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An empowerment model of entrepreneurship for people with disabilities in the United States

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ABSTRACT

People with disabilities are greatly underrepresented in the workforce, often face discrimination by employers, and are not effectively served by the U.S. Vocational Rehabilitation System whose primary purpose is to get individuals with disabilities employed. Additionally, many individuals with disabilities face discrimination and/or fear of becoming a liability by business owners. The Chicago Add Us In (AUI) Initiative sponsored by the U.S. Department of Labor, Office of Disability Employment Policy, created an entrepreneurship program for people with disabilities in order to counteract these barriers, promote empowerment and facilitate economic self-sufficiency for people with disabilities. The model includes a course on how to write a business plan, one-on-one business mentoring, technical assistance, start-up business grants, and assistance from a business incubator. In addition to the core program components, there was an emphasis on creating systems change in the Illinois Division of Rehabilitation Services (DRS) to ensure program sustainability. In-depth case studies are offered to illustrate the process of consumer empowerment and the impact of the entrepreneurship program on the lives of the entrepreneurs who have participated thus far.

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Un modelo de “empowerment” para dar iniciativa emprendedora a personas con discapacidades en EE.UU

RESUMEN

Las personas con discapacidades están muy poco representadas en la fuerza de trabajo, con frecuencia sufren discriminación por parte de los empleadores y raramente el Sistema de Rehabilitación Profesional de los EE.UU, que se ocupa sobre todo de conseguir trabajo a las personas con discapacidades, les atiende debidamente. Además, muchas de estas personas enfrentan discriminación o los empleadores piensan que son un riesgo para ellos. La “Iniciativa Añádenos” en Chicago, patrocinada por el Departamento de Trabajo de los EE.UU, Oficina de Política de Empleo para los Discapacitados, ha creado un programa de desarrollo de pequeñas empresas para personas con discapacidades que pueda contrarrestar estas barreras, fomentar el incremento de poder y facilitar la autosuficiencia de estas personas. El modelo incluye un curso sobre cómo desarrollar un plan de negocios, orientación [mentoring] comercial individual, asistencia técnica, ayudas financieras para abrir negocios y la asistencia de una “incubadora” de empresas. Además de los componentes centrales del programa se trató de crear un cambio de sistema en la División de Servicios de Rehabilitación de Illinois para garantizar la sostenibilidad del programa. Se presentan estudios de casos que ilustran el proceso de incremento de poder de los consumidores y el impacto del programa de desarrollo empresarial en la vida de las personas que han participado hasta la fecha.

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Global economic inequality has been steadily on the rise over the past few decades, and the figures are alarming. In a recent briefing paper from Oxfam International, the richest 85 people in the world possess more wealth than the bottom 3 billion people on earth (Fuentes-Nieva & Galasso, 2014). Additionally, 70% of the world population lives in countries where income inequality has grown over the past 30 years. This disturbing trend of greater economic inequality is not a phenomenon isolated to developing or politically unstable nations. Among the Organization for Economic Cooperation and Development (OECD) member countries, from 2007 to 2010, income inequality increased quicker in those 3 years than it had in the preceding 12 years (OECD, 2013). Not only do the world’s richest nations suffer from income inequality like the rest of the world, but it has been accelerating since the global recession of 2007 (United Nations, 2014).

As the gap in income inequality among industrialized countries continues to expand, economic policies contribute to exacerbate the conditions of middle class, poor, and marginalized populations. For example, Lopez and Mitchell (2011, November) reported that following the eruption of the global crisis in late 2007, the Spanish government implemented a €15 billion austerity package that cut child benefits, slashed salaries by up to 15 percent, raised the retirement age from 65 to 67, attacked pensions, introduced labor reforms that worsened labor and pay conditions and lifted the ban on employing workers indefinitely on temporary labor contracts. These measures were brought in amid widespread hardship and unemployment levels of close to 5 million (21.52 percent of the workforce) and 50 percent among 18-to-25-year-olds.

One of the main challenges facing people from industrialized nations in the new millennium is the double treat of businesses outsourcing jobs in pursuit of cheaper labor costs and the elimination of jobs due to technological developments. This is what Rifkin in 1995 predicted could become a ‘workless society,’ which “conjures up the notion of a grim future of mass unemployment and global destitution, punctuated by increasing social unrest and upheaval” (Rifkin, 1995, p. 12). Unfortunately, these predictions are becoming a reality, punctuated by population growth in the poorest countries of the world, which Rachman (2011) predicts will continue to increase tensions within rich societies “as they struggle to assimilate seemingly unstoppable flows of immigrants from poor nations... as they try to tighten border controls to keep the poor out” (p. 209).

In effect, Rachman (2011) pointed out that global competition is driving companies across different sectors towards optimization in their operating processes, while advancements in technology are facilitating companies to automate their operations by reducing their investment in labor while improving productivity. New jobs in the technology or software development sectors are not replacing the jobs lost in traditional sectors like manufacturing, retail, education, medicine and many other service sectors in the last decade. According to Frey and Osborne (2013), who used a sophisticated methodology to determine the probability of 702 occupations becoming computerized, computers could possibly replace 47% of all jobs in America in the next few decades. In addition to the technological advancements, outsourcing is having a devastating effect on the employment rate in Europe and the United States. The Manufacturing sector used to provide employment to low-skilled workers and those with lower educational attainment. But trading policies with countries like Mexico and China have resulted in the loss of more than 3.5 million manufacturing jobs in the U.S. from 2000 to 2007 (Pierce & Schott, 2012).

As greater numbers of American’s lives are affected by outsourcing, automation, and the overall growing income gap, people with disabilities remain among the most at risk groups of economic inequality. In fact, people with disabilities are greatly underrepresented in the workforce (Steinmetz, 2006; U.S. Census Bureau, 2006; U.S. Department of Labor, 2009), often face discrimination and abuse by employers (Baldwin & Johnson, 1994; Rumrill & Fitzgerald, 2010; U.S. Equal Employment Opportunity Commission - EEOC, 2013), and have not been effectively served by the Vocational Rehabilitation System whose primary purpose is to get individuals with disabilities employed (U.S. Government Accountability Office, 2005). To illustrate, in 2010 the poverty rate for working age adults with disabilities in the U.S. was 27.3 percent, while the poverty rate for working age adults without disabilities was 12.8 percent (Harkin, 2012, July). Senator Harkin’s report to the U.S. congress added that “even as the economy begins to rebound, workers with disabilities have been slow to see any improvement. In 2011, the number of American workers without disabilities participating in the labor force grew by almost 3 million workers, whereas the number of workers with disabilities declined by 94,000 workers” (Harkin, 2012, July). According to the U.S. Department of Labor, Bureau of Labor Statistics (2014, March), 19.5% of people 16 and older with disabilities are currently participating in the work force, as compared to 68.7% of persons with no identified disability.

In a review of employers’ attitudes toward hiring people with disabilities, Cook and Burke (2002) found that employers were concerned about the cost of providing accommodations, decreased productivity of employees with disabilities, were particularly weary about hiring people with psychiatric and intellectual disabilities, and were concerned about potential legal ramifications of non-compliance with the law. These barriers are not unique to the United States. A study in England showed similar results, i.e., that employers underestimated the capabilities of people with disabilities and were unaware of the technical and financial assistance available to provide accommodations (Robinson, 2000). It is clear that seeking competitive employment has not been a very successful strategy leading to economic self-sufficiency for people with disabilities. In response to this trend, one alternative strategy to address the complex issues hindering people with disabilities from becoming economically self-sufficient is self-employment and entrepreneurship.

The purpose of this article is to describe the details of an intervention approach designed to promote and support entrepreneurship among individuals with disabilities who are interested in starting their own small businesses. We will first provide an overview of the Chicago Add Us In initiative and the members of the consortium and present a few case stories of the entrepreneurs who participated. The U.S. Department of Labor’s Office of Disability Employment Policy (ODEP) supported this effort with the purpose of developing a systems change initiative to connect demand from small businesses with the underutilized labor supply of people with disabilities. The Chicago Add Us In Initiative targeted potential or incipient entrepreneurs with disabilities and provided them with resources and supports to help them expand or launch their own businesses.

Self-Employment and Entrepreneurship

According to the U.S. Internal Revenue Service (2014), self-employment is the act of generating one’s own income through a business as opposed to being an employee in a business. Any person is considered self-employed if he/she is running a business (a) as a sole proprietor, (b) as an independent contractor, (c) as member of a partnership, (d) as member of a limited liability company that does not elect to be treated as a corporation, (e) as member of a business cooperative, or (f) as a freelancer. Whether “Entrepreneurs are born or made” is a long standing debate around the world. Yecies (2012) indicates that many business owners agree to the fact that they are born with some traits that help them be successful in a competitive market. She adds that leadership and willingness to take risks are some of the entrepreneurial traits that are acquired by birth. Individuals with these innate traits can be made successful
entrepreneurs in the competitive world through training or experience in the key aspects of business and investment. On the other, a central key to start-ups is a good quality business plan. According to Tribby (2013), writing a business plan forces potential entrepreneurs to focus on the important and essential elements of their business. It makes them think through the next steps and specific strategies and tactics; but most importantly, the process forces entrepreneurs to learn the facts of the business, like the potential market, the product or service, the financing, and the organization and management structure of the proposed business. Planning these aspects help the entrepreneur in determining the feasibility and implementation of the business idea. A quality business plan is also required for any potential investor to consider financing the venture.

Kane (2010) argued that well-established firms could actually be considered job-destroyers leading to the loss of approximately 1 million jobs per year for 21 out of the 28 years between 1977-2005. Conversely, for the same time period, start-ups added around 3 million new jobs to the American economy in their first year of operation. So not only does self-employment and entrepreneurship have the potential to positively impact the lives of people with disabilities, it could also potentially help the overall economy. However, this is by no means a miracle cure for unemployment. Entrepreneurship is a risky endeavor, with 75% of all start-ups failing after the first (Gage, 2012).

The U.S. Department of Labor Bureau of Labor Statistics (2014) explained that most new businesses fail because the owners do not see beyond their initial ideas and they lack the experience and/or expertise that are needed to run a successful business. Business survival however varies by industry, with the health care and social service industries consistently ranking among the ones with the highest survival rates over time, while construction ranks among the lowest.

**The Chicago Add Us In Initiative**

The purpose of the U.S. Department of Labor’s national Add Us In (AUI) Initiative is to improve the capacity of small businesses to hire people with disabilities and to place underserved and marginalized people with disabilities in an employment experience – a paid internship or a job. The Chicago Add Us In (AUI) Initiative, a consortium funded by the US Department of Labor through a grant to the University of Illinois at Chicago, set out to bridge the gap between the employment and economic issues faced by people with disabilities through entrepreneurship.

The Chicago AUI consortium adopts an ecological model of disability (Center for Universal Design at North Carolina State University), which emphasizes the importance of removing environmental barriers as a way to enhance functioning. Our activities are grounded in the socio-political understanding of disability, defined as “a product of the interaction between the individual and the environment” (Hahn, 1993, p. 741). According to this framework, disability-related problems are seen as a product of limiting environments and negative societal attitudes. The capacity of the individual to succeed is a reflection of the environment’s accessibility and the supports available for that person to function and perform effectively. The focus of attention shifts from the limitations of the individual to the limitations of the context in which the person operates. Therefore, we aim to empower individuals with disabilities in their efforts to attain economic self-sufficiency through entrepreneurship.

**Consortium membership and roles.** The University of Illinois at Chicago (UIC) Center on Capacity Building for Minorities with Disabilities leads the consortium. Members include the Youth Connection Charter School (YCCE), Schwab Rehabilitation Hospital, The Illinois Division of Rehabilitation Services (DRS), and the “Federación Jalisciense del Medio Oeste” (FEDEJAL). The consortium sponsors entrepreneurship for victims of violence who were treated at Schwab Rehabilitation Hospital and are supported by an AUI-funded mentor, who helps them obtain a wage-employment position or enter the project’s entrepreneurship program. We also sponsor minority youth with disabilities who dropped out of high school in Chicago and are now trying to obtain their high school diploma at YCCE. Interested YCCE students receive occupational training that leads to a job certification, preparing them for employment or entrepreneurship. Members of FEDEJAL provide mentors to support the small business start-ups. The DRS provides additional services to candidates, funding for the entrepreneurship start-up program, and funding for a business incubator. The University provides leadership and vision for the consortium, facilitates systems change, provides entrepreneurship training for interested participants, and evaluates the project’s performance. Contractual agreements compensate members and formalize their roles and responsibilities. UIC also offers $5,000 grants to entrepreneurs who successfully complete the business plan development class and complete their business plan proposal. These funds are matched with up to $10,000 Dollars from DRS. Additional funds are available from DRS depending on the nature of the business proposal.

**Foundational relationships.** Prior to the AUI grant, UIC, the consortium leader, had established working relationships with YCCE, Schwab Rehabilitation Hospital, DRS, and FEDEJAL. Relationships with YCCE and FEDEJAL were developed through volunteer service. The University’s disability research formed the basis for the relationship with Schwab Rehabilitation Hospital and DRS. This research also led to other projects in which UIC became involved in the analysis of DRS’s service and performance data. Prior to AUI, consortium members shared common goals and professional interests. In a survey of the Chicago AUI consortium, members rated the leadership as having a strong vision and having created a culturally competent environment.

**Elements of successful collaboration.** Chicago’s consortium leadership points to the following factors as critical to developing successful consortium collaborations:

- Intrinsic motivation and commitment to improving outcomes for people with disabilities.
- Alignment of AUI and organizational goals
- Credibility and stature in disability
- Mutual respect and professional friendships
- A small consortium with established member roles
- Constructive problem-solving that benefits consortium partners
- Ongoing refinement and advancement of consortium strategies
- Expansion of promising practices

All members benefit from participation in the consortium. They learn, they gain stature and visibility in the community, and they profit from collaborative problem-solving that helps attain their individual agency’s goals.

**The entrepreneurship intervention.** Entrepreneurship in Chicago AUI is an adaptation of existing successful practices in entrepreneurship programming and from experience with international micro-business development. The consortium believes entrepreneurship can be developed through education, support, encouragement, and assistance in overcoming systemic barriers, like access to capital to start the business.

**Entrepreneurship as an alternative to wage employment.** The consortium informs YCCE students and Schwab Hospital patients about the Chicago AUI entrepreneurship program. DRS counselors have also begun referring potential entrepreneurship candidates to AUI. Candidates are expected to have an idea for a business. Some Schwab patients had business experience prior to acquiring a disability and want to pursue entrepreneurship related to their prior
employment or business experience. Entrepreneurship is appealing to many people with disabilities because it allows them to customize their employment and accommodate their disability. Entrepreneurs have more control over the nature, location, and time schedule of work than people involved in salaried or wage employment. Entrepreneurship also avoids disclosure of previous incarceration, which is an issue for some of Chicago AUI’s participants.

Development of a business plan. Chicago AUI offers candidates a course in entrepreneurship that culminates in the development of a business plan. A graduate student in the University’s business school teaches the course and mentors students. The course uses a curriculum based on a book by Abrams (2009) covering the following topics: (a) products and services offered; (b) market for products and services; (c) the competition; (d) marketing and sales plan; (e) business operations; (f) management structure; (g) future developments; and (h) business finance.

Students who complete the class submit their business plans to Chicago AUI, where they are reviewed by a panel of small businesses from FEDEJAL and representatives from DRS and the UIC. Promising plans are recommended for start-up funding.

Case study 1. Pedro is a highly motivated individual who experienced a spinal cord injury resulting from an automobile accident in 1997. Three years after his accident, he completed his therapy and went back to school to finish his high school diploma. He became a peer mentor in hospitals and rehabilitation centers following advice from a friend. He identified a gap in the medical supplies industry for people with disabilities. He felt people with disabilities using wheelchair chairs needed quality medical supplies delivered to their door. He started building the medical supplies business plan and he approached AUI for help. We have helped him build his business plan by providing one-on-one consulting sessions to examine the details of his business. He successfully completed his business plan and was awarded the first $5,000 in grants for starting the business. Now, he has successfully started the business and employed an individual with a disability to work part time. He is in the process of securing additional funding from DRS.

Business start-ups. In 2013, 10 individuals signed up for the entrepreneurship course. 8 completed the course, and one of those plans was approved for funding. In addition, 5 more business plans were approved for start-up funding from consumers who received one-on-one assistance to complete their plans. Grants of up to $5,000 were awarded through AUI, which are used to match DRS funds; applicants must meet all DRS requirements for justifying the type and amount of funding needed. UIC assists candidates in navigating DRS requirements and justifying their requests for start-up funds. Chicago AUI encouraged DRS to establish the business incubator operated by the Illinois Center for Rehabilitation and Education- Roosevelt (ICRE-R). The incubator provides multiple business start-ups, and entrepreneurs in presentations to businesses.

Chicago AUI is refining a relationship with the Small Business Development Center to provide its entrepreneurs with access to ongoing education and business loans to support their continued business growth.

Case Study 2. John is known as one of Chicago’s premiere Jazz and Blues percussionist. He began playing the drums at age four. He has been involved in the professional music industry as a seasoned player, composer, and producer for more than 20 years. He is blind and a graduate of a conservatory of Music in Chicago, Illinois. His professional credits include performances with Jennifer Hudson, Johnnie Mathis, The Clark Sisters, and blues legends Sugar Blue and Koko Taylor. He is always in demand and can be heard at a variety of nightclubs throughout Chicago. He started a company which focuses on managing and promoting musical acts in the growing entertainment music market across the area. He received $30,000 from the DRS-Bureau of Blind Services for starting the business out of which $5,000 was from AUI. He used most of the funds to purchase high quality recording equipment that he is using to record and sell CDs of the musicians he is managing. His business is successfully growing.

Refinements of the intervention. Chicago AUI is refining its entrepreneurship programming based on lessons learned in 2013.

• None of the youth from YCCS have enrolled in the entrepreneurship program yet. Chicago AUI will offer a class in discovering entrepreneurship to YCCS students to educate them about the
benefits of entrepreneurship and help them develop an idea for a
business.

- The first entrepreneurship class was offered through UIC. However,
  UIC started offering the class at the new business incubator in
  ICRE-R in order to start DRS’s ownership of the training process. All
  future classes will be held there.
- Chicago AUI is working with DRS to overcome the complexities in
  the processes used to justify and approve funding for entrepreneurship. UIC is preparing documents for entrepreneurs and VR staff to use on how to navigate the system.
- DRS invested over half a million dollars to start the business incubator in the ICRE-R. The incubator is already operational with classes in computerized sewing machines, graphic design, and office space for entrepreneurs.
- Chicago AUI is reaching out to the Small Business Development Center (SBDC) to investigate start-up funding sources that could replace AUI funds in matching VR grants, to coordinate SBDC training resources with AUI, to expand the relationship between DRS counselors and the SBDC, and to establish a technical assistance resource for AUI entrepreneurs. SBDC became interested in Chicago AUI once it had established a group of candidates who completed entrepreneurship training. Prior to that, SBDC did not engage in AUI.

Vocational rehabilitation system changes. DRS is playing an active and critical role in Chicago AUI. We established a professional relationship with DRS by conducting analysis of DRS’s own data that pointed to changes that could improve employment opportunities for people with disabilities. The analysis illuminated key issues, such as the fact that the most frequent DRS placement was in janitorial positions, and that DRS did not have a record of support for the unique idea of identifying the existence of bed bugs using a specially-trained dog and eradicating them through environmentally friendly methods. He struggled for more than three years to create a business plan, but when he took the business plan class offered by AUI, he was able to successfully complete the business plan. He received a $5,000 grant from AUI to start the business using his unique idea. He is currently working on receiving additional funding from DRS and setting up the business.

Case Study 3. Robert is a Masters student from a local University in Chicago, majoring in Industrial Technology and Management who suffered a stroke. He identified that lack of knowledge and research is preventing most landlords and property-owners from adequately dealing with pest infestations especially bed bugs. The existing solution of spraying insecticides is not only ineffective but also potentially dangerous to humans. He has the unique idea of identifying the existence of bed bugs using a specially-trained dog and eradicating them through environmentally friendly methods. He struggled for more than three years to create a business plan, but when he took the business plan class offered by AUI, he was able to successfully complete the business plan. He received a $5,000 grant from AUI to start the business using his unique idea. He is currently working on receiving additional funding from DRS and setting up the business.

AUI has influenced DRS in the areas of increased capacity, coordination, and policy changes, including the following:

- Employers often complained that the process of becoming vendors for the state in order to pay the interns was too time consuming and not worth the effort of hiring a youth for a few months. YCCS can now pay for the interns with the hope that the business will keep the youth once the internship period ends. The charter school is expanding its services to more students and UIC will conduct the evaluation to see how many businesses agree to keep the youth working or not and for what reasons.
- AUI is increasing the capacity of DRS to offer entrepreneurship guidance to their clients by training DRS counselors in entrepreneurship. Through AUI, DRS has changed its practices regarding entrepreneurship support by designating two counselors as entrepreneurship experts. These counselors will assist clients in developing business plans and will be able to guide clients in navigating DRS’s systems.
- DRS has changed its practice of direct funding of students in transition (usually a responsibility of the schools). DRS has opened cases for YCCS students in AUI. DRS is now piloting a vocational rehabilitation transition office with virtual case management, and is working with UIC to train transition counselors, and modifying services to support students in high school.
- DRS is supporting the AUI business incubator and plans to fund additional incubators to serve more entrepreneurs with disabilities. Prior to AUI, DRS had not funded business incubators and supported entrepreneurship only occasionally.
- DRS has presented its AUI pilot efforts at professional conferences of the national VR community, which increases the capacity of other VR agencies throughout the United States to consider similar practice changes. As these initiatives are evaluated, results will be shared with the VR technical assistance network as best practices for national dissemination.

Synthesis and Conclusions

The Chicago AUI has demonstrated a management style that was effective in opening an entrepreneurship track for people with disabilities and promoting systems changes in partnership with the DRS. These are some of the lessons learned thus far:

a. Relationship-building is essential to consortium success. Chicago AUI built an effective consortium with a limited membership connected through prior relationships to the lead agency, UIC. The University built its relationships through community activism and volunteer work, through its data analysis capabilities, and through its capacity to translate research findings into credible actions.

b. Facilitative leadership fosters success. UIC uses a facilitative leadership style and operates the consortium as a business start-up, that is, highly adaptable to new information. UIC assesses progress and re-focuses tactics, or pivots, to produce results. UIC troubleshoots problems for consortium members and assists them in solving problems that hamper their progress.

c. Entrepreneurship can empower and become an employment option for people with disabilities. Chicago AUI is the only consortium funded by the Department of Labor (out of 8 in the country) offering an entrepreneurship option. The program recruits entrepreneurship candidates from partner organizations and provides a training program that leads to a business plan. Business plans are vetted through established business members of FEDEJAL, DRS, and UIC. Candidates are awarded business start-up grants and are given access to the new business incubator to launch and/or get support for their businesses.

d. Trusting relationships, insightful analysis of program data, a desire to improve and find effective solutions were essential to foster systems changes in the state vocational rehabilitation agency (DRS). Chicago AUI’s collaboration with the state vocational rehabilitation agency has led to numerous systems changes that can improve opportunities for people with disabilities. The essential ingredients that led to systems changes are the established professional relationship between DRS and UIC, the desire on the part of DRS to provide the best possible support to people with disabilities, informative analysis of DRS data conducted by UIC to identify areas of program effectiveness and weakness, and the ability of UIC to develop effective solutions to overcome problems.

Through AUI’s influence, DRS has established the AUI-participating charter school as a vendor for student internships, has designating two DRS counselors as entrepreneurship experts,