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THE Social Enterprise Issue

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SOCIAL ENTERPRISE: CAN BUSINESS MAKE THE WORLD A BETTER PLACE?

STREET

IT'S GOOD TO BE GREEN: SUSTAINABLE PRINCIPLES FOR PROFIT AND GROWTH.

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FROM PADDOCK TO PLATE: HELPING REGIONAL COMMUNITIES FLOURISH.



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FRESH PERSPECTIVES ON SOCIAL ENTERPRISE

Photographer David Solm

Professor Marie Wilson is the Pro Vice Chancellor: Business and Law at the University of South Australia Business School. Much has changed in the thirteen years since Muhammad Yunus and the Grameen Bank were awarded the Nobel Peace Prize for their efforts to create economic and social development from below, using micro-credit. Traditional businesses are increasingly aware not only of limiting negative impacts on their community, but also of their capacity to support and enact positive impacts on the communities in which they operate.

In this issue of *unisabusiness* we introduce you to Social Enterprise at UniSA, Australia's University of Enterprise. We profile the work of UniSA researchers, including Associate Professor Tony Cavoli and his colleagues who demonstrate the importance of financial inclusion, as well as Associate Professor Svetlana Bogomolova's review of communityoriented business models that benefit our regions, using marketing science to target health and social outcomes.

We know you'll be inspired by the work of Professor Henning Bjornlund, that reaches out to conquer drought, poverty and disease in inspiring agricultural water management projects in Africa. Part of UniSA

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of UniSA only the enterprise, but the urst, The Purpose Economy: *How Your Desire for Impact*

Additional reading: Aaron Hurst, The Purpose Economy: *How Your Desire for Impact Personal Growth and Community Is Changing the World*, Elevate Publishing, 2014. Muhammad Yunus, A World of Three Zeros: The New Economics of Zero Poverty, Zero Unemployment, and Zero Net Carbon Emissions. Public Affairs Publishing, 2018.

FROM THE PRO VICE CHANCELLOR

Business School's international reputation and social impact is driven by our world-leading research group in Water Economics and Policy, led by Professor Lin Crase.

We bridge social innovations in care, with our interview of Gerrie Mitra who led the transformation of youth social support in the formation of an employee mutual to deliver services under NDIS. Hear also from the CEO Carclew Creative, supporting young creative entrepreneurs to build skills and sustainable careers. Peter Sandeman and Ian Goodwin-Smith will profile their own passion for purpose, and introduce you to The Australian Alliance for Social Enterprise (TAASE), an action research initiative for health and social care development, supported by Anglicare and many other healthcare and social service organizations, with UniSA Business School. We have moved well beyond corporate beneficence and social responsibility to an increasing number of organizations in the purpose economy (Hurst, 2014), where social good motivates not

employees within it. Social enterprise ranges from charities seeking to increase the amount of people who benefit from the good work that they do by developing more commercially viable business models, to social innovations that reinvent the way we care for one another, to 'for benefit' corporations that invest in social innovation and sustainability in their value chains, while investing in development projects rather than profit-sharing.

This month we launch the Social Enterprise Hub at UniSA, bringing together the expertise in social innovation and social entrepreneurship across the University, highlighting international student case competitions in social enterprise, the Yunus Social Business Centre, as well as over twenty projects across the University that enable new models of service and enterprise that transform lives and create social impact.

Enjoy this jam-packed issue and join us online through the Social Enterprise Hub for more updates on our work, and opportunities to engage in this area. •

SOCIAL ENTERPRISE:

EVERYONE IS AN EXPERT

THE AUSTRALIAN ALLIANCE FOR SOCIAL ENTERPRISE IS REDEFINING WHAT IT MEANS TO MAKE THE WORLD A BETTER PLACE.

Writer Dan Lander Illustrator Tang Yau Hoong

verywhere you look, the professional universe is in flux. Disruption is the new status quo. From delivering the news to doing the banking, it seems they just don't make the future like they used to.

For the most part, this shift is being driven by the realisation that new thinking is required to address old problems problems that, by and large, haven't been helped much by old thinking, despite decades, even centuries, of trying.

Whether it's through frustration, or some creeping fear that perhaps we might be running out of time, the last few years have witnessed a growing insistence that social change requires innovation. And nowhere is this more apparent than in the delivery of social services.

The emergence of market-based care systems, changes in the social housing sector and large-scale reform of areas such as child protection and homelessness solutions represent a drastic transformation in how society seeks to protect its most vulnerable members.

A large degree of that transformation can be encapsulated by one expression - social enterprise. Despite ambiguity persisting about the term's exact definition, increasingly social enterprise is the force driving improvements in the delivery of social services, nationally and internationally.

its fingertips," he says.

TAASE is a collective of diverse, interdisciplinary researchers engaged with those sections of society all too often denied a voice. The group, which is part of the UniSA Business School, focuses on fostering enterprising solutions for communities and people in need of social support. "Our whole approach proceeds from the

Smith savs.

People are enterprising. As researchers, "I am completely agnostic about what

it's our job to witness that and to bring learned experience and lived experience together to create an inclusive future." Working with NGO and government partners as diverse as the Australian Electoral Commission, AnglicareSA and the Department of Human Services, TAASE has developed a fresh approach to social enterprise, taking advantage of the term's ambiguity to carve its own niche in the field. legal structure, business model or funding sources underpin entities which engage in social enterprise, and I'm focused solely on achieving outcomes with communities," Prof Goodwin-Smith says.

COVER STORY

Professor Ian Goodwin-Smith is director of The Australian Alliance for Social Enterprise (TAASE), and from his perspective, explaining why the burgeoning influence of social enterprise has significant potential is guite simple: "The social service sector has innovation at

notion that people are experts in their own lives, and they know what they need to make those lives better." Prof Goodwin-

"My interest is the potential for innovation and reform you find when you step outside the echo chamber and listen to the aspirations of people, communities and the workers who walk alongside them.

"I am certainly uninterested in an obsession with the market, as if a reliance on private capital is any assurance of sustainability. I am more interested in operating contexts than markets, and in enterprises that are innovative, working with what is available."

"I like the idea of enterprise, precisely because its overtones of pragmatism and its focus on getting the job done disrupt ideology. But I also like the idea of the social being up front and centre, recognising that disruption without a values framework, and without a responsibility to community, has no inherent worth."

With its mission focus clear. TAASE is actively engaged in driving and guiding innovation in Australia's social services sector. While this sector is, in many respects, booming, new challenges and expectations are redefining it operations, and TAASE Chair and AnglicareSA CEO, Peter Sandeman, notes that the current state of the industry emphasises the importance of academic work in the area.

"There has never been a more important time to draw on evidence-based research to improve social policy, practices and outcomes across Australia and internationally," Rev'd Prof Sandeman says.

Ultimately, by providing evidence-led approaches to social innovation and social enterprise, TAASE plays a crucial role in ensuring research-directed disruption works to benefit the people who need it most.

"Our vision is one in which we increasingly enable the enterprising capacity of communities and people to inform and control the means of social support," Prof Goodwin-Smith says. •

For more information visit: unisabusinessschool.edu.au/magazine ESTABLISHED IN JANUARY 2019. TAASE HAS ALREADY SECURED 21 RESEARCH GRANTS WORTH APPROXIMATELY \$1.7 MILLION, WITH IN PRINCIPLE AGREEMENTS IN PLACE FOR MORE THAN THAT AMOUNT AGAIN BY YEAR'S END.

ough sleeping may be a problem the world over, but Adelaide is part of a growing cohort of global communities redefining responses to the issue. TAASE's Dr Selina Tually and Prof Goodwin-Smith are leading

the AnglicareSA-funded research phase of the Adelaide Zero Project which, in simple terms, aims to end rough sleeping homelessness in the inner city.

"Ten years ago, few people would have spoken about ending homelessness, it was always about 'addressing' it or 'managing' it," Dr Tually says. "So, it's very different to conceptualise it within an ending homelessness framework. There are two key pillars to Adelaide Zero - systematising the sector and putting people at the heart of the system."

While Dr Tually acknowledges it's difficult to stop some from falling into homelessness, Adelaide Zero aims to develop responses to find appropriate accommodation and support for people quickly, preventing cyclical and chronic homelessness.

"If you can end someone's period of rough sleeping quickly, you avoid all the really tough challenges to health and wellbeing that

come from chronic homelessness," Dr Tually says. "This program aims for 'functional zero' - more housing options available than the number of people needing them."

While finding safe and appropriate accommodation for everyone sleeping rough in Adelaide remains a significant challenge, the scale of the South Australian situation is reason for optimism, making it an important test case for similar local, national and international projects.

"We're one of a small number of vanguard cities internationally, who are working to end homelessness," Dr Tually says. "There are eyes on what we're doing, but at the same time we're learning from other communities. It's really a global effort."



INVESTING IN REGIONAL COMMUNITIES PAYS OFF

nvest locally and it returns more than two-fold - that's the finding from a new TAASE study indicating for every dollar spent by non-government organisations (NGOs) in regional Australia returns 2.3 times the dollar value is observed in local communities.

Undertaken in collaboration with Uniting Country SA and Centacare Catholic Country SA, the study highlights the importance of investing in regional communities, as researcher Dr Catherine Mackenzie explains.

"There are enormous social, civic and economic benefits of supporting community service organisations in the country," Dr Mackenzie says, "but this research shows just how valuable it is for underpinning and supporting local economies."

The research sought to quantify the economic contribution that organisations operating in the country make to their local communities, both directly (through their own purchasing) and indirectly (through the wages spent by people they employ and suppliers they engage).

In addition to the economic boost flowing from regional NGOs, the findings show this investment leads to increased volunteering in local communities, fostering a sense of purpose and connectedness for residents.

Anthea Pavy, CE of Uniting Country SA, notes this wider community engagement is a key goal for her organisation. "Having our organisation based regionally not only provides valuable services to our clients, through our programs, but importantly, supports local communities through our spending," Pavy says.

n conjunction with CatholicCare NT, Dr Jonathon preferred-bank choices, so by default these ATMs Louth has examined the economic structures and financial needs of people in remote Aboriginal communities to identify culturally appropriate practices that reflect 'how things work'.

"Addressing financial capability requires patience and time spent in the community, rather than a unidirectional, top down 'mainstream-is-best' approach," Dr Louth says. "Financial institutions need to develop their own cultural literacy to better serve and respond to remote Aboriginal communities."

Dr Louth's research demonstrates that many financial structures commonplace in cities and major regional centres are not necessarily appropriate in remote settings.

"Take the simplest example: ATM fees." Dr Louth says. "In remote locations the few ATMs are usually third-party operations, run for profit. There are no

FINANCIAL RESILIENCE AMONG LOWER INCOME EARNERS



orking with the Department of Human Services (SA), TAASE researchers have been working to better understand individual and family

perspectives of financial resilience services in South Australia, Undertaken by a team comprising Dr Christina Pollard, Dr Sue Booth, Dr Louth, Dr Mackenzie and Prof Goodwin-Smith, the research is one in a series of projects dedicated to learning from the voices of clients.

"It makes the point that, as well as poverty being driven by low income, it is also driven by high interest rates as part of the high cost of having little money, sometimes known as the 'poverty premium'," Prof Goodwin-Smith says.





attract a A\$2.50 fee every time they're used, including to check balances. It's not uncommon for people waiting for funds to check their accounts multiple times; they clock up a \$2.50 fee each time, until they find something there."

Ongoing research in this field shows many other financial issues, including inappropriate provision of insurance policies and credit, and difficulties around the age for superannuation access - which is 60 vears for a male, despite average life expectancy for an Aboriginal man in the Northern Territory to be 63.6 years.

"The financial sector needs to work with communities to develop its cultural competencies, explore community and cultural literacies and embrace community knowledge."

"It also demonstrates how important financial counsellors are in intervening in debt cycles and precarious financial situations."

Among other findings, the research noted that financial products and services used by South Australians include both not-for-profit and for-profit options, reflecting the expansion of the mixed economy of credit targeted at people who are experiencing poverty.

"For-profit services are widely advertised and increasingly available online, making them an easy, yet damaging option for people who are generally unaware of not-for-profit services," Prof Goodwin-Smith says. "The engagement with service recipients made it clear that the latter service type is critical to the financial and broader wellbeing of many people, while the former can further entrap people in poverty where high or unexpected interest rates are encountered."

Professor lan Professor Ian Goodwin-Smith is the Director of the Australian Alliance for Social Enterprise (TAASE). He has extensive experience in working with community sector organisations. communities and marginalised people.



THE SCENARIO

With the social services sector currently experiencing unprecedented change, there has never been a more important time to draw on evidencebased research to improve social policy, practices and outcomes.

OUR APPROACH

Working on the premise that people are experts in their own lives, TAASE is helping define social enterprise, fostering innovative solutions for communities and people in need of social support.

DELIVERED WITHIN THE NEW

he new National Disability Insurance Scheme (NDIS) has many repercussions for the social service sector, with psychosocial support front and centre. With much of the funding for mental health services now falling under the NDIS, care agencies have had to adapt their operations, despite concerns about the appropriateness of funding arrangements, as TAASE's Tanya Mackay explains.

"NDIS regulations specify that any funding through the scheme requires a permanent and ongoing disability," Mackay says, "but as with a lot of mental health issues, permanency is not always the case.

"The language of NDIS doesn't fit with the recovery model of mental health, which is about meeting people where they're at, at that particular time, and helping them to achieve what makes them feel like they're living a good life; and this has raised concerns with providers of psychosocial care."

As the industry scrambles to adapt to the changes, Mackay is working with UnitingSA to evaluate a pilot program to test whether the new NDIS structures can deliver the same level of care they have achieved in the past.



"UnitingSA have developed a program for people who have both a severe mental illness and other complex co-morbidities. It's been set up to meet the NDIS criteria, while also maintaining the integrity of UnitingSA's psychosocial model of care," Mackay says.

"UnitingSA have asked us to review this and assess how the non-negotiable best practice elements can be accommodated within the new NDIS pricing structure."

In keeping with TAASE's guiding philosophy, the evaluation team brings together theoretical and lived experience, including participants with personal histories of mental illness.

"This project not only has people who have experienced mental illness themselves, or as a carer in the research team, but also in the project management groups and steering committees, and we're working with them to ensure co-design throughout the project"



delaide-based operation One Culture Football is using the 'world game' to help young people from migrant and refugee backgrounds adjust to new lives in Australia, providing a safe, fun environment for them to make positive connections and friendships through regular soccer

sessions and competitions.

THE SUM OF ITS PARTS.



Involved since the project's inception, Dr Mackenzie's research has been instrumental in helping the group develop an evidenceled model that blends a supportive nurturing environment with access to important social services.

"One Culture Football works so well, because many young people aren't interested in seeking help from social and community services when they need it," Dr Mackenzie says. "This initiative delivers a whole range of personal development and social opportunities simply by coming to the soccer and engaging with young people there."

The research has helped One Culture Football develop bestpractice programs, with strong evidence suggesting that it helps participants develop a sense of community belonging.

"Many of the people involved find it hard to make friends and connections at school or in other circumstances, so this project is providing a framework this," Dr Mackenzie says.

One Culture Football is contributing to the creation of positive social networks and, consequently, improved physical and mental wellbeing and community safety among young people from challenging backgrounds. This provides the platform to attract more funding and partners to keep growing their activities.

"The brilliant thing about this program is that its bringing together the capacity of collaborators and a variety of other funding sources to make something that's bigger than the sum of the parts."

ne of the biggest shifts in social assistance has been the emergence of the Consumer Directed Care (CDC) model of aged care funding. This model places more emphasis on the choices of the person being cared for, affording them greater influence over the design and delivery of the services they receive.

Since 2015, all Commonwealth funded Home Care Packages have been delivered on a CDC basis, and while this has generally been received as a positive initiative, the shift has been accompanied by some difficulties.

In conjunction with a collective of industry partners including Anglicare Australia, TAASE has led a project to understand these difficulties from the perspective of people working on the frontline.

"We weren't looking to solve any of the macro or policy level issues of CDC, even though we acknowledged those issues," TAASE's Tanya Mackay says. "Rather, we wanted to understand how we could ensure that people working in the system, as it is, could deliver the best care possible and continue to enjoy their jobs."

The research showed that workers in this area are passionate about providing quality care for their clients, and while most are positive about the potential of the CDC model, there are clear issues to address.

WE NEED TO SHAPE THE SOCIAL SERVICES SYSTEM

AASE and Centacare Catholic Family Services have collaborated on a study identifying key measures to help community service workers minimize the effects of vicarious trauma, compassion fatigue and burnout.

"Frontline workers experience high levels of trauma that can impact their everyday lives well into the future," says Dr Louth. "They represent a generation of veterans who are not returning from war, but from working within vulnerable communities and families within our cities, suburbs and regions. This situation cannot and should not be ignored."

Through intensive engagement with Centacare staff, the researchers identified seven indicators that community service institutions can use to recognise and respond to compassion-based stress in their workforce.



"Their main concern is about their ability to provide the level of care they want to," Mackay says. "They're worried about managing client expectations within the structure of specific packages." The research identifies rostering issues and a sense that the nature of CDC contributes to feelings of isolation and a lack of connectedness between care workers.

"For example, people will be rostered to a range of clients, go from job to job, and not see a single colleague for weeks," says Mackay. "This effects how engaged they feel with their work and could be improved through smaller geographic teams and a focus on enhanced communication processes and information sharing."



"Ensuring 'space between' is a really important consideration," Dr Louth says, "whether that's time between clients, time for lunch, reflection or just chatting with colleagues. The boundaries between work and home also need to be protected, and workers need to be supported to better distinguish between their personal and professional lives."

Official recognition of the many dimensions of the issue is also essential, as both appropriate management frameworks and relevant funding arrangements are required to ensure concerns about vicarious trauma are not neglected.

"There's a strong correlation between compassion fatigue and work satisfaction, which suggests appropriate interventions and support encourage healthier, more efficient workplaces," Dr Louth says.

FRONTLINE WORKERS EXPERIENCE

REVOLUTIONISING HEALTHCARE

Gerrie Mitra is Group Executive Director of the Department of Human Services, Government of South Australia. She was awarded a *Public Service Medal - South Australia* in this year's Australia Day honours for her radical work with the NDIS. She is also a graduate of the

The implementation of the National Disability Insurance Scheme (NDIS) has been the one of the largest and most intensive social reforms of our generation. However, with this great upheaval also came challenges for existing structures through which some of the most vulnerable people in the community received support. As a result, a team of innovative trailblazers at the Government's Department of Human Services - spearheaded by UniSA Business School Alumna, Gerrie Mitra changed the game with an Australian first, right here in South Australia.

REVOLUTIONISIN HEALTH CARE

Writer Jacinta Mazzarolo Photographer David Solm

hree simple words that changed everything for Tamara Harrison: "I eat banana". Spoken by her three-year-old daughter, Sophia, a child who struggled to communicate due to the DiGeorge Syndrome that played havoc with the muscles in

her mouth, the words were a godsend.

Speaking to the National Disability Insurance Agency, Tamara recalled being in tears within hours of receiving a symbols-based communication device with Sophia's new National Disability Insurance Scheme (NDIS) funding, as all the frustration and tantrums that came with her affliction instantly dissipated, and she was able to communicate what she wanted to eat.

The implementation of the NDIS is the biggest social reform of our generation, and while it has brought much needed relief to many people like Sophia Harrison and her family, the process also upended the way in which disability services were previously delivered.

Faced with the impending upheaval of the existing disability support structure and tasked with implementing the NDIS in South Australia, Group Executive Director for Disability Services at South Australia's Department of Human Services, Gerrie Mitra and team, faced a significant challenge: how to streamline individualised support services for people living with disability without losing the hundreds of dedicated allied health professionals working within the existing government system (the now devolved government agency Child and Youth Services).

Armed with years of business experience in both interstate and international markets, Mitra devised the idea to establish a new type of organisation – owned and operated by the current disability therapists – to deliver services under the NDIS. Enter Kudos Services.

Kudos Services is Australia's first public service mutual, a fully integrated service provider and NDIS partner that helps young children with a developmental delay or disability and their families as they navigate the requirements and services most suited to support their children's needs.



What makes Kudos different from other support services is that it's owned and driven by its members, talented and experienced allied health professionals with unmatched knowledge and care that comes with living and breathing the industry – day in, day out.

To Mitra, this employee-owned social enterprise was a natural progression from historical welfare and charitable systems. Yet, in order for the model to work, the allied health professionals wishing to join Kudos would need to take a leap of faith to leave their established government jobs.

"The public servants who were brave enough to come together to form their own new social enterprise were critical to the success of this new venture," Mitra says. "I thought if we could get at least 40 staff to commit to Kudos, then we'd got a chance... but amazingly, the numbers just kept coming in and, in the end, more than 100 staff wanted to join."

Mitra was honoured in this year's Australia Day awards for creating Australia's first employee-led Public Sector Mutual in the disability sector, advocating for staff and clients, and leading Australia through radical reform triggered by the NDIS.

"I felt really proud. It's such a big team effort, and it was something ground-breaking and new," she says. "Human Services reform is such a rewarding and interesting place to be and I feel lucky to be where I am."

Full circle to little Sophia Harrison, and her family is ecstatic with the symbols-based communication device and the regular occupational, physio and speech therapies provided by her personalised NDIS plan.

She is just one of thousands of stories of Australians whose lives have been transformed by the recent implementation of the NDIS and establishment of Kudos Services – thanks to Mitra and her team, and most importantly, the leap of faith taken by South Australia's allied health professionals.

Now the human services sector sits at an exciting nexus with many new job opportunities available as a result of the reform. "Social enterprises lend themselves perfectly to people who are passionate about social good, and there are so many new job opportunities as a result of the NDIS reform" Mitra says. "I love what I do. Working in a job that has a good purpose and makes a real difference to the broader community is incredibly rewarding. I wouldn't have it any other way." •

For more information, visit: unisabusinessschool.edu.au/magazine

IT'S GOOD (IUS IESS) TO BE GREEN

Writer Dan Lande

THE LATEST RESEARCH Indicates firms that Prioritise the planet reap The financial rewards.

n September this year, the world's secondlargest fashion retailer, H&M, and the VF Corporation, which owns Vans, Timberland, and The North Face, both announced they were cutting all ties with Brazilian leather suppliers. Why? The fires tearing through the Amazon.

It's alleged the Amazon fires were deliberately started to clear land for commercial use, particularly cattle grazing, with widespread concerns that Brazil's \$1.44 billion-dollar leather industry was knowingly and willingly involved in the destruction.

A spokesperson for the H&M Group told ABC News, "Due to the severe fires in the Brazilian part of the Amazon rainforest, and the connections to cattle production, we have decided to place a temporary ban on leather from Brazil." Meanwhile, VF Corp. said in a statement it would stop buying Brazilian leather "until we have the confidence and assurance that the materials used in our products do not contribute to environmental harm in the country."

VF grosses over \$13.5 billion annually, and H&M almost twice that, so in addition to the widely praised ethical dimension to the boycott, losing such cashed-up clients also sends an obvious economic message to Brazil's government and leather industry – in the modern era, trashing the environment is just plain bad for business.

Perhaps a less obvious implication of the situation is the view from the other side – while there is undoubtedly a very genuine moral motivation for H&M and VF to sever ties with Brazilian leather, they're also both clearly hoping the positive PR will boost their bottom line. And there's now very strong evidence to suggest they're right.



This represents quite a shift in many sectors, where traditionally the extra costs involved with establishing and sustaining ethical practices had a negative impact on profits. Now, however, shifting expectations from both customers and financers have buoyed the market of value ESPs – a blow to Brazil's leather industry, and a boon to ethical fashion suppliers.

A recent UniSA study, published in International Review of Financial Analysis, analysed 24,393 diverse firms from 41 countries with varying economies, and found businesses adopting environmentally sustainable practices (ESPs) face significantly fewer financial restraints, enjoy better customer loyalty and in turn, become more profitable.

This is the first study to map this emerging global trend across such a wide range of nations and industries, and lead author, Dr Rajabrata Banerjee, says the overall pattern is quite clear – doing the right thing by the planet is good for business.

"Different industries are more environmentally intensive, and different countries have different regulations and markets, so the impact of ESPs varies somewhat from situation to situation, but when we look at the pattern as a whole, it is very consistent," Dr Banerjee says.

If a business tries to be more environmentally friendly, it will benefit financially.

Dr Rajabrata Banerjee is a researcher in the field of economic growth and environmental sustainability.

Associate Professor Kartick Gupta is an international expert in energy finance and environmental sustainability.

Both are researchers with UniSA's Centre for Applied Finance and Economics.



THE SCENARIO

A growing number of businesses are adopting green practices to meet the expectations of customers and investors alike. But what does this shift really mean for the bottom line?

THE PROOF

Research of more than 24,000 diverse businesses from 41 countries with varying economies, found that businesses that adopt environmentally sustainable practices face significantly fewer financial restraints.

FROM SEEN

Co-researcher, UniSA's Associate Professor Kartick Gupta, says the shift is driven by consumers demanding environmentally aware products.

"Look at The Body Shop – it's carved a niche for itself based on being environmentally ethical." Assoc Prof Gupta says. "And, that aspect of their business appeals to people who are willing to pay to support it. In a way, it also makes for more loyal customers, as their buyers are not basing their shopping on price, but on values that are important to them."

Awareness of this type of 'ethics-asadvertising' business model is not exactly new and most people are familiar with its cynical flipside, greenwashing. Nonetheless, Dr Banerjee says the evidence strongly suggests tangible bottom line benefits only come when ESPs are genuine.

"We've explored a range of sophisticated indicators which clearly show that it's real commitment to ESPs, not just lip service that makes a difference to a company's performance," Dr Banerjee says.

While this reflects the increasingly savvy nature of many shoppers, it also stems from the notion that consumer impressions only tell half the story; investors account for an important second dimension in the ESP scenario.

"Consider the recent Adani coal mine situation." Assoc Prof Gupta says. "They simply couldn't get finance because of environmental considerations. Because there is so much focus on environmental regulations, a company that appears to go against that is seen as risky investment."

This sort of financial restraint can have a huge impact on a firm's profitability. delaying operations or forcing them to seek less favourable terms on financing, but it's not just fear of regulatory repercussions that influences investor enthusiasm. Increasingly, backers want to support companies who are committed to finding better ways to operate.

Companies that reduce their resource consumption and invest in innovation to improve ESPs, become more efficient and more profitable.

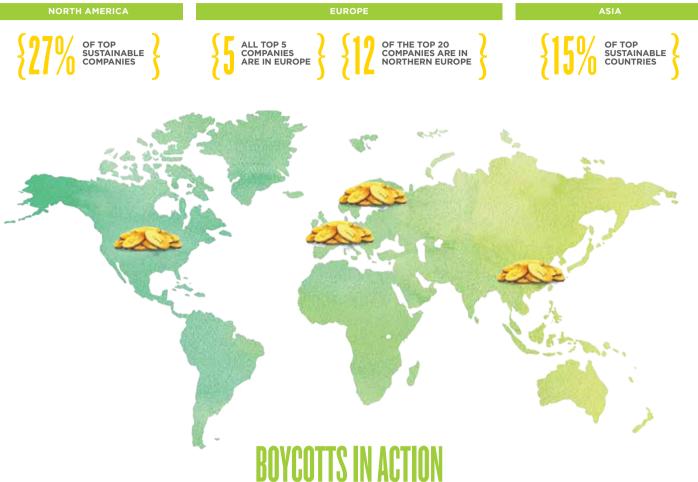
"We found that companies investing in innovation to improve ESPs became more efficient and more profitable," Dr Banerjee says. "This in turn helped them stand out and find more favourable operating terms."

While the evidence suggests a good environmental policy will benefit most companies across the board, there appear to be some situations in which ESPs are a particularly effective way to drive an operation to the next level.

The greatest benefits of adopting ESPs occur for companies operating in intensively polluting industries or based in economies with strict regulatory standards, suggesting when environmental scrutiny is intense, doing the right thing reaps reciprocally high rewards. Similarly, the more competitive the industry, the more advantage there is in adopting ESPs, especially where such measures go above and beyond mandated minimums and make a bold statement about an operation's moral compass.

"This research is a clear indication that by having an ethical approach to the environment, a company is more appealing for investors and customers," Assoc Prof Gupta says. "Hopefully, this can be a real driver for positive change, leading to a cleaner environment because it is better for business." •

For more information, visit: unisabusinessschool.edu.au/magazine OF TOP SUSTAINABLE COMPANIES



While we've come a long way from boycotting English tea in the 1770s, boycotts remain a powerful mechanism to enact change.



An ethical approach to the environment is not the only area in which doing right can boost an operation's bottom line.

Assoc Prof Kartick Gupta has researched the relationship between the treatment of staff and business performance, finding in many situations, those firms that treat their employees well do better as a result.

"Creating good conditions for employees will help attract good staff," Assoc Prof Gupta says. "In turn, they deliver better performance and ultimately make for a higher performing company."

However, while this seems straight forward enough, Assoc Prof Gupta notes there are many factors complicating the situation, and the 'happy worker' equation is not always as simple as it seems.

"It can depend a lot on the labour market and worker protection," he says.

"So, when there is strong protection of employees and their rights, simply improving employee welfare alone may not create incentives to increase productivity.

"Furthermore, even when labour increases productivity due to better treatment, there are situations where employees can capture all the benefits, which is necessarily a bad outcome, but it does mean there may be no direct boost to company performance."

LLUSTRA

KIMBERLY CLARK UNITED STATES

Greenpeace campaigned

against Kimberly Clark -

makers of global brands

Kleenex and Huggies - for

destroying old-growth forests

in the pursuit of profit. After

agreed to increase its use of

environmentally responsible

sources. Both organisations

heralded the agreement with a

five years, Kimberly-Clark

recycled materials and

clever video to mark the



Under the headline Save the Arctic!, Greenpeace mounted a campaign to get toymaker Lego to stop distributing its toys at Shell gas stations, claiming that Shell was polluting children's imaginations. Using a clever video that attracted over 7 million views Greenpeace won - a small victory, but a satisfying one given that other pressures eventually halted Shell's Artic drilling just a year later.

bit.ly/VDzRsW

bit.ly/2m6QY9m

reconciliation.

TAP SUSTAINARI

NESTLÉ* SWITZERLAND



In 2010, Greenpeace launched viral campaign against chocolate giant. Nestlé. imploring it to stop buying palm oil from companies that destroy rainforests. The ad featured the severed finger of an orangutan in lieu of a chocolate biscuit. Nestlé conceded, promising to use only 'Certified Sustainable Palm Oil' by 2015, but by 2018. was back in hot water for going back on their pledge.

bit.ly/1jDd9VC



Iconic British luxury fashion house, Burberry, finally announced that it that it would ioin Armani Versace Gucci Vivienne Westwood, Stella McCartney, and others in banning fur from all its collections after a decade-long boycott campaign from animal rights group PETA. Recognising that fur isn't fashionable, sustainable, or ethical, its new fur-free direction began in September 2018.

bit.ly/2luCNuJ

MATTEL[®] / APP USA / INDONESIA

Mattel was targeted for using products from Asia Pulp and Paper (APP) - a company notorious for destroving Indonesian rainforests. The break-up ultimately caused Barbie's official Facebook page to be closed to comments. After the campaign, Mattel promised to remove rainforest-sourced paper from their supply chain with Greenpeace claiming the move as a victory.

bit.ly/2kxXCF6

THE EVOLUTION OF SOCIAL ENTERPRISE

Former Premier of South Australia, the Hon Jay Weatherill is a newly appointed Industry Professor with the UniSA Business School.

IHł **FVOLUTION OF SOCIAL FNTFRPRISF**

Writer Jay Weatherill Photographer Jacie Davis

ecently, I noticed a full-page ad in the New York *Times* calling for members of the Business Roundtable to "get to work" in prioritising social responsibility over profit. A bold move by B Lab, the not-for-profit responsible for the ad and a leading entity behind business as a force for good; but also, a reality check for America's top CEOs to stop talking about change and start making it.

It's all part of a major global shift taking place within business: traditional organisations embracing the ethos of social enterprises.

There's a broader appreciation by the private sector to consider the impact of their business beyond shareholders. Deloitte identified this as the "rise of the social enterprise" in its 2018 Global Human Capital Trends report. Observing that organisations are no longer assessed only on traditional metrics, like financial performance, but increasingly on their relationships with employees, customers, communities, and society at large, they claim we're seeing a transformation from business enterprise to social enterprise.

Concurrently, pure social enterprises are growing in number. Depending on how the social enterprise sector is defined, it's one of the biggest employers. There's also a fast-growing social finance space that's

helping fund these enterprises.

Social finance ranges from community investing and microfinance, to investing in socially-responsible and sustainable businesses, social impact bonds, and social enterprise lending - from the private sector and from government.

> For example, the Canadian government's \$800 million social finance fund aims to support innovative solutions on a broad range of social challenges, as well as attract new private sector investment to the social finance sector.

People increasingly want to live, work, consume and invest in things that are important to them. It's no longer good enough that their investments are doing no harm. but rather, that their investments are actively helping to do good.

On the flip side, there are also real consequences to 'anti-social' behaviour. In 2014, a Thai fishing scandal implicated major supermarket chains Woolworths, Coles and Aldi in an atrocious child and forced labour operation, where their role in the supply chain led to public shame and legal penalties.

Without doubt, there's a growing awareness that environment, social and corporate governance (ESG), needs to be on the corporate agenda and incorporated into the decision-making frameworks of companies.

Companies that disregard ESG can jeopardise shareholder value through reputational fallout and brand damage, as well as regulatory action. The Royal Commission into banking is one example. Banks' conduct wasn't necessarily unlawful, but it was regarded as sufficiently unethical to warrant intervention.

Conversely, organisations that do embrace social innovation and social entrepreneurship are likely to enjoy better performance. According to a 2015 UK study, SMEs with a social purpose have a faster growth rate and return rate. Companies that manage social risk tend to be companies that manage risk more broadly, and they tend to be healthier for it.

One way that organisations can be more socially responsible is by structuring procurement to support social enterprises.

In the past, social enterprises' main customer was government. Now, social enterprises are becoming as much of a supplier to the private sector. For example, here in Australia companies like BHP are structuring their procurement so they can support businesses that are owned and controlled by Aboriginal Australians.

Social enterprises themselves can be highly profitable; it's in their interest to be, since the more successful they are, the more positive an impact they can have.

Business can be a force for good – and be profitable. Shifts in social expectations and consumer demands increasingly mean that all organisations, to some degree, will need to incorporate social entrepreneurship, both internally and through partnerships.

The bottom line alone is no longer enough - businesses must balance purpose and profit.

For more information, visit: unisabusinessschool.edu.au/magazine

SMALL FOOD PRODUCERS CREATING BIG SOCIAL BENEFITS

South Australia's healthy food production ecosystem gives UniSA researchers food for thought on marketing best practice to ensure regional communities continue to grow.

Writer Meredith Booth Photo courtesy of Martin Ritzmann

Barossa Valley Cheese Company founder Victoria McClurg is proud of her part of the tapestry of enterprise being woven in Australia's world-famous wine region. Since 2003, the cheese maker has opened a 'cheese cellar' in Angaston, employed 16 people and has increased the milk sourced from local Nietschke family dairy farm, its

sole supplier, from 300 litres to almost 10,000 litres a week. "We wanted to add to the tapestry of

offerings, so that our region continues to grow and thrive," the winemaker-turnedcheesemaker says.

"I believe we need that diversity."

McClurg hopes to grow her near \$2 million turnover business through the sale of her cheese range via independent grocers and gourmet stores around Australia, but is not interested in breaking into Australia's retail duopoly Coles and Woolworths.

"We want to grow a little bit, but we're not looking to be massive. The importance is that we're a profitable business, we keep people employed and give them a sense of value in the community," McClurg says.

"That, for me, is the stuff that makes me proud. We are feeding back into the community and we're a destination for people visiting the Barossa Valley."





Svetlana Bogomolova is Associate Professor and Senior Marketing Scientist at the Ehrenberg-Bass Institute for Marketing Science at the University of South Australia. A specialist in health marketing, her research has informed government policies in the United States, UK and Australia.



THE CHALLENGE Strong local food production brings enormous societal benefits for regional communities, yet Australia's current retail landscape favours large players, leaving local producers vulnerable.

THE OPPORTUNITY Exploring marketing and distribution strategies can help local retailers identify more sustainable pathways to retail, as well as options for product extension and more targeted communications. Together these can protect the long-term livelihoods of regional communities.

PATHWAY Rom Paddock To plate

hile McClurg's journey from paddock to plate and supermarket shelf has been successful, other small producers can stumble, which is why UniSA's Ehrenberg-Bass Institute

for Marketing Science is examining the issue. Associate Professor Svetlana Bogomolova leads a cross-disciplinary project investigating challenges and opportunities for local food producers in a supply chain.

"Strong local food production brings enormous societal benefits, such as supporting local employment and regional economies, environmental benefits associated with low food miles, and superior freshness, quality and nutritional value for food on consumer tables," Assoc Prof Bogomolova says.

"But despite these benefits, there are major challenges for local producers – predominantly, the nature of the Australian retail landscape."

Dominated by very large players, large suppliers get retailers' preferences. Plus, as consumers and retailers have learned to expect consistent supply throughout the year, it's harder for smaller players to supply to large retail chains.

Add to this seasonal unavailability and perishable nature of local food, and the uphill battle is evident.

"High production and labour costs result in higher prices for consumers, which becomes a challenge for local producers as they're priced out of the market," Assoc Prof Bogomolova says.

"But the good news is that our research shows that there are multiple opportunities for remedying this situation. "Local producers can add value to raw produce through further processing, such as making olive oil from olives, or apple puree from apples. This not only extends the shelf life of the product but reduces waste (from misshapen produce that is not visually 'retail quality'), as well as cutting storage and transport costs.

"Consequently, producers can charge a premium for what otherwise would have been a commodity-level price."

Understanding the various pathways to retail can help local retailers create a more sustainable supply network, which helps to protect the long-term livelihoods of regional communities.

"Our research shows that the pathway often starts with the farm-gate and honesty box; progresses to farmers markets; then moves to small, then larger independent retailers (such as Foodland or IGA); and finally, to state or national supermarkets.

Understanding the whole path and finding a 'sweet spot' for each business is critical.

"Investigating alternative 'paths to plate' can also be a win-win for local suppliers and operators. When local producers supply a local cafe, restaurant or winery, they gain the benefits of a reliable and ongoing contract. Similarly, local operators benefit from presenting fresh, local products to their customers, which not only enhances the local brand, but also that of the region – and this has ongoing positive effects for the sustainability of tourism and trade."



Raising consumer awareness of the benefits of buying local for their families, regions, state and country – is right at the heart of this project.

"Small business holds a crucial role in the South Australian economy – as consumers, we can all play our part in supporting them," Assoc Prof Bogomolova says.

"Small business comprises around 60 per cent of business in Australia, and employs around 4.8 million people. If we are to retain a healthy, equitable and productive economy, we cannot afford to overlook smaller players."

She says consumer awareness campaigns should be done at all levels – from governmentrun campaigns to the 'grass roots', and across all supply chain players.

"This is about increasing both mental and physical availability of local foods," she says.

"Mental availability' means the idea to 'buy local' is well synced with consumers' minds; and 'physical availability' of local products means that they are available everywhere, making purchasing in a store or restaurant easier. This is key to clever and successful marketing."



DID YOU KNOW...

Small business represents 60% of Australian businesses and employs 4.8 million people.

TO COURTESY OF PETE THORNT



BUYING LOCAL

Buying local campaigns such as I Choose SA and Eat Local in South Australia can be a powerful promotion for quality produce, supporting fair pay, lower environmental footprints and lifting social benefits to a community.

Fleurieu Milk Company general manager Nick Hutchinson, who contributed to the Ehrenberg-Bass Institute's study, says the Myponga dairy producer's revenues have climbed 48 per cent to \$13 million last financial year, thanks to strong demand from restaurant and cafe customers, as well as independent supermarkets.

The Myponga company employs 51 people and supports many more jobs in the community. It now exports its fresh milk and yoghurt daily to Singapore and supplies petrol station giant OTR, but chooses not to supply to the retail duopoly of Coles and Woolworths.

It's currently expanding its supplier base and is paying sustainable prices to new farmers who have had their prices squeezed by the major retailers in the well-documented milk price wars.

"Consumers are certainly aware of the negative media surrounding the major supermarkets and the dairy industry, yet for us, the issue has simply driven people to ask questions about our brand and the result has been actually positive for Fleurieu Milk," Hutchinson says.

Findings from the Ehrenberg-Bass Institute research were also included in the 2017 South Australian Parliamentary inquiry: From Paddock to Plate - a Fair Return for Producers. The inquiry sought to improve retail pathways for South Australia's small producers who contribute to the State's \$12 billion in sales from forestry, wine and food sales.

Among them were better advocacy for producers from government agencies and the small business commissioner; demonstrating the benefits of cooperatives to increase market power; awarding more and smaller grants to aspiring producers; removing legislative barriers; and strengthening the Grocery Code of Conduct.

Currently under review, the code is expected to change its good-faith provisions to include fair outcomes for suppliers, particularly in light of the price wars with major retailers, experienced by the dairy industry and other suppliers.

South Australian Small Business Commissioner John Chapman, has said that retail behemoth Coles had cast aside its corporate values of social responsibility and caring for the community, and used its market power to bully suppliers into paying to keep their items stocked on shelves.

Corporate values, used to "evoke a feel good factor" for customers, were ignored in order to cut costs, Chapman has said.

Not all small producers want to supply the big retailers. The State's strong independent retailers – Foodland, Foodworks, and Drakes – have about one third market share, making them a good target for smaller producers. But getting into them can still be a challenge. So, what can local producers do?

INDEPENDENT RETAILERS HAVE INFLUENCE

Foodland Marketing Manager Nicole Richards, who moved to the retailer 18 months ago after completing her UniSA Master's thesis on the local food supply chain with the Ehrenberg-Bass Institute, says while South Australia's local food industry is healthy, there are opportunities for small producers to grow.

"A common challenge for local producers is being able to maintain a consistent supply to supermarkets, especially with all the storage, logistics and costs that this entails," Richards says. "By amalgamating resources, through cooperatives, local

TIPS FOR LOCAL PRODUCERS:





ADD VALUE TO RAW PRODUCTS Processing primary foods can expand a product's shelf life, reduce costs for storage wastage and transportation. You can also charge more for your end-product.

EXPLORE OPPORTUNITIES ON A PATHWAY TO RETAIL Understanding the pathway from paddock to plate will help identify the 'sweet spot' for your business - the whole pathway is not for every business.

producers can achieve economies of scale, helping them to afford services like marketing to improve their business. Cooperatives offer realistic solutions for local business growth."

Richards says she's excited to be working for a company that cares about local producers and has *The Mighty South Aussies* as its positioning statement.

"Foodland is a big supporter of the *I Choose SA* campaign. We essentially own this space. It's something we're all passionate about and we put a lot of resources into supporting local products with advertising."

The retailer also supports local suppliers through its Foodland Brand range - where more than 50 per cent are sourced from South Australian suppliers, including honey from Kangaroo Island and olive oil from the Limestone Coast.

Typically, more supermarket-owned brands mean lower prices for consumers and greater retailer margins, which can impact Australian suppliers as their branded products are delisted and supermarkets seek out cheaper manufacturers overseas. Yet for Foodland, it's all about supporting 'home grown' products and ensuring local producers have a place in the retail environment.

"The economic and social benefits of supporting local ventures is incredibly important for the social fabric of regional areas, boosting regional employment and fostering important social interaction among communities," Richards says. "The 'door is always open' for local producers and any new player who seeks an opportunity to stock their goods. Our store managers often try positioning a local product in a different aisle, or test products, packaging and pricing with consumers, just to give the local producer a fair go.

"There's something about relying on others in your community for something as important as food, which fosters that interaction and brings people together. It's such an important social benefit."

For more information, visit: unisabusinessschool.edu.au/magazine



INVESTIGATE ALTERNATIVE SUPPLY OPTIONS Your 'path to plate' could benefit

from supplying local restaurants, providing you with a secure and reliable income and local businesses with fresh, local produce.



SMART MARKETING

Think creatively about distribution and communication strategies to ensure your product is in the mind and space of potential customers - they'll be more likely to think of you when they're ready to buy.

The emergence of social enterprise speaks to a broader evolution of capitalism and the desire to do better to support communities. In the arts, Carclew's Creative Consultants are leading this change, breathing new life into old ways of doing things.

Writer Chloe Byrne Photographer Brenton Edwards

n 1956, a teenage John Lennon was gifted his first guitar by his mother. At the time, he was living with his aunt, who disapproved of his early aspirations to find fame through music. The guitar was subsequently delivered to an alternate address and practised in secret to avoid the derision expressed by John's aunt, who famously quipped, "The guitar's all well and good, John, but you'll never make a living out of it".

While John Lennon went on to epitomise the cultural revolution of the 1960s as one of the lucky few to break

into the music scene, the stigma associated with pursuing a viable and profitable career in the traditionally 'unstable' landscape of creative industries has lingered.

For those with ambitions to pursue a career in the notoriously exclusive realms of music, visual art, creative writing and the like, the work is often sporadic and the wages unpredictable. As the pressures of rent, bills and childcare costs mount, the lure of stability can eventually relegate would-be Jackson Pollocks or F. Scott Fitzgeralds to practising their crafts as a hobby, or potentially, abandoning the field all together.





CARLEW



This was the worrying trend faced by Paul Mayers while working at Contact, a Manchester-based theatre and arts company, fostering the fledgling careers of young creatives through skills-based training and mentorship.

Now the Senior Manager of Social Enterprise at Carclew – South Australia's only multicultural organisation focused on merging commercial strategies with grassroots community impacts – and concurrently a UniSA Masters of Arts and Culture Management student, Mayers says the path to commercialising creative work has been challenging.

"The heart of Contact's mission was about exciting young people working in the creative industries," Mayers says. "But the problem was that this encouragement and involvement was not translating into actual careers.

"The company was struggling with the fact that young people were deciding not to pursue a future in the arts because they didn't have the support and skills to make it a full time career.

"Simultaneously, arts funding was cut across the board, so we needed to work out how to maintain our KPIs and essentially run at zero-cost."

The solution came in a social enterprise model – Creative Experts – created by Mayers and hinged on the mutual interests of providing real opportunities for young creatives while supporting the ever-present requirements of sustaining Contact as a business.

The Creative Experts program, which initially operated under philanthropic seed funding, trained an inaugural cohort of young people to deliver their creative services in both community and corporate settings.

The opportunities afforded by connecting young, unknown creatives to projects within large organisations and networks were exponential: businesses immediately recognised the value in engaging up-and-coming talent and innovative vision, and valuable relationships and experience were gained by young people struggling to get a foot in the door. "Businesses are waking up to the value that young people can provide to organisations and the world at large," Mayers says. "In a world where we want to attract the best talent, we need to ensure our workplaces appeal to young people. Who better to advise us how to achieve that than young people themselves?"

When Mayers decided to export the model to Australia, the Creative Experts program had become income generating and had seen 93 per cent of its participants secure full-time sustainable employment within the creative industries.

Now at Carclew, Mayers is responsible for the highly successful Creative Consultants program, a new version of his social enterprise initiative stemming from his work in the UK

"Carclew's Creative Consultants are talented young people aged 18-29 who present an ethical alternative for businesses wanting to support Adelaide's local creative community."

With backgrounds in film making, costume design, visual art and music, they offer fresh, innovative approaches and solutions for businesses and communities.

Commissioned for myriad projects, ranging from facilitating training and providing tailored consultations, to executing large-scale creative projects, the Creative Consultants also meet regularly to train and collaborate, to learn from industry professionals and one another, and to get support as they establish themselves as successful creative professionals.

The James and Diana Ramsey Foundation, which supports youth programs strengthening the arts sector, provided the philanthropic backing. Having witnessed the success of the social enterprise model in its conceptual iteration, Mayers was not surprised by the interest as applications for the first intake of Creative Consultants opened.

"Everyone told me that Adelaide was not going to embrace this idea – that Melbourne and Sydney were the artistically progressive cities and that Adelaide's less dense economy wouldn't support the program.

"I was told that young people in Adelaide wouldn't commit to the program, and that we would be lucky to get a handful of applicants. Yet, in our initial call-out for Creative Consultants, we had 65 applicants for 12 available positions."

The first cohort of Creative Consultants commenced in February 2019. But after just six months of working with organisations such as the City of Adelaide, Purple Orange and SACAT, it was clear that the demand for services would need a second cohort, leading to a mid-year wave of recruits. EDIT STATE LIBRARY OF SOUTH AUSTRALIA, "CARCLE W", 1897, PRG 631/2/246



"We all have a responsibility to support young people in what they want to be."



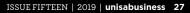


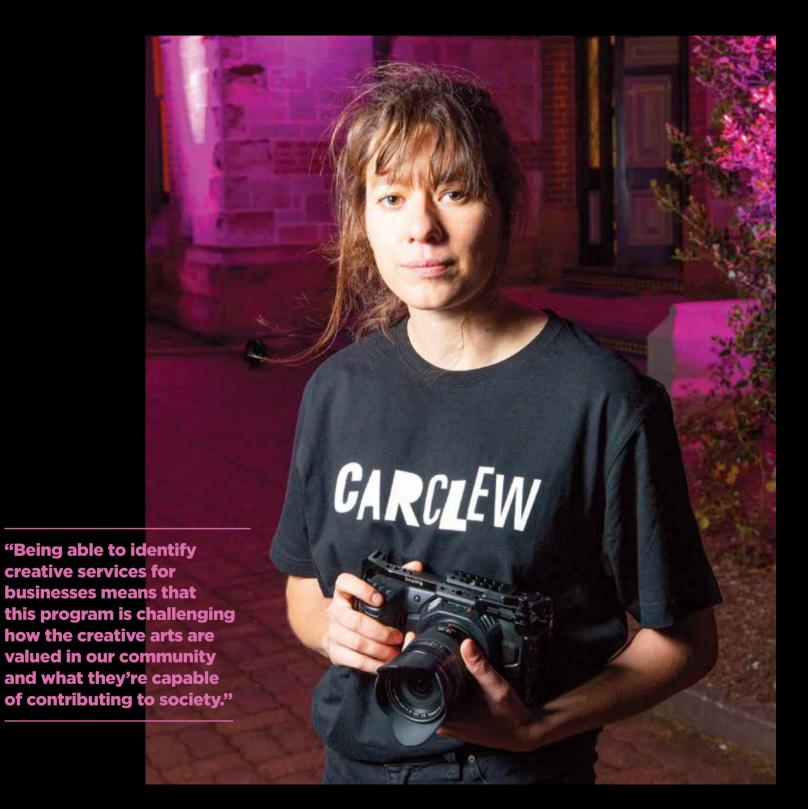
THE CHALLENGE

Despite the undeniable benefits of the arts, creative industries have often struggled to prove their worth. Starting out is also very difficult, with young artists finding it hard to maintain the arts as their primary career.

THE INNOVATION

A social enterprise model - Creative Consultants - is providing solutions for businesses and artists. For young creatives, the program helps them focus on a career in the arts while also gaining mentoring, training and support. For businesses, the program delivers innovative ideas and fresh perspectives from talented new artists who are working on business solutions.





For aspiring film-maker Eloise Holoubek, being involved with the Creative Consultants program has played an integral role in laying the foundation for what she hopes will be a successful and illustrious career.

After graduating from a Bachelor of Communications Media and Culture at the University of South Australia in 2017, Eloise was fortunate enough to land a camera attachment role through the South Australian Film Corporation, working on Upright, a series written by Chris Taylor and Tim Minchin.

"This experience was incredible, and it really cemented to me that this is the industry I want to work in. As someone just starting out in the industry, it can be difficult to make a name for yourself and to get your work noticed. I've been told before to have a Plan B to fall back on, but I know now, that this is where I really want to be."

"Being able to identify creative services for businesses means that this program is challenging how the creative arts are valued in our community and what they're capable of contributing to society."

Although only a few weeks into the program, Eloise has already worked on two film projects for Carclew - one documenting an 8-day writers' workshop in the Flinders Ranges, and another filming content for the South Australian Civil and Administrative Tribunal.

She has also recently established a production company with a focus on providing a platform to untold stories. Her latest work sheds a raw light on the life of young mothers.

Mayers says that encouraging emerging talent like Eloise to build a network in Adelaide serves several important purposes. "Adelaide has an incredibly vibrant and unique culture, and it

seems such a shame that creative talents feel they need to relocate interstate or even overseas to realise the full potential of their career.

"We hope that programs such as the Creative Consultants not only encourage creative young people to stay in their home town, but also, attract creatives from elsewhere to move here.



"It's also vital that we close those gaps in the market where Adelaide businesses may be seeking out these services through interstate consultancies," he says.

The value in merging Carclew's creative social enterprise aspects with a hub of artistic exploration was immediately evident to Dr Kristin Alford, Director of University of South Australia's Museum of Discovery (MOD.) who enlisted the Creative Consultants to facilitate a training workshop to build the skills of the museum's guides, aptly called MOD.erators. The sessions, run by Creative Consultants, focused on enhancing the MOD.erators' customer service and collaboration skills, to help them map their space through a creative lens as custodians of artistic exhibitions

"Carclew's values align perfectly with MOD., so I was really keen to explore opportunities for collaboration," Dr Alford says.

"MOD. is conscious about providing direction for young people and helping them build skills. The fact that Carclew's program provided training workshops from a fresh creative perspective, meant that the experience had a richness that I don't think a purely business perspective could have provided."

Long-term goals are still modest for Carclew as the early structure of Creative Consultants continues to solidify, with hopes of becoming financially self-sufficient over the next three years and remaining true to the ethos of providing a launch pad for creative minds.

Already, Carclew is performing strongly with its first-year results more than doubling their financial targets. Yet Mayers acknowledges that there is still a way to go.

"When young people hear that the creative career, they aspire to is not realistic, it's really down to a lack of understanding of what's actually possible," Mayers says.

"When I was young, I had a hard time trying to figure out how to get to where I wanted to be, and now that I'm here, I'm on a mission to be the adult that I needed when I was younger. "We all have a responsibility to support young people in what they want to be." •

For more information, visit: unisabusinessschool.edu.au/magazine or carclew com au

WHERE COMPASSION AND BUSINESS MEET

Writer Peter Sandeman Photographer Brenton Edwards

ime and time again, sceptics have said it's not possible: profit and compassion cannot coexist. But today, not only is it possible, but a real choice that delivers far more than just the bottom line. The more of us who are both compassionate and successful in business, the stronger the South Australian economy will be. Take a look at AnglicareSA. Each year, we turn over \$180 million while also employing nearly 2000 people alongside 500 volunteers. In doing so, we serve more than 62,000 South Australians through services that span emergency assistance, foster care for children, aged care, community housing, mental health, disability support and so much more.

But we're not alone. Human service not-for-profits in SA employ more than 45,000 people and 55,000 volunteers. Our combined turnover is close to \$3.8 billion and we contribute 9.4 per cent to our Gross State Product – more than manufacturing, agriculture or construction.

Over the next five years, the human services sector is forecast to grow by 14.9 per cent to exceed \$4.3 billion. South Australia must simultaneously advance market efficiency, to create the wealth to sustain our population and further our well-being, social and economic equality, which enables us to be truly inclusive.

Every day, I see the impact of market inequality on the poorest and most marginalised individuals and communities. Research shows that economic inequality is a major determinant of ill health and poor education, and therefore a major effect in retarding economic growth. In their ground-breaking book, *The Spirit Level*, authors Richard Wilkinson and Kate Pickett convincingly demonstrate that, for wealthy countries, income inequality is closely related to a range of health and social problems. The greater the income and wealth inequality, the poorer the health and social outcomes, resulting in lower and less sustainable economic development.

Health, education and social services organisations make a positive difference in this space, but we must change the way we see ourselves and the way we operate in the marketplace. We must become surplus-for-purpose businesses, driving profits back into our work and communities, not into the pockets of investors.

Today, through directions set by market-based funding such as Consumer Directed Care in community aged care and the National Disability Insurance Scheme, community sector agencies like AnglicareSA are transforming themselves into social businesses – albeit with varying degrees of enthusiasm and success – as the funding is now in the hands of our customers.

AnglicareSA is embracing this transformation with the belief that social enterprises can invigorate the South Australian economy.

Social enterprises have much to offer in a state where we are devoid of corporate head offices, where we have burgeoning youth and adult unemployment and underemployment, and where lagging economic development is compounded by increasing social and economic inequity.

Without the need to provide profits to investors, social business will create the jobs and economic activity to reduce inequality and its blight on the lives of so many people and the drag it creates on economic growth.

Social enterprise is accessible to community groups all over South Australia to generate standalone start-ups or to partner with businesses, to create productive enterprises to strengthen the social and economic fabric of South Australia. It is a movement we need to join, encourage and invest in.

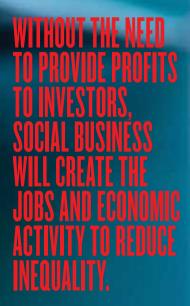
Increasingly innovative, research-led initiatives are vital to serve individuals and families in need. It is only through continuing to invest in evidence-based research that we can connect with government and community to drive social enterprise. In this vein, we have recently partnered with the University of South Australia to establish The Australian Alliance for Social Enterprise (TAASE).

Deliberately located within the UniSA Business School, TAASE seeks to join business and commerce students with the expertise of non-government organisations to tackle the economic and social challenges in our sector.

We can show governments, the business sector and community that economics and compassion are not mutually exclusive. That their marriage will enrich our state and best serve our community. Together, we will start to see the economic benefits of compassion.



CONNECTION 🧷



The Reverend Peter Sandeman is CEO of AnglicareSA and newly appointed Adjunct Industry Professor for the UniSA Business School.

For more information, visit: unisabusinessschool.edu.au/magazine

Writer Meredith Booth Photographer André F. van Rooyen

Smart water management combined with a focus on farmers' profits has succeeded in improving prospects for irrigators in Mozambique, Tanzania and Zimbabwe.

hen UniSA's Professor Henning Bjornlund first arrived at the Silalatshani irrigation scheme in southern Zimbabwe in 2013, he was confronted with contrast.

In one field an old woman was struggling to tend a maize crop overcome with weeds; too old to tackle the weeds, and too poor to afford fertilizer, she was ready to give up. In another field, a young farmer was organising a group of workers, growing garlic in what looked like a profitable enterprise.

Oddly enough, the scheme's Irrigation Management Committee had asked the young farmer to cease planting, simply because garlic was not listed on the scheme's 50-year-old cropping calendar of prescribed plantings.

Six years on, the garlic farmer has come to represent the remarkable improvement in the lives of farmers and their families in Mozambique, Tanzania and Zimbabwe thanks to UniSA research by international water policy and management expert Prof Bjornlund.

Switching focus from researching water solutions for the Murray Darling Basin to investigating viable water options in sub-Saharan Africa in 2013, he says the positive impact on lives in rural Africa has been deeply rewarding.

"Working in Africa is absolutely the highlight of my career." Prof Biornlund says. "Certainly, I look to the irrigators in Australia and see that I've contributed to various developments and policy changes, but until now I haven't been able to point to an individual family and say: 'have a look at these people – they now have tin roofs. Or, look at this girl - she just finished university' "Seeing how the irrigators have gained confidence, material wellbeing and capacity to educate their kids has been extraordinary."



Prof Bjornlund has been working on a series of irrigation projects to alleviate poverty, improve food security, and provide economic growth and development for people in Mozambique, Tanzania and Zimbabwe.

Funded through the Australian Centre for International Agricultural Research (ACIAR), in collaboration with CSIRO, ANU and undertaken in partnership with African researchers alongside small-holder irrigators and agencies, the projects have focused on improving farm productivity and profitability in tandem.

Until recently, irrigation in sub-Saharan Africa has been inadequate due to weak water governance, poor market integration, degradation and poor use of irrigated land.

Professor Henning Bjornlund is an international expert in water policy and management. He is co-director of the UniSA Yunus Social Business Centre* and on the board of the International Water Resources Association.



THE CHALLENGE

Decades-old cropping calendars, weak water governance and poor use of irrigated lands were hindering sustainable crops in sub-Saharan Africa, creating high levels of poverty and insufficient crops to maintain local communities.

THE SOLUTION

Soil moisture and nutrient monitoring tools and Agricultural Innovation Platforms (AIPs) have transformed irrigation schemes in Zimbabwe, Mozambique, and Tanzania, leading to massive changes in behaviour, significant water savings, and much improved returns and profitability.

An elderly farmer adeptly manoeuvres the siphons to irrigate her maize crop on Silalatshani irrigation scheme.

A major challenge was shifting old habits entrenched since the first Zimbabwean irrigation schemes were built in the late 1960s.

"At that time, countries like Zimbabwe and Mozambique were able to secure donors to invest in these schemes so that they could produce staple food and counteract their concerns about food security.

"But over time, climate and weather patterns changed, and so too did productive crops, trapping many farmers in farming unprofitable staples.

"As staple food became cheaper to buy than to grow, farmers couldn't productively maintain their crops, leaving them unwilling to maintain irrigation infrastructures until the structures simply deteriorated and collapsed.

"Today, the Director of the Irrigation Department in Harare no longer prescribes what farmers grow, so long as they make money and there is less conflict on the irrigation scheme. This is a direct outcome of research and education."

The first research project introduced on-farm soil moisture monitoring tools and Agricultural Innovation Platforms (AIPs) to five small-scale irrigation schemes in Mozambique, Tanzania and Zimbabwe.

UniSA researcher Karen Parry has been working on this project as part of her PhD. Recently returned from a three-month trip to Zimbabwe, she says the soil monitoring data is available to farmers.

POST RESEARCH...

UNTIL RECENTLY...









ZIMBABWE

Prof Henning Bjornlund and colleagues viewing irrigation on a newly cultivated field in Silalatshani

"This data lets farmers 'see' the soil moisture status at three different depths and they record this in a field book alongside details about inputs, crop volumes, prices received, rainfall and irrigation events," Parry says. "The AIP process helps farmers overcome barriers such as access to markets, realising profit from improved yields, and building social capital, through problem solving and training. As a result, the project has created large-scale changes in behaviour and significant water savings in the smallscale irrigation schemes.

Parry says this has led to more water being available for downstream users, which in turn, has reduced conflict on the irrigation schemes and contributed to more people ensuring the maintenance of the system.

"We've also seen reduced labour requirements for irrigation, more opportunities for off-farm activities and income diversification, improved crop yields, better food security and more capacity to pay for health, education and irrigation charges," she says.

"It's been incredible to see the resourcefulness and motivation of the farmers as they quickly adapt their practices."

This first irrigation project ran from 2013-2017; an expanded project is now halfway through a four-year period which finishes at the end of June 2021.

farmers report they are growing new crops.

farmers have changed their irrigation behaviours.

farmers report improved access to agricultural

The ethos of the monitoring tools is providing an experiential learning opportunity farmers learn on the job and the new knowledge spreads around the scheme.

Prof Bjornlund says the project has now been expanded across the three countries with farmers from the initial schemes helping to introduce the tools and set up AIPs in the new schemes.

"It's becoming really powerful," Prof Bjornlund says. "Farmers involved in a new scheme change their behaviours more quickly because there are other farmers showing them what to do."

Prof Bjornlund says while the use of the soil monitoring equipment has improved farm productivity - through for example, reduced water requirements and increased yields - it was important to introduce the tools and the AIP together to address poor market linkages and other challenges. In this way, farmers can achieve better returns and increased profitability from their crops.

"Until we start to think about irrigation schemes as complex socio-ecological systems, rather than concrete channels, diversion systems and pumps, we won't change anything," Prof Bjornlund says.

"Building this understanding is basically the underlying philosophy of the project."

Prof Bjornlund says more productive harvests mean more money for farmers, enabling them to access additional land, farm inputs such as fertilizer, hired labour and equipment, as well as having enough money to send their children to school. It also lets them grow higher value crops, or use the increased income to buy staple food instead of producing it.

"We are very much looking at changing mindsets and encouraging behavioural change. Ultimately, the goal is to get farmers, and the institutions that surround them, thinking about how they can shift from subsistence growing to considering that they're in business," Prof Bjornlund says.

Anastasia at the Kiwere

irrigation scheme in Tanzania

Anastasia was the first farmer to use the Chameleon

monitoring tool. She has since

sucessfully demonstrated the use of the Chameleon on

many occasions, including

agricultural shows.

"Farmers now maintain field books and compute gross margins at the end of each season. They're also starting to learn that other crops, like certain peas, beans and green maize have better gross margins.

"At our last meeting in Zimbabwe, farmers told us that the gross margin for garlic was up to 100 times more than grain maize. As soon as people can see that they can make money and save time, they adopt the new processes."

He says time saving has been a major driver for change.

"Labour is one of the most constraining factors in the African farm household because most families can't afford to pay for people to work, relying solely on their family labour."

The benefits of lifting farm profitability through the new irrigation management practices have allowed families to diversify their income with some women able to use one day a week to bake buns to sell at the market or to open a hairdressing salon.

"This diversification is critical, as it introduces a secondary income should something happen to their primary crop," Prof Bjornlund says.

Prof Bjornlund asked a Mozambique project partner why he was so engaged in a project that focused on farmer innovation and not water infrastructure. given that the partner's in-kind contribution to the project was much higher than the research project funds.

Farmers are also using technology to link to buyers. Mobile phone use is common (network permitting) and farmers use the WhatsApp platform to connect to buyers and transporters, facilitating multiple small farmers to fill large orders, and get higher prices for their produce in markets outside the scheme.

Prof Bjornlund says the use of CSIRO-developed soil monitoring tools used in the research project are now being made in a South African production facility.

"By addressing water use productivity and profitability you start a self-reinforcing cycle of development," Prof Bjornlund says. "I have seen middle-aged women stand out in the

field saying, 'we are now in business!', and that's because they're starting to see something that's profitable."

Prof Bjornlund asked a Mozambique project partner why he was so engaged in a project that focused on farmer innovation and not water infrastructure, given that the partner's in-kind contribution to the project was much higher than the research project funds.

"I can get untold millions to pour concrete, but I couldn't get \$50,000 to organise AIPs. Nobody wants to fund that kind of work," the project partner said.

"Yet this approach engenders mindset change and leads to locally-driven solutions for the complex challenges bedeviling small-scale irrigation.

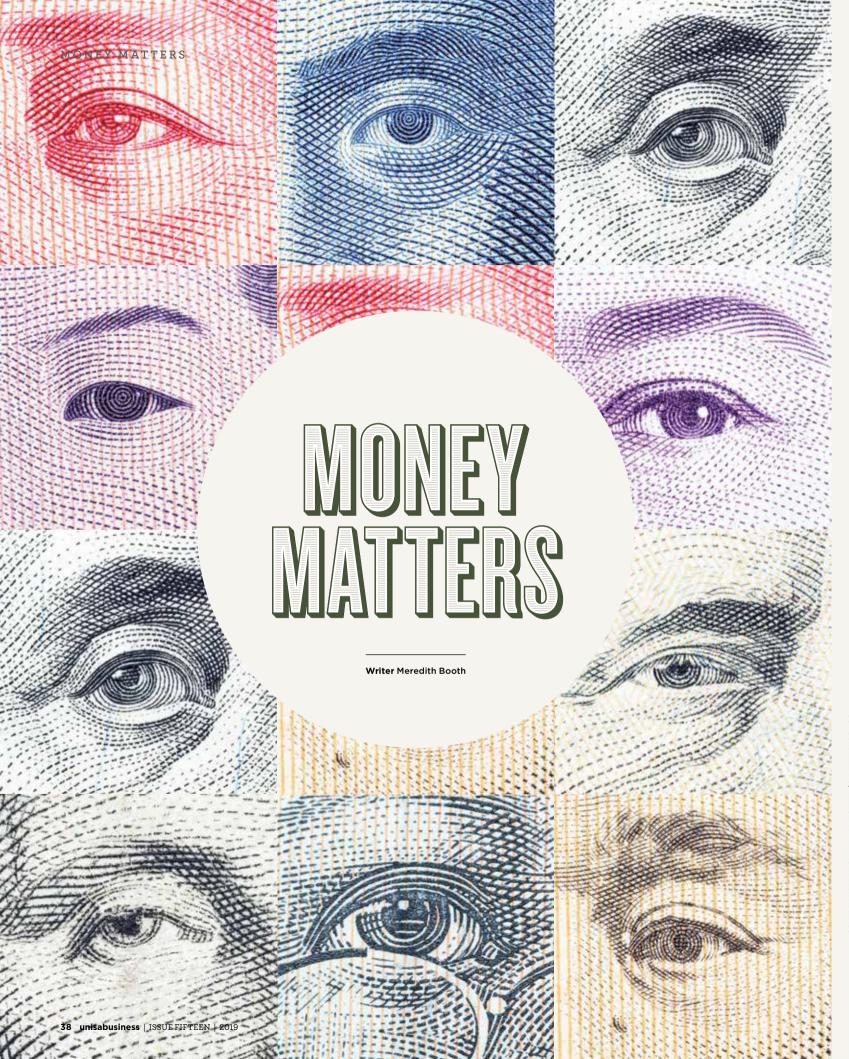
"And, we're changing people's lives for the better." •

* Established in agreement with Nobel Peace Prize winner Professor Muhammad Yunus in 2018, the UniSA Yunus Social Business Centre focuses on social enterprise, zero poverty, zero unemployment and zero carbon emissions.



MOZAMBIQUE

Checking the nitrate levels of a water sample extracted from the Wetting Front Detector monitoring device. The dark purple colour shows high levels of nitrate in the water sample



UNISA'S CENTRE FOR APPLIED FINANCE AND ECONOMICS REVEALS LINKS BETWEEN FINANCIAL INCLUSION AND **REDUCING POVERTY IN ASEAN AND** EAST ASIAN NATIONS.

> ost Australians would view access to money via a bank account, credit card or mobile phone as basic tools to allow their daily lives to function.

But for many people in Southeast Asia, access to financial services is prohibited by poverty, rural isolation, and distrust of banks, as well as the traditional handling of family finances by men.

International macroeconomics and finance expert UniSA Associate Professor Tony Cavoli, says regularly using a bank account or having access to mobile money, can be a significant factor in reducing poverty and gender inequality, particularly in developing countries.

Financial inclusion is all about ensuring every individual has access to appropriate and affordable financial services and products, regardless of their income or situation.

It's a known enabler to reduce poverty and boost prosperity, yet ironically, more than half the world's adult population still don't have access to basic financial services. Access to appropriate financial products and services lets people make and receive reliable payments, helps them access credit for investment; and, importantly, helps them to save. Assoc Prof Cavoli is leading a multiinstitutional project, funded by the Economic Research Institute for ASEAN and East Asia (ERIA), to influence policy makers to improve financial inclusion in 16 countries. ERIA, an 11-year-old think tank touted as the

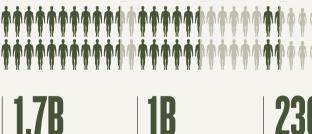
East Asian version of the Organisation for Economic Co-operation and Development (OECD), has a mission to deepen economic integration, narrow development gaps and bring sustainable development to the region.

GLOBALLY...

1.7 billion adults

do not have a

bank account



1B A billion adults who have an account still use cash to pay bills.



230M 230 million unbanked

adults continue to receive wages in cash **56**% 56% of all unbanked adults are women

Tony Cavoli is Associate Professor in Economics with the UniSA **Business School and** a researcher with UniSA's Centre for Applied Finance and Economics. His expertise spans international macroeconomics and finance, financial inclusion, development and economic integration, with a focus on Asian economie



THE ISSUE

Financial inclusion is a known enabler for reducing poverty and boosting prosperity, yet more than half the world's adult population still don't have access to basic financial services.

THE APPROACH

Access to appropriate financial products and services lets people make and receive reliable payments, helps them access credit and, importantly, helps them to save. By influencing policy makers and financial institutions, we can elicit change that ensures economic and social wellbeing for all.

ASEAN COUNTRIES FREE TRADE PARTNERS

Countries included in ERIA's remit are the 10 Association of Southeast Asian Nations (ASEAN) countries – Brunei Darussalam, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand, and Vietnam - plus its six free trade agreement partners, China, Japan, India, South Korea, Australia and New Zealand.

Assoc Prof Cavoli's preliminary report: Understanding the economic benefits of financial inclusion for ASEAN and East Asia, shows financial inclusion supports at least seven of the United Nations' 17 sustainable development goals by ending extreme poverty, reducing hunger, improving health, promoting gender equality, creating business innovation, reducing economic inequality and prompting economic growth.

AND GENDER EQUALITY.



In China, around 200 million rural adults remain outside the formal financial system

RICH V POOR







In high-income economies 94% of adults have an account compared to 63% in developing

MUCH OF WHAT'S WRITTEN ABOUT FINANCIAL INCLUSION IS HOW TO MEASURE IT, AND THE POSSIBLE DETERMINANTS – BUT, WHAT'S LESS EXPLORED IS THE EFFECT OF FINANCIAL INCLUSION AND ITS IMPACTS ON LIVING STANDARDS, HEALTH, EDUCATION, POVERTY

"That's what we've focused on in this study – the robust and positive relationship between financial inclusion and development outcomes such as educational attainment, life expectancy and poverty reduction."

WHAT'S THE **CURRENT SITUATION?**

More attention on financial inclusion has led to an increased demand for regulators to produce policies that support financial inclusion.

Around the world, rates of financial inclusion vary greatly due to different levels of access, usage, and quality. According to the World Bank, 51 per cent of countries have a national financial inclusion strategy in place or in development, with 71 nations having policies that relate to financial education or financial capability.

Financial technology (FinTech) is a major factor contributing to increased access of financial services via mobile payments, peer-to-peer borrowing, and lending.

"In the same way that the internet and mobile communications have paved the way for greater levels of access, FinTech should also lead to higher levels of financial inclusion," Assoc Prof Cavoli says.

"Our research shows that only 25 per cent of people use a mobile phone to access a bank account, only 22 per cent use the internet to pay bills, and the take-up for mobile money services (a technology that allows people to receive, store and spend money using a mobile phone) is only four per cent - which is still very low.

"And, while the global percentage of adults with a bank account has grown from 51 per to 69 per cent in the six years to 2017, there are still many people in Asia and Africa without bank accounts. Certainly, there's still a lot of room for improvement."

THE BENEFITS FROM FINANCIAL INCLUSION CAN BE WIDE RANGING:



Farmers who had their earnings deposited into savings accounts spent 13% more on farming equipment and increased their crop values by 15%.



After being provided with savings accounts, market vendors, primarily women, saved at a higher rate and invested 60%

more in their businesses

SO HOW DOES THIS **INFLUENCE POLICY?**

ERIA economist and contributor to the UniSA report Rashesh Shrestha, says globalisation has led many developing countries to higher levels of income, but it also has increased economic inequality, which has been rising in Southeast Asian countries in the past 15 years.

Based on the latest available estimates. economic inequality in Southeast Asia lies toward the middle of the world distribution, behind Latin America and sub-Saharan Africa, Shrestha says in a 2018 Jakarta Post opinion piece.

Based in Jakarta, Dr Shrestha says more can be done to inform policy makers on increasing financial inclusion in Indonesia.

"We want to provide policy makers with information about the sorts of benefits that lowering poverty and increasing savings can deliver," Dr Shrestha says.

"Through this report, we hope to provide banks with right the information to design and provide services and products that truly serve the needs of the poor."

Gaining traction in Indonesia was the basic TabunganKu savings bank accounts offered by several banks and aimed at college students to increase financial inclusion and encourage savings behaviour.

More than 12 million TabunganKu accounts were opened in the first four years of the program to April 2014, targeting about 140 million Indonesian adults who were 'unbanked' at the time.

Dr Shrestha says no-frills products like these savings accounts were delivered in conjunction with financial literacy education and protection.

"The government wants people to have a better understanding of products and be well-informed on how they can use them and maximise the benefits." he says.

Assoc Prof Cavoli says other government-led projects have also attempted to increase the number of bank account holders in the region.

In India, financial inclusion via access to bank accounts has been a joint focus for both the Reserve Bank of India and the Government of India. with initiatives resulting in almost 80 per cent of the population owning an account. On the surface, this seems successful, yet dig deeper and many of the accounts are dormant - only half have been used in the past 90 days.

"If a policy goal is to pay transfers such as social security and health insurance payments through to households via bank

accounts, it can be done more easily through these government driven initiatives," Assoc Prof Cavoli says.

"But the challenge remains to educate people about the benefits of such financial products, so they actually use them.

"An active bank account lowers the propensity to be in poverty by around four per cent. But, clearly, there is still work to be done in India."

Other countries, like Bangladesh are choosing not to rely on traditional delivery of banking services, instead exploring non-bank services such as mobile money and e-money.

According to the 2019 Global Digital Report, 94 per cent of Bangladeshis have a mobile subscription (157.2 million) while 55 per cent of the population (92 million) have internet access. This compares with 130 mobile subscriptions for every 100 people in Australia (many have more than one mobile account) and 87 per cent with internet connections.

"The take-up for Bangladesh (in mobile money accounts) is materially higher than for all other countries examined," Assoc Prof Cavoli says.

"We can also assume that some poorer countries perhaps have less trust in the

banking system and are consequently seeking solutions outside of existing traditional banking channels, possibly through informal financial services, or processing remittances from overseas."

In Cambodia, a 2015 study of 3150 adults showed that use of financial services is very likely to make a great contribution to poverty reduction.

"Our research shows that improving people's financial literacy – even basic financial knowledge – could have a positive effect on households and help to reduce household budget deficits," Assoc Prof Cavoli savs

In India and Bangladesh there are clear gender gaps in financial inclusion - thanks to the long-standing cultural traditions of men controlling household finances.

But improving financial literacy, particularly among women, can close the gap.

THERE IS EVIDENCE TO SUGGEST THAT HOUSEHOLD **INCOME INCREASES WITH THE USE OF FINANCIAL** SERVICES, ESPECIALLY WHERE THE HOUSEHOLD IS HEADED BY WOMEN WITH FINANCIAL LITERACY.

Among the guirks of different countries and their financial systems were some rural communities with higher-thanexpected levels of internet use suggesting that digital technologies may help communities leapfrog the more traditional ways of financial inclusion. The biggest barrier to financial inclusion, however, remains household income, Assoc Prof Cavoli says.

"Regardless of how financial inclusion manifests itself - through the promotion of financial technologies, or through policy and regulation – it's difficult to access the financial system if you're poor and don't have the funds to save, or to help you borrow."

Identifying these gaps provides opportunities for regulators and policymakers to develop tailored financial inclusion strategies that meet the specific needs of communities in need.





IN NEPAL...

Women-headed households spent 15% more on nutritious foods and 20% more on education after receiving free savings accounts.

IN INDIA...

India's gender gap has shrunk to 6 percentage points thanks to a strong government push to increase account ownership through biometric ID cards.

"The lowest levels of financial inclusion are predominantly seen in poorer groups, in those less educated, and in rural populations, which is often in line with the development status of the country," Assoc Prof Cavoli savs.

"As such, most countries in the region have national financial inclusion strategies either in place, or in development. Many also have policies attempting to increase levels of financial literacy and financial education as a way for households and firms to more effective access their respective financial systems."

He says that governments and policymakers understand this relationship.

"Policies that increase the extent of financial inclusion may contribute to more desirable development outcomes.

"By allowing greater and more efficient opportunities to save, borrow and spend - policymakers, regulators, financial and global institutions have the capacity to empower households and firms to pursue and achieve significant gains in economic and social wellbeing." •

For more information, visit: unisabusinessschool.edu.au/magazine

HIGH LIGHTS



BOSS RESULT FOR UNISA'S MBA

Two of Australia's leading business magazines have ranked UniSA's MBA programs among the best in the country and the world.

BOSS Magazine has named UniSA's MBA program in the top four in Australia, adding to our online MBA's #1 ranking in Australia, and #6 ranking globally, as judged by CEO Magazine earlier this year.

Director of UniSA's Executive Education, Peter Stevens says the rankings consolidate UniSA's position as the leader in South Australia for executive education and one of the world's highest guality MBA educators.

"We've worked hard to deliver what we know our students need - an international standard of quality; the kind of flexibility that meets the needs of today's high performers; close ties with business and industry to ensure the relevance and currency of our teaching; and the option for students to deepen and broaden their studies with international study tours and opportunities to connect with senior executives," Stevens says.

He says through a unique partnership with the Australian Institute of Company Directors, UniSA students can also complete the Company Directors Course as part of their study program.

"This is the first collaboration of its kind in Australia and means students are equipped with the principals and practices of good governance, an increasingly significant body of knowledge for modern executives and business leaders," Stevens says.

UniSA Pro Vice Chancellor Business and Law, Professor Marie Wilson says top flight executive education is in demand globally.

"While there are a lot of business educators in the market, professional leaders seek degree programs that have strong industry engagement and are backed by world-class research from the academic faculty," Prof Wilson says.

"UniSA has always been closely tied to industry with a highly developed industry mentorship program and exciting placement opportunities in leading companies both in Australia and in the Asia-Pacific region.

"Our research is ranked world class or above in the Excellence in Research Australia rankings and we continue to be one of the world's top young universities.

"We have sought and received quality measures that count, and we are committed to delivering a world class educational experience for all of our students whether they are studying online or on-campus."

unisa.edu.au/mba

VENTURE CATALYST SPACE

LEADING HYPERGROWTH SPACE STARTUPS

Five emerging global startups have been accepted into UniSA's Innovation & Collaboration Centre (ICC) second Venture Catalyst Space program.

Supported by the state government's Space Innovation Fund, the startups will participate in a six-month incubator program which aims to develop and grow the innovative ideas of selected space companies.

Five space startups were chosen to participate in the program with each receiving funding, access to training and workshops, one-onone mentorship, a modern co-working space and cuttingedge technical resources and tools.

They will work with global industry expert advisors, including ICC Entrepreneurs in Residence Kirk Drage (along with is company LeapSheep), Terry Gold, and former NASA astronaut and current Director of Space Technology and Policy of Nova Systems, Pam Melroy.

UniSA ICC Associate Director Jasmine Vreugdenburg says the program will help future space industry leaders grow.

"The program will deliver high calibre support to the five selected companies, focusing on enhancing their global competitiveness and rapidly accelerating exceptional ideas or projects on the world stage."

The companies taking part in the program are India's Astrogate Labs and Canada's Lux Aerobot, which are joined by Adelaide's FireFlight, Nano Spaces and Lookinglass.

WOMEN IN INNOVATION

2019 WINNOVATION WINNER: TECHNOLOGY



Kelly Carpenter, founder of Lookinglass, a startup supported by UniSA's Innovation & Collaboration Centre has won the Technology category of the 2019 Winnovation Awards.

The Winnovation Awards showcase and celebrate the successes of female innovators who are changing business in South Australia.

Carpenter's startup, Lookinglass, is a smart-mirror for the home that can detect the symptoms and progression of degenerative health conditions, such as Parkingson's and dementia, helping people to live independently for longer.

Using proprietary machine learning and computer vision techniques, the smart mirror can identify ill health in a family member or patient as they go about their normal daily routine.

CEO Kelly Carpenter says the technology will supplement and simplify current telehealth technologies, providing useful insights for occupational therapists working with patients in remote areas.

"The challenge for occupational therapists is in the ability to remotely assess patient movement using manual technology," Carpenter says. "Our solution removes the manual effort for diagnosis and reduces error caused by ineffective communication technologies.

"We want to help communities by removing the barrier to accessing expert healthcare."

Carpenter joined the Lookinglass team as CEO alongside Lookinglass' Chief Technology Officer, Simon Cullen. The pair met while working UniSA's startup incubator, the Innovation & Collaboration Centre (ICC) at the UniSA Business School.

Cullen says he created the technology to provide older Australians with an easy solution. "It's difficult for people in

remote locations to access telehealth solutions and diseases like Parkinson's and dementia make it especially difficult for users to be able to push a button or press a touch-pad," he says.

"Our mirror removes these barriers for people accessing expert healthcare."

The potential for this product has wide-reaching applications beyond the product's initial purpose – in fitness, health and wellness – but will be especially useful for people who are isolated, living without assistance or in remote and regional areas.

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SOCIAL ENTERPRISE TAX INITIATIVE

NEW TAX CLINIC TO HELP PEOPLE IN NEED



UniSA has opened a free, professional and confidential Tax Clinic to help individuals and small businesses struggling to navigate their tax requirements.

Targeting unrepresented small businesses, individuals, not-forprofit organisations and charities, the clinic will assist with tax returns, tax debts and educate clients around compliancy issues.

Funded by the Australian Treasury, the initiative is part of a Federal Government commitment announced by Prime Minister Scott Morrison in November 2018 to reduce the regulatory burden on businesses.

The UniSA Tax Clinic is one of 10 free tax clinics across Australia supported under the initiative, which has already helped more than 140 individuals and small businesses.

Pro Vice Chancellor (Business and Law), UniSA Business School, Professor Marie Wilson says the UniSA Tax Clinic will fill a recognised gap in the market.

"There's no doubt that tax time can be challenging , but for individuals, not-for-profits and small businesses that may not be able to afford proper advice and representation from a registered tax agent, it can be overwhelming," Prof Wilson says.

"The UniSA Tax Clinic aims to alleviate this need, by providing a range of free and accessible tax services, advocacy, and education which will not only improve customers' knowledge and understanding of the tax system, but also their interactions with the ATO.

"The clinic will operate in the same way as our highly successful Legal Advice Clinic, providing services for people who cannot afford to pay. Ultimately, this is about helping people who may otherwise fall through the cracks."

ATO's Second Commissioner, Law Design and Practice, Andrew Mills says the trial complements the ATO's existing range of help and support services for unrepresented taxpayers.

Clinic founder, Dr Rob Whait says the clinic also plays an important role in equipping students with the business skills and knowledge required for professional tax practice.

"This hands-on experience is crucial for students as they can gain opportunities in dealing with clients in a real-life setting and be job-ready by the time they have completed their studies," Dr Whait says.

Run by UniSA students under the supervision of qualified tax professionals, the UniSA Tax Clinic is on UniSA's City West campus and operates an outreach service from the Hackham West Community Centre.

unisa.edu.au/taxclinic

HIGHLIGHTS

INNOVATION & COLLABORATION CENTRE

NEW PATHWAYS FOR INNOVATIVE STARTUPS

A new regional Innovation & Collaboration Centre (ICC) has opened at UniSA's Whyalla campus, affording new opportunities for regional startups to reach their potential.

Underpinned by a government grant of \$500,000 through the Department of Industry and Skills' Entrepreneurs' Programme, the ICC Whyalla will create a dynamic pathway for innovative startups through educational programs, expert mentors and fast gigabit network speeds to set them on a path to success

UniSA Vice Chancellor Professor David Lloyd says the new ICC Whyalla highlights UniSA's long-term commitment to regional engagement and to building hubs of learning, innovation and enterprise beyond the CBD.

"Creativity and innovation know no geographic boundaries and by providing expert support for entrepreneurs in places like Whyalla we can make the most of the talent and ideas that exists across the whole State," Prof Lloyd says.

"We are delighted with the Federal Government's support and recognition of this initiative and look forward to seeing the longer-term results of regionally- based support for innovations." •

GREENING THE CAMPUS



Every Tuesday, the rooftops of UniSA's City West campus spring to life as students, staff, alumni and guests converge at the rooftop community garden to take in the atmosphere.

Providing a tranquil place for people to meet, the UniSA Community Garden provides opportunities for people to experience gardening, share a free Fairtrade coffee, tea, or hot chocolate, or simply to take a mindful moment to breathe and enjoy the fresh air.

With raised beds of basil, cherry tomatoes, spring onions and fresh herbs, the community gardens promote healthy and sustainable eating. They offer a local harvest swap for excess fruit and vegetables and a place to connect and engage with the broader University community.

The Community Garden is a campus greening initiative, established and maintained by the UniSA Business School's Student Engagement team since 2016. Tristana Sidoryn from the UniSA Business School says the events are a attended by 120 to 150 staff and students each week.

"The Community Gardens are a great place for people to come together to take a break, share ideas and relax," Sidoryn says. "A little bit of greenery, fresh air and conversation is a great way to refocus."

https://i.unisa.edu.au/students/business/life/community-garden

MARY KAY DOCTORAL DISSERTATION AWARD

UNISA PHD CORNERS THE AWARD MARKET



It was a month of wins for UniSA graduate and researcher Dr Martin Hirche, who took out a coveted Mary Kay doctoral dissertation award at the 2019 Academy of Marketing Science annual conference in Vancouver at the end of May and back home in Adelaide, won the UniSA 2019 Graham Arnold Prize for best dissertation in early June.

A doctoral candidate at UniSA's Ehrenberg-Bass Institute for Marketing Science. Dr Hirche's dissertation explores relationships between product distribution and brand growth.

The Academy of Marketing Science prize is awarded from an international field of doctoral students from any recognised university, college of higher learning, business school or management school, worldwide.

His thesis, An Empirical Analysis of Stock-Keeping Units Deviating from the Reibstein-Farris Distribution and Market Share Model: the Role of Product- and Distribution-Related Characteristics, analysed why some product sales grow with increased distribution and others may not.

"The dissertation helps to uncover some of the reasons why some brands' sales grow more with increased distribution than for others," Dr Hirche says, "specifically exploring the product characteristics and distribution tactics that marketers can modify to grow their brands more effectively.

"It is pretty exciting to receive this kind of international acknowledgement for my research and I hope that the knowledge can be applied by brands and brand marketers.

"The support from Mary Kay for research is fantastic. The company has been behind this PhD prize globally for 25 years and that is a great commitment to industry relevant research."

Mary Kay vice president of global sales education Beth Lopez says the dissertations were of the highest standard.

"We were so impressed by the dissertation presentations at this year's AMS annual conference. We look forward to providing mentorship and networking opportunities to our winners as they pursue their noble goal of continuous education." Dr Hirche also won the UniSA Graham Arnold Prize for best dissertation in Management, Corporate Social Responsibility, International Management or International Business.



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Take your unstoppable career further with UniSA's 5-Star MBA¹.

Ranked Australia's No.1 Online MBA and No.6 Online MBA in the World², our award-winning program will transform your career.

The exceptional experiences of our alumni also recently contributed to our position of the nation's No.4 MBA in the 2019 Australian Financial Review BOSS Magazine MBA Rankings.

With the option to study online, on campus or in blended mode, our MBA delivers a highly interactive learning experience with insights you can immediately apply to your career.

You will learn the very latest in management and leadership thinking from highly gualified mentors and professors, and develop a network of peers from around the world.

An MBA from Australia's University of Enterprise will equip you with the expertise you need to succeed.

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¹Graduate Management Association of Australia (GMAA). ²CEO Magazine 2019 Global MBA Rankings.



Australia's University of Enterprise

UNIVERSITY OF SOUTH AUSTRALIA BUSINESS SCHOOL

CONNECT

The University of South Australia Business School is ranked in the top one per cent worldwide for excellence in business, research and education*. Our thought-leaders create new knowledge and deliver responsive and enterprising outcomes with some of the world's largest organisations and brands, as well as small to medium enterprises and entrepreneurs, to drive economic growth and address issues of local and global importance. • UniSABusinessSchool.edu.au/connect



BOOST YOUR CAPABILITIES Executive Education.

From leadership development to lean management, advanced negotiation skills and unlocking value through the theory of constraints, our practical, evidence-based workshops enable you to immediately apply your learnings to boost your organisational capabilities. Our high impact, market-driven short courses and degree programs can be delivered on-site or online, and will address your specific and strategic learning needs.



GROW YOUR GLOBAL BRAND Ehrenberg-Bass Institute for Marketing

Science. Our team of marketing scientists is advancing knowledge into how marketing really works by supporting global brands, including Mars, Procter & Gamble, and Google, to develop evidence-based marketing for competitive advantage. Our Corporate Sponsorship Program offers exclusive access to a multi-million dollar research program to enable your key managers and executives to transform your organisation's capability to grow.



GROW YOUR BUSINESS Australian Centre for Business Growth.

Unlock your company's growth potential with our world-class business growth programs. Our Growth Experts have first-hand experience in growing a company, and will share vital knowledge about innovation, strategy and business growth. Our premier programs will provide you with the knowledge, skills and resources to improve performance, accelerate company growth and compete in a global marketplace.



TAP TOP TALENT Access to our latest, greatest talents.

Your people are your greatest asset. Win the talent war by hosting a business or law student for a short-term internship (15-45 days) or a 12-month placement scholarship, and gain fresh perspectives and project support. Our Business Career Mentor Program and Executive Partner Program also present opportunities to identify future employees while sharing your expertise and inspiring a student to reach their career potential. • unisa.edu.au/students/business/careers



START ME UP Innovation & Collaboration Centre.

Take your ideas from concept to growth and expansion by accessing a wide range of expertise in business growth, creative thinking, commercialisation and technology. The Innovation and Collaboration Centre is a strategic partnership between UniSA, the South Australian Government and DXC Technology supporting industry, businesses and students through technology-based innovation, incubation and business growth. • icc.unisa.edu.au



CHALLENGE YOUR THINKING Enterprising Research.

Leverage the expertise of our world-class researchers and discover solutions to your organisational or sector challenges. Recognised and respected by our industry partners for research that delivers new insights and practical solutions, we can tailor research for your immediate strategic and operational planning needs, or partner with you to enhance the longer-term capacity to innovate and create value for your organisation.



Unlock your company's growth

Join one of our world-class business growth programs.

If you're a CEO or Managing Director of a small or medium company, UniSA Business School's Australian Centre for Business Growth can deliver intensive programs to equip you and your executive team with the knowledge and skills to develop as leaders, accelerate company growth and compete in a global marketplace.

Led by international expert Professor Jana Matthews and her team of hand-picked Growth Experts, we will provide you with the opportunity to learn from experienced individuals who have started, grown and exited companies themselves.

Learn how to manage growth through diagnostics, expert presentations, facilitated group discussions, peer-to-peer learning and action planning.

unisa.edu.au/aucbg



Australia's University of Enterprise



A sea of graduation caps and gowns as UniSA Business School graduands prepare to cross the floor. In 2019, more than 1100 business, management, marketing and law students attended graduation ceremonies at UniSA's Pridham Hall.

For more information:

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