



## Advancing Whole-Child Development Through Entrepreneurship Education



Across the world, education systems face growing pressure to respond to rising student disengagement, mental health challenges, and widening inequities. Traditional measures of educational success, often centered on academic outcomes alone, fail to address students' unmet cognitive, emotional, and social needs.<sup>1</sup> As a result, student disengagement has reached crisis levels globally, with rates of 46% reported in the United States and similar trends documented across OECD countries.<sup>2</sup>

Research across education, youth development, and workforce readiness identifies that social-emotional learning (SEL) has emerged as a widely supported response.<sup>3</sup> SEL, student agency, and experiential learning drive engagement and long-term success. When implemented well, SEL improves measurable academic and well-being outcomes. Meta-analyses of evidence-based SEL programs show that students demonstrate improved academic performance, stronger social behaviors, and reduced emotional distress.<sup>4</sup> However, in many educational systems, SEL remains siloed from core instruction – treated as a standalone program rather than embedded in how students learn – limiting its long-term impact and sustainability.<sup>5</sup>

**Entrepreneurship education is applied social-emotional learning. It embeds SEL competencies directly into academic instruction by requiring students to manage emotions, collaborate, make decisions, and persist through real-world challenges.**

As education initiatives worldwide – from National SEL Week in the United States to UNESCO's Education 2030 agenda globally – consider how best to support students, entrepreneurship education should be recognized as a high-impact, policy-aligned strategy. When integrated into core instruction, entrepreneurship education operationalizes SEL by building student agency, resilience, and purpose, outcomes essential for both individual well-being and societal stability.<sup>6 7</sup>



**Youth engaging in hands-on problem-solving during innovation challenge.**

1 Aspen Community Solutions. (n.d.). The secret sauce for belonging, meaning, wellbeing, and purpose. <https://www.aspencommunitysolutions.org/the-secret-sauce-for-belonging-meaning-wellbeing-and-purpose/>  
2 Bruno Manno. (2025, February 17). Revisiting the student engagement cliff. Forbes. <https://www.forbes.com/sites/brunomanno/2025/02/17/revisiting-the-student-engagement-cliff/>  
3 CASEL. (n.d.). The practical benefits of social and emotional learning. <https://casel.s3.us-east-2.amazonaws.com/Practical-Benefits-of-SEL-Program.pdf>  
4 Collaborative for Academic, Social, and Emotional Learning. (n.d.). Educators' social and emotional skills. National Resilience Resource Center. [https://www.nationalresilienceresource.com/Education/Educators\\_social\\_and\\_emotional\\_skills.pdf](https://www.nationalresilienceresource.com/Education/Educators_social_and_emotional_skills.pdf)  
5 Taylor, R. D., Oberle, E., Durlak, J. A., & Weissberg, R. P. (2017). Promoting positive youth development through school-based social and emotional learning interventions: A meta-analysis. American Psychologist. <https://doi.org/10.1037/amp0000701>

### About NFTE

The Network for Teaching Entrepreneurship (NFTE) is a global education nonprofit that empowers partners to integrate entrepreneurial education across curricula and equips youth in under-resourced communities with the skills, connections, credentials, and real-world experiences needed to lead change and own their futures. Since 1987, NFTE has reached more than a million learners worldwide.

# Why Whole-Child Development Matters Now

Globally, more than one in three children live in contexts affected by poverty, conflict, or instability, conditions that significantly shape educational access and long-term outcomes.<sup>8</sup> Research consistently shows that children facing adversity are more likely to experience disrupted learning, disengagement, and reduced economic mobility later in life.<sup>9</sup> These challenges carry significant societal costs, as lost educational opportunity contributes to an estimated \$1.2 trillion in annual losses to the global economy.<sup>9</sup>

At the same time, disengagement within school systems remains widespread. Many students who leave school early cite lack of relevance and meaningful connection to their learning as primary reasons, highlighting the need for learning that fosters belonging, purpose, and agency.<sup>10 1</sup>

Together, these realities demand education policies that address not only academic attainment, but also the full range of skills students need to navigate instability and shape their futures. Whole-child development recognizes that learning is deeply interconnected across cognitive, emotional and social domains.<sup>11</sup> Students' academic success is inseparable from their mental health, emotional regulation, social connection, and sense of agency.

Social-emotional learning plays a critical role in whole-child development by helping students understand and manage emotions, build relationships, and make responsible decisions.<sup>3</sup> When schools integrate these competencies into learning experiences, students are better equipped to pursue meaningful goals and persist through challenges.<sup>5</sup>

## Evidence for Applied Social-Emotional Learning

Research consistently shows that SEL delivers the strongest outcomes when integrated into meaningful, real-world learning experiences rather than delivered as isolated or stand-alone programming.<sup>5</sup> Students benefit most when social-emotional skills are practiced in authentic contexts that reinforce academic learning.<sup>3</sup>

Entrepreneurship education reflects this evidence in practice by functioning as applied social-emotional learning. It naturally embeds social-emotional competencies into academic instruction by requiring students to ideate, collaborate, and problem-solve.<sup>7</sup>

Unlike many SEL initiatives that operate alongside core coursework, entrepreneurship education integrates these competencies directly into learning objectives. Students are encouraged to take risks, learn from failure, and refine ideas.<sup>6</sup>

Research on student agency and experiential learning reinforces this approach. When students have ownership over their learning and opportunities to apply knowledge in relevant contexts, they demonstrate higher motivation, stronger self-efficacy, and greater resilience.<sup>6 7</sup>



**NFTE students participating in a career exploration and professional networking experience at American Airlines Headquarters in DFW.**

6 OECD. (2018). The future of education and skills: Education 2030.

<https://www.oecd.org/content/dam/oecd/en/about/projects/edu/education-2040/position-paper/PositionPaper.pdf>

7 European Commission, Joint Research Centre. (n.d.). EntreComp: The entrepreneurship competence framework. [https://joint-research-centre.ec.europa.eu/entrecomp-entrepreneurship-competence-framework\\_en](https://joint-research-centre.ec.europa.eu/entrecomp-entrepreneurship-competence-framework_en)

8 UNICEF. (2019). Children, food and nutrition: Growing well in a changing world. <https://www.unicef.org/reports/state-of-worlds-children-2019>

9 World Bank. (2020). The COVID-19 pandemic: Shocks to education and policy responses. <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/487971592155724489>

10 Civic Enterprises. (2006). The silent epidemic: Perspectives of high school dropouts. Bill & Melinda Gates Foundation. <https://docs.gatesfoundation.org/documents/thesilentepidemic3-06final.pdf>

Experiential and purpose-driven learning approaches further strengthen whole-child development by building creativity, adaptability, and problem-solving skills while helping students connect their education to their lives and future goals.<sup>1</sup> Entrepreneurship education puts these findings into practice by embedding purpose, relevance, and agency into the learning process itself.

By connecting learning to real-world challenges and personal interests, entrepreneurship education also fosters purpose and engagement, reinforcing whole-child outcomes while supporting academic growth.<sup>7 11</sup>

## What This Looks like in Practice

While research provides the framework, its implications are most visible in practice. In interviews with global partners, leaders consistently described how entrepreneurship education transforms not just academic outcomes, but confidence, identity, and agency.

As one partner described:

*“Picture a six-year-old in rural India learning to share resources through play, a teenager in Peru launching her first micro-enterprise, and a young person in Kenya advocating for clean water in their community.” Aflatoun International*

This framing captures how whole-child development takes shape across contexts, cultures, and age groups.

### Aflatoun International

Aflatoun International offers one such example of whole-child development in action. Working across more than 100 countries and reaching over 45 million children annually, Aflatoun approaches whole-child development as what it describes as “the holistic empowerment of children across social, emotional, cognitive, and financial dimensions.”

This philosophy is operationalized through structured curricula such as AflaTot, AflaToun, and AflaTeen, which integrate social-emotional learning, financial literacy, and entrepreneurship in age-appropriate ways. Through these programs, students build core social-emotional competencies such as collaboration, self-awareness, and responsible decision-making while applying them to real-world challenges.

Through hands-on experiences such as forming savings clubs, managing real resources, and launching small enterprises, children and young people practice these skills in authentic contexts. Rather than learning about budgeting in theory, they manage real savings groups. Rather than studying civic participation abstractly, they implement community projects that require teamwork, communication, and shared responsibility.

DOMAIN	NEPAL		PAKISTAN	
SOCIAL	Participation in community	▲ 0.16 SD higher	Self-efficacy	▲ 0.31 SD higher
	Trust in peers and peers support	▲ 0.17 SD higher	Empathy	▲ 0.23 SD higher
	Respect to diversity	▲ 0.28 SD higher	Social awareness	▲ 0.19 SD higher
GENDER	Gender attitude	▲ 0.34 SD higher	Behavioral intentions toward IPV*	▲ 0.29 SD higher
FINANCIAL	Saving behaviour	▲ 8.6 percentage points more likely to save money	Saving behaviour	▲ 11 percentage points more likely to set saving goals
ENTREPRENEURSHIP	Entrepreneurship Index	▲ 0.19 SD higher	Interest in starting own business	▲ 11 percentage point higher interest

Impact on Students in AflaTeen+ Schools<sup>12</sup>

<sup>11</sup> Institute for Educational Initiatives, University of Notre Dame. (2020). Whole child development: Communicating the framework. [https://iei.nd.edu/sites/default/files/2020-09/2577-%20WCD%20Comm%20Framing%20for%20web\\_GCDWC.pdf](https://iei.nd.edu/sites/default/files/2020-09/2577-%20WCD%20Comm%20Framing%20for%20web_GCDWC.pdf)

<sup>12</sup> Aflatoun International. (2024). Aflatoun Impact Report 2024. [https://aflatoun.org/wp-content/uploads/2025/07/Aflatoun-Report-2024\\_digital-compressed.pdf](https://aflatoun.org/wp-content/uploads/2025/07/Aflatoun-Report-2024_digital-compressed.pdf)

Aflatoun emphasizes that student agency is not culturally specific but culturally adaptive. Across political systems and cultural contexts, children who manage collective resources and make group decisions develop persistence, empathy, and ownership of outcomes, competencies that sit at the core of social-emotional learning. Aflatoun's experience reinforces a key insight echoed in the research: when students are given meaningful agency and opportunities to learn through doing, social-emotional development becomes embedded in the learning process rather than treated as a separate intervention. In this way, entrepreneurship education functions as applied social-emotional learning, strengthening both developmental and academic outcomes.

### ***Tate Shippen – NFTE Educator, United States***

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In one U.S. classroom at Ipswich High School on Massachusetts' North Shore, the shift is visible not in test scores, but in posture. Students who once avoided participation now volunteer to present. Tate Shippen, who teaches business, entrepreneurship, and mathematics at the school, describes these changes as "difficult to measure on traditional assessments but unmistakable in my classroom."

Drawing on 18 years of teaching experience, Shippen guides students through open-ended business challenges where they practice empathy, collaboration, communication, and creative problem-solving in ways that extend beyond worksheets or exams. Nearly all of the business ideas his students develop come directly from challenges, needs, or interests in their own lives. This authenticity strengthens both ownership and motivation, with many student ventures continuing beyond the classroom.

One student who began as a quiet, reserved underclassman went on to present on stage for large audiences and later attended Babson College on a full scholarship. Reflecting on the experience, Shippen noted, "The transformation was stunning."

By reframing failure as part of the iterative process, Shippen's entrepreneurship education at Ipswich High supports academic understanding, long-term confidence, and trajectory. As Shippen shared, "Most importantly, NFTE positively changed the trajectory of that student's future."



**Tate Shippen**



**Young students at PlayGames sessions by Playpreneur.**

### ***Zoha Waqas – CEO, Playpreneur, Pakistan***

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In contexts where economic and political instability shape daily life, the stakes of agency are even higher. Zoha Waqas describes Playpreneur's model as intentionally structured to build confidence, agency, and resilience through play-based and experiential entrepreneurship education.

Each program begins with PlayGames, a 2–3 hour gamified session where youth move through a guided ideation sprint and a hands-on entrepreneurial gameboard. As they progress, "PowerCards" introduce real-world pivots—such as a beloved product that no one will pay for or a sudden 40% drop in engagement—pushing students to analyze, adapt, and test new strategies. Rather than seeking the "right" answer, teams debate, iterate, and refine their ideas as the scenarios unfold.

Rather than relying on rigid instruction, facilitators use inquiry-driven guidance—posing challenges instead of solutions—to help youth build confidence in their own reasoning. Over time, participants speak up more freely, trust their instincts, and take ownership of both successes and setbacks.

Playpreneur also intentionally removes competitive pressure from the learning environment. There are no winners or eliminations; instead, recognition goes to teams who offer the most constructive feedback. As Waqas explains: “The absence of competition and high-stakes pressure creates an environment where collaboration replaces comparison.”

This shift strengthens empathy, emotional regulation, and peer relationships. Students become more comfortable with feedback, less reactive to setbacks, and more persistent in refining their ideas. Waqas emphasizes that entrepreneurship education should not be viewed solely through economic outcomes. In uncertain political and economic contexts, particularly for young women, it becomes a source of dignity, purpose, and resilience.

## Policy Recommendations

Effective entrepreneurship education maintains consistent developmental principles while adapting to local contexts. In resource-constrained settings, programs focus on community-based challenges and local resource management. In conflict-affected areas, the approach emphasizes agency and future-building skills that help young people envision possibilities beyond current circumstances.<sup>8</sup> In highly regulated educational systems, successful implementation integrates entrepreneurial competencies within existing subject areas rather than creating separate courses, while economically developed contexts connect entrepreneurship education to innovation, sustainability, and social responsibility themes.<sup>7</sup>

**This adaptability is entrepreneurship education's greatest strength because it operationalizes universal human development needs through locally relevant experiences, ensuring that core competencies of ownership, decision making, and creative problem-solving remain constant while applications reflect local priorities and possibilities.<sup>11</sup>**

## Support Educator Capacity and Applied Learning Infrastructure

Evidence from applied learning and SEL implementation shows that students benefit most when instruction is active, relevant, and embedded in meaningful experiences.<sup>5 3</sup> High-quality experiential learning depends on educator capacity, including access to professional development, aligned guidance, and supportive school environments. Without this support, whole-child approaches are difficult to sustain.<sup>4</sup>

In 2023, 38 states enacted policies supporting Career and Technical Education (CTE) funding, teacher certification, or work-based learning, signaling strong momentum toward applied, real-world learning models.<sup>14</sup> Parallel developments across countries show similar trends. The European Union's Youth Guarantee program supports experiential learning pathways,<sup>15</sup> while countries like Canada and Australia have expanded work-integrated learning opportunities.<sup>16</sup> Yet access remains uneven globally, and entrepreneurship education is not always explicitly included or supported.



**Educators participating in NFTE U, practicing the same entrepreneurial exercises they will facilitate in their own classrooms.**

<sup>13</sup> Schaffar, B., & Wolff, L. A. (2024). Phenomenon-based learning in Finland: A critical overview of its historical and philosophical roots. *Cogent Education*, 11(1).

<https://doi.org/10.1080/2331186X.2024.2309733>

<sup>14</sup> Advance CTE. (2024). State policies impacting career and technical education: Year in review. <https://careertech.org/resource/state-policies-impacting-career-technical-education-year-review-2024>

<sup>15</sup> European Youth Forum. (2025). Policy paper on the Youth Guarantee (updated December 4, 2025). <https://www.youthforum.org/files/250415-PP-YouthGuarantee.pdf>

Educational systems can build on this momentum by clarifying that entrepreneurship education is an eligible and encouraged use of applied learning funds, expanding access while giving educators flexibility to implement experiential models effectively. This includes investing in professional development that helps educators facilitate student-led projects, manage collaborative learning environments, and assess competency-based outcomes.<sup>7</sup>

By investing in educators and the infrastructure that supports entrepreneurship education within SEL and whole-child frameworks, education systems can move beyond pilot initiatives toward scalable implementation that builds long-term success.<sup>11</sup>

## Recognize Entrepreneurship Education as Aligned with SEL and Whole-Child Frameworks

Globally, there is increasing acknowledgement that entrepreneurship represents transferable competencies rather than a narrow business discipline. The European Union's EntreComp framework defines entrepreneurship as a blend of initiative, creativity, ethical awareness, and collaborative capacity.<sup>7</sup> These perspectives situate entrepreneurship education within broader human development and citizenship goals, with similar frameworks emerging across countries worldwide.

Educational systems across the globe continue to expand whole-child and social-emotional learning frameworks at national and subnational levels. In the United States, states like Texas, Colorado, and Florida have integrated entrepreneurship into curriculum standards and career readiness frameworks.<sup>17</sup> Similarly, countries like Finland embed entrepreneurial learning within phenomenon-based teaching (PhenoBL),<sup>13</sup> while Singapore's Applied Learning Program integrates entrepreneurship with STEM education.<sup>18</sup> These models demonstrate that entrepreneurship education can be positioned as essential learning rather than supplemental programming.

Clarifying the alignment between entrepreneurship education and whole-child priorities does not require new policy infrastructure. Instead, it calls for intentional coordination across standards, accountability systems, and implementation guidance.<sup>6</sup> By explicitly recognizing entrepreneurship education as a vehicle for cultivating initiative, persistence, and interpersonal competence, states can legitimize instructional models that strengthen both academic and developmental outcomes.<sup>11</sup>

## Expand Assessment Frameworks Beyond Academic Test Scores

Traditional accountability systems have long prioritized standardized academic measures as primary measures of student success. However, international education frameworks increasingly emphasize the importance of competencies such as collaboration, adaptability, and problem-solving. The OECD's Education 2030 framework highlights student agency and evolving competencies as essential for future readiness.<sup>6</sup> UNESCO similarly calls for assessment systems that capture life skills and social-emotional development alongside academic achievement.<sup>9</sup> These initiatives reflect a growing consensus that education systems must measure more than content knowledge alone.



Carlos Morett presenting his business, Tlaloc, at the 2025 NFTE World Youth Entrepreneurship Challenge.

<sup>6</sup> Australian Government, Department of Education. (2023). Work Integrated Learning National Strategy. <https://www.education.gov.au/>

<sup>16</sup> Government of Canada. (2023). Work-Integrated Learning Initiatives. <https://www.canada.ca/en/>

<sup>17</sup> Advance CTE & Association for Career and Technical Education. (2024). State of Career Technical Education: An Analysis of State Policy and Practice. <https://careertech.org/>

<sup>18</sup> Ministry of Education, Singapore. (2023). Applied Learning Programme (ALP). <https://www.moe.gov.sg/>

In the United States, similar shifts are underway as a growing number of states and districts have adopted the Portrait of a Graduate frameworks that articulate competencies such as communication, critical thinking, and more as core outcomes of K-12 education.<sup>17</sup> Educational systems in New Hampshire and Maine in the United States, as well as provinces in Canada and states in Australia, have advanced competency-based models that allow students to demonstrate mastery through projects, portfolios, and experiential tasks rather than seat time or high-stakes examinations.<sup>16</sup> These efforts indicate that broader assessment models are both feasible and already in practice.

Entrepreneurship education aligns naturally with these emerging assessment models, providing opportunities for students to demonstrate learning through design processes, structured collaboration, and public presentations.<sup>7</sup> Students can showcase competencies through business pitches, community impact projects, and reflective portfolios that document their growth in agency, resilience, and creative problem-solving. Educational systems can build on existing momentum by encouraging the use of portfolios, capstone projects, and applied assessments as valid indicators of student success. Expanding assessment frameworks in this way signals that whole-child outcomes are valued and creates space for instructional models that prepare students for civic and economic participation.<sup>6</sup>

## Conclusion

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Whole-child development cannot be achieved through academic instruction alone. As evidence and practice increasingly show, students benefit most from learning models that integrate social-emotional development, agency, and lived experience.

Entrepreneurship education offers policymakers a proven, scalable pathway to operationalize whole-child frameworks through applied learning. By aligning policy, funding, and assessment systems to support these models, education systems worldwide can better prepare young people for lives defined by resilience, purpose, and possibility, whether they're navigating challenges in rural India, urban Peru, or suburban America.

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