and regular specialized seminars. Over the next seven years the Program will demonstrate its worth and demand by progressing into a degree granting program in conjunction with a higher education institution in the region.

2. Technical Assistance

This component involves the provision of support training services directly to student projects on an

ongoing basis from planning, through start-up, to selfsufficiency. In addition to the direct provision of
technical assistance, the program will broker assistance
from other organizations for students. Services include:
(a) information and research services, (b) direct assistance
in business planning and development, and (c) community
education, training and organizing assistance.

3. Development Finance

This component deals with helping community-based ventures meet financial needs in two ways: (a) helping projects access traditional financing by providing technical assistance and brokering the relationship between the project and the financial institution, and (b) researching, proposing and helping organize new financial intermediaries specially geared to the needs of community-based enterprises (businesses owned and operated by a local or regional community development corporation).

4. Networking

This component encompasses building regional and local mutual support systems among development efforts to strengthen their ability to survive and grow in the face of regional problems. The component works to build closer working relationships between community groups and the private and public sectors.

CED MODEL OF LEARNING

The Delta CED-Studies Program emphasizes a learner-centered model of learning in its approach to education. the learner-centered model reflects the notion that adult students learn best when they take an active role in the learning process. The learner-centered model have a different set of responsibilities for both the student and instructor than what is encountered in a more traditional education model.

In the CED-Studies Program, students' prior experience may make them quite knowledgable in some classes. In other classes students will be learning material for the first time. While the instructor is responsible for giving direction to the classes, in many cases the student will have the opportunity to direct his/her own learning in a way that will meet his/her own needs and relate to their own experience. The instructors will encourage students to think critically, question assumptions and traditions and relate classroom material to the students experience. The instructors will stress learning techniques as discussions, case studies, simulation exercises and field experience.

The CED Model of Learning is based on three (3) basic principles:

1. Education should promote critical thinking and empower the learner to act effectively.

- 2. Experience is a rich resource for learning.
- 3. The student is an active participant in the planning, implementation and evaluation of his/her own learning experience.

LEARNING UNITS FOR THE DELTA-CED STUDIES CERTIFICATE PROGRAM

1989 - 1990

LEARNING UNITS FOR THE DELTA-CED-STUDIES CERTIFICATE PROGRAM

1989-1990

Learning Unit 01

Community Economic Development

This unit is designed to provide participants with a basic understanding of community economic development (CED) --- what it is and how it works. Students will learn practical concepts that are important for implementing CED projects in local communities.

Course Objectives

Upon completion of LU-01, students will be able to demonstrate the ability to:

- 1. Define CED and understand how it works
- 2. Identify the five basic steps in the CED process
- 3. Participate in organizing for a CED project
- 4. Identify local community development problems
- 5. Determine local capacity and resources
- 6. Understand the role of a community development corporation.

Course Outline

The course outline for this unit will unit will include:

1. Definitions of CED

- 2. Fact situations of local community problems
- 3. Glossary of Terms
- 4. Five basic steps in CED process
- 5. Characteristics of a CDC
- 6. Local needs analysis
- 7. Resources for CED

Reading Materials

The reading materials for the course are compiled in a reading packet entitled Community Economic Development and will be distributed during the first class. Additionally, selected chapters from Economics Explained, by Robert Heilbronner and Lester Thurow will be used.

Requirements

In addition to the assigned readings, students will prepare short written assignments. The assignments will be passed out in class. Students are encouraged to meet in small groups to discuss assignments prior to preparing their written responses.

Instructor: To be announced

Legal Structures For CED Learning Unit 02

This learning unit is designed to provide students with a basic understanding of the many different types of legal structures and how they can relate to the goals of a community development corporation and community based organizations.

Course Objectives

Upon completion of LU-02 students will be able to demonstrate knowledge and ability to select the appropriate legal structure(s) for community economic development.

Students will be able to incorporate a non-profit organization, learn the duties and responsibilities of officers and directors. Students will also learn how to obtain the tax exempt status for non-profit organizations. Students will learn the advantages and disadvantages of non-profits, for-profits, cooperatives and partnerships.

Course Outline

7

The course outline for this unit will cover:

- 1. Choice of cooperative form
- 2. When to incorporate
- 3. Tactics in choosing a legal structure
- 4. Incorporating a non-profit corporation
- 5. Obtaining tax exemption

6. Advantages and disadvantages of various legal structures
Reading Materials

The reading materials for the course are compiled in a reading packet entitled "Legal Structures of CED" and will be distributed during the first class. Additional readings will be from selected chapters of A Lawyers Manual Cn Community-Based Economic Development, by The National Economic Development Law Project.

Requirements

In addition to the assigned readings, students will prepare short written assignments. The assignments will be passed out in class. Students are encouraged to meet in small groups to discuss assignments prior to preparing their written responses.

Instructor: To be announced

Organizational Management Learning Unit 03

This learning unit is designed to prepare the student to develop and manage new and continuing organizations and programs relevant to the local community.

Course Objectives

Upon completion of LU-03 students will be able to demonstrate the use of participatory models for organizational planning, conflict resolution, and the planning and facilitation of group decision-making meetings. Students will be able to design organizational structures that address the tension between efficiency, participation, and democratic control.

Course Outline

The course content for this learning unit will cover the following areas:

- 1. Leadership/Management
- 2. Organizing Development and Diagnosis
- 3. Organizing Purpose and Planning
- 4. Conflict Skills
- 5. Meeting Management
- 6. Appraisal and Performance Evaluation

Reading Materials

The reading materials for the course are compiled in

a reading packet, entitled Organizational Development and will be distributed during the first class.

Requirements

In addition to the assigned readings, students will prepare short written assignments. The assignments will be passed out in class. Students are encouraged to meet in small groups to discuss assignments prior to preparing their written responses.

Instructor: To be announced

Financing Community Economic Development Learning Unit 04

Financing Community Economic Development

This learning unit examines problems that community development organizations encounter when trying to finance specific projects and ventures. The course examines various sources of capital (traditional sources, government sources and non-traditional sources) as well as various types of capital (equity, debt). Issues of financial packaging for community development will be addressed through specific case studies. Overall this unit examines new and current public and private development finance sources and intermediaries. Course Objectives

Upon completion of this unit students will be able to understand and communicate the meaning of financing terms. Students will learn how to address development problems resulting from a lack of access to capital, and a lack of control over local resources and locally created wealth. Additionally, students will learn basic approaches to solving these problems and the roles local and state policy can play in the targeting of capital to communities.

Course Outline

The course outline for this unit will include:

1. Issues in Development Finance

- a. Sources and uses of capital
- b. Equity-types
- c. Debt-types
- d. Advantages/Disadvantages of debt and equity
- 2. Private Financial Institution
 - a. Current trends in banking
 - b. Risk
 - c. Credit criteria
- 3. Private Financial Intermediaries
 - a. Insurance Companies
 - b. Venture capital
- 4. Community Reinvestment Act
 - a. CRA assessment
 - b. When and how to use CRA
- 5. States and Development
 - a. Issues/Policy
 - b. Programs
- 6. Non-traditional sources and institutions
 - a. Community Development Credit Unions
 - b. Community Loan Funds
 - c. Micro Lending Programs

Materials

Reading materials for the course are contained in a reading packet entitled "Financing Community Economic Development."

Requirements

In addition to the assigned readings, students will prepare short written assignments. The assignments will be passed out in class. Students are encouraged to meet in small groups to discuss assignments prior to preparing their written responses.

Instructor: To be announced

Marketing Strategies Learning Unit 05

Marketing Strategies

This learning unit is about understanding the needs and characteristics of clients, members or customers, and building a program strategy to satisfy their needs and fulfill the basic purpose of an organization.

Objectives

To make each student a more powerful agent of change by requiring a marketing outlook on community economic development work and by practicing the useful tools of marketing.

Course Outline

This learning unit will cover the following:

- 1. Marketing Defined
- 2. Components of Marketing
- 3. Situation Analysis
- 4. Targeting the Market
- 5. Segmenting your Market
- 6. Positioning Produce and Organization
- 7. Distribution, pricing, Promotion
- 8. Advertising, Sales, and Selling Techniques

Reading Materials

Reading materials for this unit are compiled in a reading packet entitled "Marketing Strategies." The reading packet

will be handed out during the first class.

Requirements

Each student will work on and present a marketing project during class based on a marketing analysis and plan agreed upon during the first class.

Instructor: To be announced

Micro Enterprise Development

Learning Unit 06

This learning unit explores the question of what is a micro-enterprise and the role of such an entity in community economic development. An examination and evaluation of the design purpose and types of micro-enterprise development projects will be the central focus of this unit.

Course Objectives

After completion of the course, students will be able to develop the effectiveness of projects and will be able to design model micro-enterprise development consistent with the needs of their local community.

Course Outline

This unit will cover the following topics:

- 1. Survey and assessment of micro-enterprises
- 2. Common problems of assistance
- 3. Case Studies
- 4. Characteristics of successful programs
- 5. Project methodology
- 6. Creation of entrepreneurial culture
- 7. Informal economy
- 8. Case Studies
- 9. Filling capital gaps in under-developed communities
- 10. Community Reinvestment

Reading Materials

Reading materials for this unit are compiled in a reading packet entitled, Micro-enterprise Development and will be given to students during the first class.

Requirements

In addition to the assigned readings, students will prepare short written assignments. The assignments will be passed out in class. Students are encouraged to meet in small groups to discuss assignments prior to preparing their written responses.

Instructor: To be announced



ATTENDANCE REQUIREMENTS

Classes

1. Students are required to attend all scheduled classes and seminars each month. More than one absence per month without approval or justifiable explanation may result in probation and possible termination.

Class Evaluation

1. Students are required to complete weekly class evaluations, mid-term and final evaluations of course materials, instructors and the overall program.

GRADUATION

- 1. ATTENDANCE

 A Student must attend at least

 75% of the scheduled classes, 75%

 of the seminars and the Student/Faculty

 Retreat.
- 2. PARTICIPATION A student should actively engage in intellectual inquiry and practical application.
- 3. WRITTEN ASSIGNMENTS A student must complete each written assignment for each class.
- 4. "Hands-On Project" A student must work on a"Hands-on

 Project" agreed upon in conjunction

 with Project Advisor and in accordance

 with CED Project guidelines.

CLASS SCHEDULE/LOCATION

- Students will attend class one night per week for two
 (2) hours, three times a month, from 6:00 p.m. to
 8:00 p.m.
- 2. Special topic seminars will be held once a month on Saturdays from 11:00 a.m. to 2:00 p.m.
- 3. Students are required to attend the mid-term Student/Faculty Retreat.

FEE REQUIREMENTS

- 1. The total "Academic Fee" for the CED-Studies Program
 is \$500.00 per student:
 - a) One half of the fee (\$250.00) is payable at registration in August 14, 1989.
 - b) The remainder of the fee is due October 16, 1989.
- 2. The total "Special Fees" for the CED-Studies Program is \$100.00.
 - a) Sixty percent of the fees (\$60.00) is for graduation ceremonies. Graduation will be held on Saturday,

 April 15, 1990.
 - b) The other forty percent (\$40.00) will cover costs for monthly seminars and the Mid-Term Student/Faculty Retreat.

STUDENT COMMITTEES

Each student is expected to participate on at least one Committee to insure student involvement and capacity building. The Committees and respective tasks are:

1.	SEMINARS	Plan the seminars, secure location
		and presentor(s).
2.	STANDARDS	Provide input and feedback to faculty
		on teaching, learning and evaluation
		dynamics.
3.	RECRUITMENT	Actively recruit new students for
		the program throughout the region.
4.	GRADUATION	Assist faculty in planning the
		retreat and class graduation.

"HANDS-ON" CED Project

The "Hands-on CED project is a major part of the Certificate In Community Economic Development Studies Program curriculum. The project accounts for one-half (1/2) of the credits the student will earn in the program. The student will devote a great deal of time to the project and the program has developed a number of resources to help the student accomplish the goals of their individual projects.

- 1. Each "Hands-On" CED Project must be a "do-able"
 CED project.
- 2. The ultimate goal of the project is implementation.
- 3. Each student will have a project advisor.

DOCUMENTATION OF PROJECT WORK

Each student is required to submit a written document to his/her Project Advisory each month enrolled in the program. The various submissions are detailed below:

- 1. <u>Contract</u> At the end of the first month, the student is required to submit a project contract to his/her advisor. The contract must cover all the following concerns:
 - a) define the boundaries of the community to be served

- b) describe and document the need/problems the project will help solve.
- c) analyze and discuss the underlying (root) causes of the need/problem.
- d) state the project's intended outcomes. Specify minimum and ultimate goals.
- e) plan how the goals will be reached.
- 2. <u>Interim Reports</u> At the end of each month the student must submit a monthly report to his/her Project Advisor. The report should be 3-5 pages and should answer the following questions:
 - a) Where did the project stand at the beginning of the month?
 - b) What activities did you undertake this month?
 - c) What was the outcome of these activities?

 Both positive and negative.
 - d) What problems have you encountered
 - e) What additional help do you need from the program?
 - f) What are your next steps for the coming month?
- 3. Final Report The final report is submitted your last month of the program. The purpose of the final report is to communicate to others what the student did, the results and what can be learned from his/her efforts. The final report should be about 10-15 pages. The following outline should be used.

- a) <u>Definition of Problem</u>: Describe and document the need or problems the project addressed, the history of the problem, and its root causes.
- b) Project Goals: State as specifically as possible the intended outcomes of the project. How do these goals relate to the root causes of the problem?
- c) Methods: State the methods used to accomplish the objectives of the project (i.e., what steps did you take to accomplish goals. How do these relate to the root causes? Discuss any changes in your methods you had to make along the way.
- d) Results: What were the results or outcomes of your project? Discuss in detail.
- e) Analysis/Conclusions/Recommendations: Discuss what people should learn from the project and its results. Include such issues as: Was it successful? Why or why not? What was learned about the problem the project was designed to solve. What should be the next steps taken? What did you learn about the community's attitude, politics, etc., regarding the problem? What would you do differently?
- f) Appendices: These should include bibliographies and supporting materials to your project, i.e.,

material which documents and demonstrates the work you did. These documents should include, depending on the project, news articles, posters, flyers, research forms, schedules of community meetings held, etc.

PROJECT ADVISORS FOR CED-STUDIES PROGRAM

Students will receive support in their required field projects. The core of this support will involve the assignment of a faculty advisor to each project. The advisor's role and responsibilities are detailed below:

Advisor's Role:

The primary role of the advisor is <u>not</u> to provide all of the technical assistance which these projects will need. Rather, the role is to be the primary liaison to the Program and tohelp students analyse how their project needs can be met. This is to be accomplished by the advisor carrying-out the following responsibilities:

- 1. Help students assess needs for assistance and locate the resources to meet them.
- Make bi-weekly contact with each student by phone or in person.
- Visit project site at least twice during the current program.

- 4. Maintain a record of all contacts and notes on student's progress assistance needs.
 - 5. Attend Student/Faculty Retreat
 - 6. Make mid-term and final reports on assigned students.

ALUMNI AND CED ADVISORY BOARD

The Delta CED-Studies Program's relationship with its students does not stop at graduation. The program continues to provide courses trainings and seminars to its alumni. Program faculty also provide technical assistance to alumni on CED related projects whenever possible. Also, the CED program will communicate to its students through its newsletter, "Developing Times" which will be published quarterly.

Alumni are encouraged to continue their participation with the CED program by becoming members of the Advisory Board and/or attend Advisory Board meetings. The Advisory Board plays a key role in recruitment, defining future activities and development of the CED Program.

COURSE SCHEDULE

CALENDAR

SEPTEMBER	Learning Unit 01	Community Economic Development
6-13-20-27*		
OCTOBER	Learning Unit 02	Legal Structures for
4-11-18-28*		CED
NOVEMBER	Learning Unit 03	Organizational Management
1-8-15-29*		
DECEMBER	Learning Unit 04	Financing CED
6-13-20-30**		
JANUARY	Learning Unit 05	Enterprise Development
3-10-17-27*		
FEBRUARY	Learning Unit 06	Marketing Strategies
7-14-21-24*		
APRIL	Graduation	
15		

^{*} Seminar

^{**} Student/Faculty Retreat

DELTA

COMMUNITY ECONOMIC DEVELOPMENT



Ari S. Merretazon
Director

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REGIONAL SUPPORT ASSESSMENT FORM

Name:				
Affiliation:				
Do you think the program (Delta CED-Studies) can be of help to the region, your state, county or community? Yes[] No[]				
The Delta CED-Studies Program has four components. Circle the one that most closely reflect your interest: Education & Training, Technical Assistance, Development Finance, Networking.				
Do you know 25 people who would register for the course? Yes[] No []				
What higher education institution would you recommend the program affiliate with?				
List four agencies, foundations, endowments, trusts, financial institutions or any organization that may consider sponsoring/funding the program?,				
Do you know 10 people who would say yes to serving on the advisory board for the program? Yes[] No[]				
Do you know 5 people who are capable of instructing any of the Learning Units? Yes[] No[]				
Are you willing to serve as an evaluator of the program? Yes[] No[]				
Would you accept an invitation to serve on the program's advisory board? Yes[] No[]				
Are you willing to market the program in your area?				
What other courses are of interest to you that you would recommend to the program?				