



International Conference on Environmentally Sustainable Entrepreneurship

April 11, 12, 13, 2017

THEME: WOMEN ECO-ENTREPRENEURS ACROSS THE WORLD

Location: Ministers Hall, Claflin University, Orangeburg, SC, USA

Session 1 Women and Small Businesses

“Assessing Gender Equality”Madhavi Venkatesan, Bridgewater State University

Abstract

From a biological perspective, women and men are different. Arguably, the biological differences have contributed to the variation in the perception of each to the other and similarly the roles and inter-dependencies between the genders at any given point in time. To the extent that cultures, which tend to be shaped by the characteristics of their physical environment, have influenced gender roles, the complexity of the determination of gender equality is increased. Perhaps, for this reason, studies of gender equality have opted to measure quantifiable characteristics such as labor force participation rates, educational access and schooling completion, and occupational representation and remuneration with an assumption that parity in these standardized metrics is consistent with the threshold attainment of equality. However, not only do these assessments promote a singular perspective of gender equality, they often fail to consider the contextual nature of women’s employment and in so doing, do not capture the inter-dependence of culture and socio-economic status on the attainment of gender equity.

This paper explores the relationship between culture and gender equality and then in turn, the relationship between gender parity and sustainable development. The paper assesses how and why a culture of sustainability may foster visible parity as measured in standard metrics and concludes with recommendations specific to the inclusion of sustainability education in the development and deployment of public policy initiatives seeking to foster gender equality.

Bio:

Madhavi Venkatesan is an Assistant Professor in the Department of Economics at Bridgewater State University. Her present academic interests are specific to the integration of sustainability into the economics curriculum and she is currently pursuing scholarly interests in sustainable development. Prior

to re-entering academics, Madhavi held senior level positions in investor relations for three Fortune 250 companies. In this capacity she was a principal point of contact for investors and stakeholders and was instrumental in the development of socially responsible investing strategies and corporate social responsibility reporting. Madhavi started her financial services career after completing her post-doctoral fellowship at Washington University in St. Louis. She earned a PhD, MA, and BA in Economics from Vanderbilt University, a Masters in Environmental Management from Harvard University, and a Masters in Environmental Law and Policy from Vermont Law School. She is the author of *Economic Principles: A Primer*, *A Framework for Sustainable Practices* and forthcoming *Foundations in Microeconomics, A Framework for Sustainable Practices* and *Foundations in Macroeconomics, A Framework for Sustainable Practices*. Madhavi was recently granted the Fulbright-SyCip Distinguished Lecturing Award to the Philippines where she will give lectures in the host country on sustainable economic development in the fall of 2017.

“Community Based Tourism as a Tool for Women”.....Sharmistha Banerjee & Joydeep Mukherjee,
University of Calcutta

Abstract

In order to overcome the challenges of conventional tourism, community based tourism (CBT) has evolved as one of the most sustainable forms of tourism. CBT ensures community development through active participation of local community in tourism planning and management. The role of women in sustainable CBT development is pivotal. In spite of their effort and contribution, women in rural communities of India suffer from economic poverty and enjoy very low social and political status. There is a bias in underestimating the productivity of women as domestic work has no recognized economic value. Community based tourism may have given an efficient way to transform this common notion by extending their same stereotyped domestic works towards housekeeping, cooking and taking care of tourists which is directly yielding economic benefits. CBT bestows economical value and meaning to the contribution of women in the society and focuses all those areas that have never been thought to become an important factor in women empowerment. Further, CBT encourages rural women to participate in diversifying economic activities like supporting the operations of CBT, handicrafts manufacturing. There is also a noticeable growth in woman entrepreneurs who are independently operating Homestay or Bread & Breakfast accommodations for tourists in rural communities. However, the traditional gender role of the society, lack of support from family, low self confidence, lack of expertise about tourism services and lack of adequate market knowledge and education, lack of access to finance etc. are great challenges for participation and entrepreneurship of rural women in tourism.

“Problems and Prospects of Women Entrepreneurs in Urban India: An Economic Perspective with Eco-friendly Products”.....Mahalaya Chatterjee, University of Calcutta

Abstract

India is a country with very low work participation rate for women. According to the last census (2011), it is about 33% in rural and 16% in urban. These average figures do not reflect the variation across different states, regions and religious and ethnic groups. The figures for West Bengal are slightly higher than the national average. The female work participation rate also varies across income class and level of education. As for engagement according to time, there is a high proportion of females work less than six months a year and hence called marginal workers. The proportion of such workers increased significantly in the last inter-Census period. As for occupational variation is concerned, there is a definite U-curve with higher engagement in lower and upper segments. In the lower segment, there women are mainly engaged in agriculture, household industries and personal services whereas in the upper segment there is concentration of regular salaried employees.

In such a situation, it is difficult to bring out the entrepreneur from the working women, a task undertaken by this 21st Century Knowledge Initiative Project. The problems are many – societal, economic, skill-based etc. This paper will concentrate on the economic aspects only. The primary surveys done in three areas of West Bengal for this project is the basis of the exploration. This will try to explore the prospects, introspect the problems and find out how KI projects can help the would-be-entrepreneurs.

“Running a Small Business in Australia”.....Belinda Wheeler, Claflin University

Abstract

There is much that has been said about running a small business in Australia, but a lot of those studies have focused on male-owned businesses. This is surprising, however, when one notes that in a 2012 Australian government report, entitled Australian Small Business Key Statistics and Analysis, Australian males only account for 38% of small business owners. Women business owners account for 29% of Australia’s business owners, and a combination of genders account for 33% of Australia’s business owners. In addition to gender, there is a significant difference when it comes to how Australian small businesses fund their new venture (75% no outside funding sought vs 25% funding sought). For every business that starts in Australia, as of 2011 there were over 2.13 businesses in existence and small business accounted for 96% of that number (approx. 2.04 million), over 60% fail within the first three years. So, while there are many women who are engaged in small business ownership in Australia, they, like their male counterparts, are equally likely to see their business close within three years. My

presentation will discuss my role as a former successful small business owner in Australia for over 10 years, it will connect my experience to the trends in the marketplace for Australian businesswomen, past and present, and it will make some recommendations for sustainability in the future.

Bio:

Belinda Wheeler is an Assistant Professor of English at Claflin University. Prior to her role as a university professor, she was the successful owner of a handmade chocolate shop in Queensland, Australia, for over 10 years. As a university professor, Wheeler is PI of several grants, including co-PI of a Koch foundation grant with Dr. Abdullah Khan (Department of Business). Wheeler has presented her research at various conferences including MLA and NCTE. She is the author of two edited collections, *A Companion to Australian Aboriginal Literature* and *A Companion to the Works of Kim Scott*, and various journal articles, including two "Little Known Documents" articles in PMLA. She has two forthcoming books on African American poet, artist, and editor, Gwendolyn Bennett.

Session 2 Women and Sustainable Development

“Argan Oil Cooperatives: A Challenge to Women’s Empowerment in Morocco”.....Benjamin Yumol,
Claflin University

Abstract

Morocco, a developing country located in Northern Africa, is 67.7% agricultural land. About 39.1% of its 33.7 million people are engaged in agriculture (CIA, 2017). Despite Morocco's economic progress, the country suffers from high unemployment and poverty, particularly among the tribal Berber women in rural areas of southwestern Morocco (Morocco-forbes.com, n.d.). Women lack power and basic rights when they have limited income or access to other important services (Zahur, 2003). They are subordinated to men and are relegated to the privacy of their homes. The majority of women in southwest Morocco are uneducated and illiterate making it difficult for them to leave the countryside where the socially-conservative and tightly-woven family units often discourage employment opportunities for women (Dossa, 2011). To ameliorate this situation, government and non-government organizations explored the cultivation of Argan oil, an extract from the kernels of Argan trees that grows only in the southern part of Morocco. They developed argan oil communities and structured them as female cooperatives that spurred an international market concentrated in Europe (Dossa, 2011). The cooperatives provided opportunities for Berber women to earn income, that would not have

otherwise had it (Larocca, 2007). The creation of cooperatives changed the private and public image of these women, while at the same time sustaining and improving the Moroccan economy (Khoja, ,n.d.).

This study attempts to identify the opportunities for the empowerment of Berber women inherent in the production of Argan oil, popularly known as the “liquid gold of Morocco.” Empowerment is the transformation of power relation by which oppressed persons gain some control over their lives (Dapparabail, 2016). Several articles published describe the benefits and the business opportunities in the production of argan oil. However, very few discuss it’s implication to women’s empowerment and human resource development, a gap which this study addresses, in relation to the socio-economic status of the Berber women of Morocco. Through ethnography, this study will study changes in the cultural and behavior patterns related to the development of women’s cooperatives in Morocco.

“Are Funds the Only Constraint”.....Arijita Dutta, University of Calcutta

Abstract

Across the world, microfinance (MF) has been considered as an effective instrument for elevating the most vulnerable and marginalized rural poor out of the net of poverty. It is not by chance or coincidence that most MF initiatives have been focussed on women; this conscious effort to intervene in the lives of women is another reinforcement of the fact that women are the more marginalized and vulnerable section of an otherwise poor economy. MF initiatives are intended to promote micro-business and encourage entrepreneurship through offering access to finance to those women who otherwise do not enjoy any collateral to offer. Though large number of studies documents the role of MF in improving lives of women, evidence-based research on impact of MF initiatives on entrepreneurial behaviour that may create micro, or any business initiative for that matter, remains under-studied. This paper attempts to bridge the gap and seeks to diagnose the entrepreneurial behaviour of MF users in comparison to a comparative set of non-users in the same socio-economic climate in the haven of MF, Bangladesh. To capture the extent to which MF users and non users differ in their entrepreneurial behaviour this study takes into account specific qualitative attributes of entrepreneurship, including determination, innovativeness, bricolage, risk taking propensity etc. Using statistical analysis on data of 1200 households, the paper finds that by merely easing the credit constraint through MF initiatives could not fuel the entrepreneurial fire among the women borrowers. Micro-enterprises started with MF loan are mostly operated and controlled by male members of the family, rendering the women just into an instrument for arranging the credit, given the fact that the loan is issued in the name of the woman. As a result, there is effectively limited effect on the behaviour pattern of the women in terms of

innovativeness, bricolage and risk adaption. This posits the issue on a greater conceptual framework where the onus lies more on the MF institutes, as they primarily target safe loan recovery at very frequent intervals (mostly every week) and thus discourages risk adaption leading to a kind of mission-drift.

“Women and Business Sustainability”Cathleen McQuillen, Georgia Court University

Abstract In examining the progression of women in the work place from the time of the Civil Rights enactment to the present, the impact of women on environmental issues has been increasing. In business to break the old boys network women needed to be better educated, have more business experience more international experience than men for the same positions held by men. With the business scandals resulting in Sarbanes Oxley regulations more women were needed in the business environment to meet management and board diversity regulatory and social expectations. Research on the impact of these business women found women to be more concerned with relationships in business, positively related to increases in firms’ strengths in environmental corporate social responsibility rankings, the presence of women led to higher ethical ratings, and that women directors were positively related to strategic alliances for sustainability efforts. In examining the plethora of business research involving women in business it is becoming apparent the presence of women in business is an important factor in sustainability efforts for corporations.

This presentation will provide a summary of women’s impact on business sustainability efforts and a direction for future growth in research and for a direction of women in business for sustainability efforts.

Bio

Cathleen McQuillen, DPS CPA, is an associate professor within the Department of Business Administration, Accounting, and Economics at Georgian Court University. Dr. McQuillen primarily teaches undergraduate accounting courses. For the 2017 spring semester she is teaching a course which she developed on business sustainability: theories, practice and strategies. This course is a required class for the University’s sustainability minor and grew from Cathleen’s dissertation in the field of women and sustainability efforts in the US oil industry. Prior to her eight years of teaching at GCU she was in the NYC financial services industry for twenty five years working in accounting, lastly as a CFO of a global investment advisory firm.

Session 3 Emerging Markets and Microenterprise

“Networking the Relationship of Microenterprise Development in Bulgaria”Kristina Harris,
Walden University

Abstract

The networking relationships provided by microenterprise development (MED) organizations foster sustainable and scalable Bulgarian small businesses. Some Bulgarian MED leaders lack the strategies to

help sustain small businesses in Bulgaria. Guided by the actor network theory, the purpose of this case study was to explore the strategies MED leaders use to help sustain small businesses in Bulgaria. Data were collected through a semi structured focus group comprised of MED Bulgarian business leaders ($n = 4$) in Rhodope Mountain Region and company data consisting of financial reports, marketing presentations, and company business plan. The data analysis included using keyword frequency comparisons, coding techniques, and cluster analysis. Three themes emerged from the findings: access to financial and nonfinancial capital, networking and relationships, and sustainability and scalability. According to the study results, strategies and scalability impede the ability to expand and service more small business owners. The recommended change in business practices of MED leaders included the formalization of networks of other MED leaders and partner organizations to efficiently meet the demands of the Bulgarian small business market. The implications for social change include the need for networks to aid entrepreneurs in gaining market access, obtaining capital resources, and maintaining sustainability that contributes to the economic and social development of Bulgaria

Bio

Education

- Doctor of Business Administration (DBA), Walden University
- Certified Professional Project Manager (CPPM), University of St. Thomas
- Certificate in Human Resource Management, University of Phoenix
- Master of Business Administration, University of Dayton
- Bachelor of Science in Business Administration, University of Dayton
- **Experience**
 - Current Operations Manager for Walden University, Center for Research Quality; DBA Faculty
 - 20 years of professional experience: financial aid administration, graduate research administration, campaign development, IT solutions implementation, human resource staffing management
- **Global Experience**
 - Internship in Ostrava, Czech Republic
 - Entrepreneur consultant, Bulgaria
- **Social Change**
 - Missionary to Bulgaria
 - Food Shelf Supervisor
 - Robbinsdale School District: Financial Advisory Council, Worlds’ Best Workforce Committee, Parents As Our Partners Advisor

“Entrepreneurship for Women within the Emerging Markets of Eastern Europe”....John Johnson & Hanna Sanko, Colorado State University

Abstract

This research compares female entrepreneurship in two post socialist countries (Ukraine and Poland) after different stages of societal transformation. Poland followed a rapid transition, leading to European Union membership, while Ukraine took a slower development path. Women who are entrepreneurs in both countries share many common features and challenges; however, there are important differences in the experiences of respondents in these emerging markets. Qualitative methodology was applied by the researchers: focus groups with women entrepreneurs were conducted in Kyiv (Ukraine) and Krakow (Poland) in order to discuss key drivers and barriers of starting and operating a local business. Findings demonstrate that there is a difference in the initial drivers for women entrepreneurs in Poland and Ukraine. During the business start up phase Polish women were often driven by the “opportunity”, and Ukrainian women were mostly driven by “necessity.” Financial aspects were also reflected in the research findings: most respondents from Ukraine and Poland started their businesses relying mainly on self-financing, combined in some instances of financial support from family/friends, due to lack of bank loan opportunities. In both countries women relied on personal networks and informal sources of advice for business development. Polish women demonstrate confidence in their competences and ambition, whereas Ukrainian women tended to be more modest and less vocal about business success. The research results show a diversity of business approaches in these two emerging markets, reflecting on the specifics of transitioning economies. They seem to illustrate the very different historical inheritances bestowed by the Soviet past on the two countries.

Bios

John Johnson has worked in the international environment for 30 years and has taught in higher education for over 16 years. He holds a Masters in Human Resources, a Certificate from Cambridge University and a Ph.D. in Intercultural Education with a focus on Leadership from Biola University. His international experience includes living for seven years outside of the United States and teaching in Eastern & Western Europe, Asia and Africa. Dr. Johnson is a writer and has authored seven books and numerous peer reviewed articles on Management and Leadership. He delivers presentations on a regular basis at conferences such as the Higher Learning Commission conference in Chicago and the USDLA in St. Louis, USA. Dr. Johnson has taught over 300 university courses, including more than 150 taught entirely online.

Dr Johnson has an active research agenda which includes a long term grant funded study of Barriers to Entrepreneurship for Women in the Ukraine and Poland and has presented the results of these studies often in Europe.

Hanna Sanko holds a Bachelors in Economics and a Masters Degree in Accounting and Audit. She has been teaching in American Universities since 2002 and currently serves as a Professor of

Accounting at Colorado State University Global Campus. Throughout her teaching career she has taught over 100 courses, including many in the on-line environment.

In addition to her academic career, she has experience in business as well. During the 1990s she evaluated business plans for a Bank in Kyiv Ukraine, and served as a Controller at a German American Investment company there. She has made presentations on ethical issues in business to graduate students in China, Kenya, Uganda, Ethiopia, and Switzerland. In addition to her degrees she holds a Certificate in Investment Fund Assets Management from the International Center for Privatization, Investment and Management in Kyiv, Ukraine (1997).

“Women Entrepreneurs and the Impact of Mobile Applications”.....Robin Davis, Claflin University

Abstract

The field of entrepreneurship continues to struggle with the development of a modern theory of entrepreneurship (Gartner, 1988). The theoretical work in the discovery theory focuses on the existence, discovery, and exploitation of opportunities and the influence of individuals and opportunities (Kirzner, 1973 and Shane, 2003). In this research study we will use the discovery theory to study women entrepreneurs that are in the early stages of their business development. The researcher will study thirty women entrepreneurs; in order to anticipate opportunities that exist in the marketplace that entrepreneurs can target by using creative mobile application(s). Therefore, based upon the research findings the researcher will discover the most useful and effective mobile application devices that will aid women entrepreneur in scaling their businesses and improving the company’s overall profits locally as well as globally.

Session 4

US-India 21st Century Knowledge Initiative Project on Promoting Eco-friendly Entrepreneurship Development for Women in West Bengal.....

Abstract (Slides Presentation)

Session 5 Microbusiness Development

“How to be Your Second Boss: Entrepreneurial Myth-busting”.....Abdullah Khan, Claflin University

Abstract There are popular beliefs surrounding entrepreneurs ‘successes and failures, and speculations regarding causes thereof. In this study I examine some of these popular beliefs regarding entrepreneurship using meta-analytic review, anecdotal evidence, and data analysis. Some of these debunking are encouraging for entrepreneurs and some others would call for cautious recalibration

“A Case for Eco-friendly Entrepreneurship Models in Developing Countries”.....Tara Saracina & Harpal Grewal, Claflin University

Abstract

This study will present successful environmentally sustainable small/micro-business Development programs in five Developing countries, namely,

- ** Artisan Jewelry Production in Kenya
- ** Alliance Value Chain Project in Rwanda
- **Cooperative Development Mushrooms in Rwanda
- **Cottage and small-scale industries in Philippines
- ** Partnership to reduce waste and support a new recycling network in Chile
- ** Argan Oil- Female Cooperatives of Morocco

The various models used in these programs will be compared and contrasted. The presentation will also point out major challenges to the success of environmentally sustainable small/micro-business programs.

“Small Scale Women Entrepreneurs in Urban Settlements: Communication and Gender Sensitization”....
Sanjukta Dasgupta, University of Calcutta

Abstract The difference between formal and informal communication has posed a challenge for not just those who have basic literacy but those who have received basic education at the school and sometimes university level. The small scale women entrepreneurs who shared their experiences about juggling their domestic work and their work as entrepreneurs revealed their challenges on several levels- lack of education, marriage, patriarchal control and lack of agency despite being producers/creators of the various artefacts and utility products that they displayed. Though they could speak in their home language, they lacked proficiency in reading, writing, arithmetic and comprehension of the English language. We have decided to work around these challenges and propose to facilitate some methods of formal instruction that will enable the small scale women entrepreneurs to become active agents of social change.

Bio

Dr. Sanjukta Dasgupta, Professor and Former Head, Dept of English and Former Dean, Faculty of Arts, Calcutta University, teaches English literature, American literature and New Literatures in English. Recipient of Fulbright, Charles Wallace, Australia India Fellowship and several other national and international grants and awards among others.

. Recipient of the Fulbright postdoctoral fellowship and Fulbright Scholar in Residence grant, Australia India Council fellowship, Gender Studies fellowship grant, University of British Columbia, among others, she has been invited to participate in conferences and teach/lecture at universities in the USA, UK, Europe, Canada and Australia. She was also the Chairperson of the Commonwealth Writers Prize jury panel (2003-2005) and visited Melbourne and Malta in 2004-2005. In 2014 she gave the keynote address at the conference on Body and Identity held at the Pedagogical University, Krakow, Poland. In 2015, The Indian Institute of Advanced Study Shilma invited her as Visiting Professor and she delivered a series of talks on Tagore, Nation and Gender. She has been granted the Charles Wallace Trust UK Translator Fellowship 2016, to work on her project on translations of selected texts of Tagore and his daughter Madhurilata at the University of East Anglia, Norwich, UK. She is Co-Coordinator of the India-US Knowledge Initiative team working on women entrepreneurs engaged in eco-friendly business. In this connection she visited Florida, South Carolina, Madison and Chicago, USA in September 2016.

Dasgupta is a poet, critic and translator and her articles, poems, short stories and translations have been published in journals of distinction in India and abroad.

Her published books are *The Novels of Huxley and Hemingway: A Study in Two Planes of Reality*, *Responses: Selected Essays*, *Snapshots* (poetry), *Dilemma* (poetry), *First Language* (poetry), *More Light* (poetry) *Her Stories* (translations), *Manimahesh* (translation), *The Indian Family in Transition* (coedited SAGE), *Media, Gender and Popular Culture in India: Tracking Change and Continuity* (co authored, SAGE, 2011). *Tagore: At Home in the World* (coedited, SAGE 2012), *Abuse and other Short Stories* (short stories in English 2013), *Radical Rabindranath Nation, Family and Gender in Tagore's Fiction and Films* (coauthored, Orient Blackswan 2013), *SWADES Translations of Tagore's Patriotic Songs* (Visva Bharati Publications, 2013), *Towards Tagore*, edited with introduction (Visva Bharati Publications, 2015), *Anthology of Bengali Short Stories* (Edited and translated with Introduction, Sahitya Akademi 2016)

“Small Scale Women Entrepreneurs in Urban Settlements: Entrepreneurial Skills”.....
Sharmistha Banerjee, University of Calcutta

Abstract

Session 6 Women Entrepreneurs in South Carolina: Roundtable Discussion

Panelists

Bianca Crawford
Rachelle Jamerson
Anita Ansari

Abstract (Not Available)

Bios

Session 7 Eco-friendly Business in South Carolina

Small Business Development Center Panel.....South Carolina State University

Panel Members: Mr. James Johnson Region Director
SCSU Region Small Business Development Center

Abstract

I am proposing to have 3 speakers from the following organizations: SC Department of Commerce or DHEC who will speak on South Carolina Recycle program and how businesses are using this program to become more ecofriendly in addition to opportunities in this area. The SBDC will speak on USDA programs to help your business be more ecofriendly through special grants with examples and how a business can be successful while staying eco conscience. Lastly, a representative from sustainable midlands can discuss the importance of local food development and healthy environment for the business community.

Hema Patel – Owner/Operator, Courtesy Management (Luncheon Speaker)

Following a career first in biochemical research and later an 11 year teaching career Mrs. Patel began the pursuit of a lifelong passion for entrepreneurship. She soon established herself as one of the first leading female South Asian Hoteliers in the United States. Currently, Mrs. Patel and her husband, Sudhir, own and operate Courtesy Management, a hospitality company, managing and developing hotels in South Carolina.

Mrs. Hema Patel recently took lead in the design and construction of South Carolina's 1st "green" hotel, the new eco-friendly Holiday Inn & Suites Columbia-Airport. After careful consideration, she opted to invest in the building of a full-service LEED certified hotel. The project which completed in April 2010 earned the LEED Gold Certification in the summer of 2012.. This project has helped Hema foresee a change in the future of her management company where investments are made in sustainability and energy conservation from site selection and construction, to day-to-day hotel operations.

Mrs. Patel began a public outreach and education effort with the development of this hotel. From local businesses to school districts she has showcased how energy and environmental design can make a difference. She currently serves on the board for Keep the Midlands Beautiful and the South Carolina Hospitality Association (SCHA). She has served as the regional director of the Asian American Hotel Owner's Association (AAHOA) for North and South Carolina and was awarded the title of Women Hotelier of the Year for 2007 by the National Asian American Hotel Owners Association. In the past year, she has received the U.S. Green Building Council's South Carolina Exemplary Project Award, been presented with the Good Earthkeeping Award from the SCHA and named in Columbia Living Magazine as one of Columbia's Influential Business Professionals – men and women who are highly respected by their peers and community and inspire all with their work.