
The future of work and entrepreneurship for the underserved

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Abstract

Scholars and technocrats globally continue to be concerned about the widening income gap in the micro, meso and macro levels. As global wealth creation continues to grow exponentially at the apex, there is stagnation and poverty increase at the bottom levels. Racism and poverty plague economies globally resulting in underutilization of diverse talent especially for the underserved. Additionally, global underemployment is on the increase and skilled labor demands decreases with the advent of technology and automation. As these changes take place, there will be a decrease of income streams and lower yield of economic opportunity. This paper discusses how we can prepare diverse talent for a dynamic world with continuous automation by addressing the global wealth and income disparities. We also explore options for increasing and utilizing global diverse talent especially among the underserved. Further, we discuss the future of technology and entrepreneurial innovations for the underserved and how to enhance unity in community and capacity building. This study used exploratory design to collect data from a sample of students, faculty and entrepreneurs from the both developed and emerging markets; USA, Kenya, Uganda and Djibouti. An interview guide was used to collect data from entrepreneurs and faculty while focus group discussions and interviews were held with students from Medgar Evers and Kenyatta universities. The sample was purposively selected from these countries and institutions that were convenient and reachable to the researchers. The findings revealed that economic disparities accentuated the blurred lines of poverty and had great ramifications on individuals, communities and the environment. To increase the use of global talent, institutions of higher learning need to strengthen the weak partnerships with industry players and entrepreneurs globally. It is imperative for these institutions to synergize across countries and communities so that innovations lead to market-based solutions that become new revenue streams for wealth creation. Additionally, experiential learning is essential for entrepreneur students to ensure they get the "hard knocks" of business whilst leveraging technology such as block chain, AI, virtual reality and 3 D printing. We conclude by reiterating that collaborative ventures internationally, with entrepreneurs, academics and industry players will equip nascent entrepreneurs from underserved communities will gradually slow the rise of inequalities globally.

1.0 Introduction

Globally, there continues to be concern about the widening income gap and for good cause. The "World Inequality Report 2018" indicates globally that inequality has increased worldwide at different rates. The good news is that global wealth creation gains have been made; the not so good news is that the top 1% garner a significant share of the growth while the bottom 50% continues to be stagnant causing many in the bottom 50% to be subsisting on long term constant low levels of poverty (Oxfam, 2018).

December 2018 at an OAS & UN consultation, it was apparent that racism and poverty continue to plague worldwide economies causing massive under-utilization of diverse talent, as well as social unrest leading to a prediction of economic instability of consumer markets. In a world with

large inequality and inability to harness diverse talents, the majority poor increasingly have diminishing purchasing power. Earlier studies by classic economists have posited that, consumption is not static; rather, the ability of a consumer to maximize utility is in tandem with budget constraints (Abel A, 1990, Smith A, 1759). Additionally, some forward-thinking innovators have noted that consumption of global goods and services is dependent on consumer income streams.

According to the life-cycle hypothesis on consumption proposed by Modigliani and Brumberg (1954), it is evident that any change in current income influences current consumption. This implies that as the masses revenue streams opportunities continue to shrink, there will be less disposable income to purchase goods and services. The disruptive changes for labor demand in the new digital economy will result in a non-working labor force. In more recent times, Tech entrepreneurs in Silicon Valley are funding social experiments that assess the possibility of subsidies to the growing non-working labor force – it almost appears as an oxymoron “non-working labor”.

As low-level labor functions are substituted for higher level artificial intelligence and other aligned technologies, the ensuing issue becomes the rate of learning of the displaced labor market and its ability to transition to alternative industry needs. Many are preparing for massive global underemployment as we are beginning to see the decrease in demand for undergraduates, graduate and other skilled talent seeking employment opportunities. We are facing an ever-increasing demand for academic credentials at increasing costs with the possibility of lower real yield of economic opportunity (RolleJ.D, Billy I., Kisato J., Acevedo R. & Zarbabal K. ,2017; Reynolds, P. D. ,2012). So how do we prepare diverse talent for a dynamic and possibly uncaring world of continuous automation and changing needs of the market place?

There are many authors, including we who posit that focus on entrepreneurship in underserved economies will yield rates of higher creativity, innovation, employment and economic growth (RolleJ.D, Billy I., Kisato J., Acevedo R.,2016; World Bank. (2015b). Most studies on economic growth propose that the relationship between human capital accumulation and economic growth can be explained by two approaches: accounting framework and endogenous model (www.omicsonline.org).

The growth accounting framework argues that education and perhaps entrepreneurial education supports economic growth by increasing the mass of human capital and improving their productivity. The endogenous growth model on the other hand contends that the human capital that leverages scientific knowledge or innovations results in creation of innovative ideas and enterprises. Evidently, we cannot transition to the transformation for the undeserved that is needed without disrupting the educational ecosystem which builds and support diverse entrepreneurs.

1.1 Purpose of the Research

This paper will address the question of the future of work and entrepreneurship for the underserved in the following sections:

- Global wealth and income disparities
- Exploring options for increasing the utilization of global diverse talent
- Hope for the future of technology and entrepreneurial innovations for the underserved
- Unity in community and capacity building
- Conclusions

2.0 Literature Review

The literature reviewed explored the areas of global wealth and income disparities whilst proposing options to increase the utilization of global diverse talents in underserved communities. We further reviewed literature on how we can leverage technology, unity and capacity building to enhance entrepreneurial innovations for the undeserved.

Global Wealth and Income Disparities

Wealth and income disparities continue to widen globally as validated by the **World Inequality Report 2018**. The most interesting findings as it relates to the future of work for the under-served follows:

The top 1% earners gain in increase in wealth were twice as much as the bottom 50%

Moderate income gains made by bottom 50%

Middle class gains were *squeezed* by increases of the top 1% (Contains all of the poorest 90% income groups in the EU and the United States)

Much of the growth in inequalities is due to global increases in access of private capital and the decline of access and utilization of public capital

Rises in wealth inequalities are extreme in the US and Russia while they are moderate in the European Union.

There has been a significant transfer of wealth from public to private in rich countries limiting fiscal interventions to address income inequalities

Projections to 2050 using the US trends will grow income inequalities under the EU trends income inequalities can be reduced thereby eradicating some of the existing global poverty

The following help to describe the diversity and challenge of worldwide wealth inequities

Top 10% National Income Share Across the World

Europe	37%
China	41%
Russia	46%
US Canada	47%
Sub-Sahara Africa	54%
Brazil	55%
India	55%
Middle East	61%

Source: World Inequality Report 2018

The data demonstrates the variability in income share across the world. The situation is further aggravated by the shrinking number of employment opportunities especially in Africa where the youth bulge is growing steadily. As scholars, understanding these dynamics and postulating new models of economic growth has become salient. It has been proposed that countries and regions which explore innovative ways to use their diverse talent will increase economic growth and bridge income disparities. By interrogating these options, especially for the undeserved, we will, perhaps reduce both micro and macro income disparities globally.

Exploring Options for increasing the use of Global Diverse Talent

When the statistics are reviewed, it is truly disturbing to see the significant rises of wealth gains by the global Top 1% and the stagnation of the bottom 50%. While the World Inequality report acknowledges that the income gap fuels global poverty levels, it falls short with substantive recommendations and proposals for change (World Inequality Report 2018).

The report cites progressive taxation strategies, education reforms, and public investment – all tried before – all have continued to fail the poor and under-served. As the report notes, there is significantly less public capital accessible and available to invest and private capital continues to be diverted to the private – not social good (World Inequality Report 2018). The report alludes to but not discuss the growing plight of the educated poor; those youth who are first- and second-generation graduates with limited employment options experiencing lower standards of living than their middle-class parents.

What the report also failed to explore was that the creation of increased wealth is generated by a series of innovations, disruptions and transformations of multiple industries yielding massive

worldwide changes in technology, productivity and consumption. There were several industries that declined and new industries evolved. With dynamic evolving global change, many individual and corporate innovators capitalized on the new wealth creation, which is expected, the challenge is that so few received so much and so many received so little. What is further disturbing is that if we continue in the US and other emerging economies, the prediction from the report is that it will get worse. (World Inequality Report 2018).

The report also failed to factor in labor market dysfunctions such as discrimination which limit employment accessibility to those in the protected classes (race, gender, age, disability, veterans). So even if employment levels were to increase, significant portions of the population would continue to be under-served. What is also perplexing for many graduates (in and out of the protected classes) is the requirements for these new and dynamic industries are demanding a diverse set of skills, many of which are not acquired through the formal educational process (World Bank, 2015b, World Bank, 2015a & Reynolds, 2012). A common industry critique of the current education system is that time in grade is not a direct measure of learning, capability or performance.

In the January 2018 Article the "Future of Work and Global Talent: What About the Poor" there are several approaches and recommendations:

When empowering our youth with the talents and competencies of the future, we need a multi-stakeholder and collaborative approach to ensure that we create systematic changes that are inclusive and universal: 1) Educating the poor and the marginalized has to be a global priority and should be integrated into every discussion and policy decision when designing the future of our education. 2) The reforms and new approaches need to be innovative and should integrate digital and technology enabled interventions so those populations who currently lag could leapfrog into the realities of tomorrow. 3) Encourage, engage, and facilitate the business community, start-ups, non-profits, and social enterprises to transform these sections. The governments and policy makers have failed to deliver or meet the expectations in the past, so there's no reason to believe that the governments by themselves would be able solve this issue in the future.

These recommendations paint a vivid picture of the magnitude of the talent workplace mismatch for this dispensation. As far as reforms are concerned, it has been a pain staking process that has suffered continual red tape and interference and skepticism from existing academic systems (RolleJ.D, Billy I., Kisato J., Acevedo R. (2016).

Contrary to the doom and gloom however, scholars have studied the triple helix model to synergize academia, industry and government. Although this is a good initiative, only pockets of successful models have been adopted across universities. More needs to be done across tertiary and vocational learning institutions to encourage, engage and facilitate players in business and social enterprise to transform entrepreneurial education. The fundamental question to ask therefore is, can technology create suitable platforms to reinforce the triple helix bond?

Hope for the Future of Technology and Entrepreneurial Innovations for the Underserved

There is hope for an economy of diversity and inclusion of a broad base of talent using technology such as artificial intelligence, AWS, 3D printing, Virtual Reality, and later, Augmented Reality. Instead of cloning homogenous labor forces to support the demands of mass production, more diverse, creative and agile entrepreneurial teams or persons will cost effectively produce for niche markets -- even as small as units of one (Reynolds, 201; Hemant Taneja, 2018; Rolle et al., 2017,).

The recent book *Human + Machine: Reimagining Work in the Age of AI*

contribution to the growing body of literature is what is referred to as the "missing middle" -- that intersection where both man and machine will collaborate, coordinate, and co-exist as one in the workplace. The challenge is willing the labor force, both current, and future, learn the new "fusion" skills necessary to work in the new workplace fast enough to meet industry demands?

In a rapidly changing economy offering a shrinking pool of middle-income jobs, academia must focus on innovative entrepreneurship for the underserved as a pathway out of poverty (<https://nycfuture.org/pdf/>). Today, smart economic development aims to support entrepreneurship and stimulate the kind of job growth that young firms bring to a healthy regional economy. In the US for instance, nearly all net job creation comes from innovative firms less than five years old, thus making entrepreneurship a regional growth priority (<http://economyleague.org>). This startup density is summarized in the figure 1 (Kaufmann, 2015)

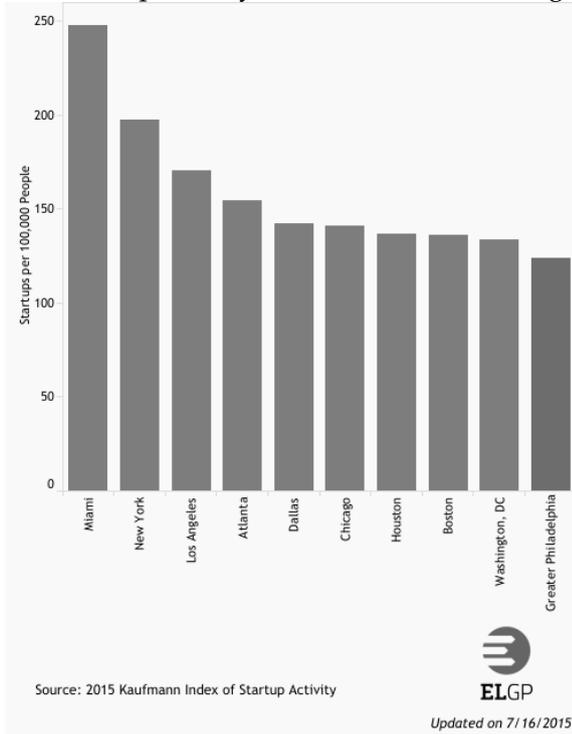


Figure 1: Startup Density by Metropolitan Area (2014)

Across the emerging markets, most African countries are experiencing the “youth bulge” and have since began adopting a different model for their economic growth and development to eradicate extreme poverty and foster employment creation. This strategy focuses more on entrepreneurship that aims at reaping from the youth dividend, who are innovative, energetic and ambitious (Africa Economic Outlook, 2017). The challenge however has been that in most developing nations economic growth is not ‘innovation-driven’ in spite of production taking place within the technological frontier, thus resulting in many replicative entrepreneurs.

What makes Hemant Taneja’s concept in his new book, *Unscaled: How AI and a New Generation of Upstarts Are Creating the Economy of the Future*; exciting, is that it holds possibilities for the under-served who have limited access to private capital in the face of declining accessibility of public capital. Taneja’s vision of the new world has good and bad news. In an interview he tells of a future where technology will increase the life span of truck drivers, but they may have no jobs because technology will have developed self-driving vehicles. Later Taneja cites multiple Silicon Valley experiments with universal income because the demand for labor globally is expected to significantly decline. While income can be shifted, such that displaced labor is compensated financially, no one yet knows the impact of a lifetime of not working on an individual or society’s sense of purpose.

How will the new workforce be educated to meet the demands of this new AI world? Taneja posits that education too will become un-scaled. On-demand learning will be supported through a

fusion of education and training to meet the unique needs of individuals. In democratizing education to serve the underserved in Africa, reports have shown that countries such as Kenya, South Africa, and Uganda are hotspots of education innovations, hosting approximately 60 percent of the innovations from the region. (Winthrop, R., & McGivney, E., 2015).

In the US, the Khan Academy was used as an example as well as other experiential experiments. AI will support education becoming optimized for the individual.

It is the difference between making all our kids conform to a mass market education system and having an education system that conforms to your individual kid. the coursework becomes individualized conforming to each student's learning style and pace

The sweet spot of the book, and our personal favorite, is the last chapter, "The Individual Living your life as a Personal Enterprise." Here Taneja gets personal; he shares with the reader the range of alternative futures for his three children. While his oldest may still seek a formal college education, his youngest may not. Several workplace institutions are already giving preference to performance-based credential skills over the traditional, and costly, college degrees.

The way we think about our education will change because the way we think about our work will change.... The trend toward unscaling and unbundling work is only going to speed up.... As an individual in the emerging unscalled economy, your best bet is not to fight the oncoming forces but to take advantage of them.

Technology and innovative entrepreneurship is one determinant of economic factor that has galvanized empirical attention among entrepreneurial educators. Given the scope and scale of the entrepreneurial educational challenges faced by both developed and emerging economies, we opine that deployment of technology will provide meaningful support to global leapfrogging efforts in entrepreneurial experiential training (Rolle et al, 2016; Gatewood & Sylvain, 2009). Inclusion of advanced big data, virtual reality, augmented reality and AI are bound to catalyze entrepreneurial experiential learning globally and trigger market-based solution businesses from our students.

Although many underserved economies can leapfrog to prosperity through digital revolution, the reach and penetration of experiential innovative entrepreneurship is quite absent among the underserved. So, we ask, has academia leveraged the technological tools that will create these kinds of learning environments especially in the underserved communities? Are these academic institutions adopting such technologies fast enough to be in tandem with the exponential growth in technological advancements and create agile innovative entrepreneurs?

The Inter American Commission on Human Rights (OIA) and the United Nations Office of the High Commission on Human Rights met in December 2018. The Meeting title was "Enhancing Cooperation Between United Nations and Regional Mechanism for the Protection of Human Rights - On the Consultation of Regional Human Rights Mechanisms in the Americas and UN Human Rights Mechanisms on Combating Racism, Racial Discrimination, Xenophobia and other related Intolerance. At the end of a full day of reporting by the delegates of poverty, joblessness, crime, and a full array of human rights violations by rich and poor countries there was little hope for change in any "business as usual" solutions. Those in power, who control capital and other factors of production, continue to increase their share of white and "black" market gains. While there was some progress reported, it was over shadowed by the reality that far too many are being left behind in this new technology driven global world.

In our assessment, the major outcome from the meeting was a general realization that the strategies of the past had not yielded significant results for the poor - everywhere. There has been progress - but not enough for the growing populations that are being born into an unjust economic system that they did not create.

The end of the consultation included promises to bring transformative change to the poor by leveraging diverse organizations from the bottom up as the top down approaches have failed. The end of day yield commitments to send more recommendations for unity to the Organization of American States and the United Nations as they both celebrate decades of global humanitarian service – yet there is so much more to be done.

In the IACHR (OAS) Poverty and Human Rights Report in 2017 they make 17 Related Recommendations addressing the following issues:

Equality & Non-Discrimination

Progressive realization and non-regression

Access to Justice

Accountability

Human Rights Approach

Democratic Participants

Right to Information and Freedom of expression

Women

Children & Adolescents

Indigenous Peoples

Afro-descendants

Migrants

Persons Deprived of Liberty

Persons with disabilities

LGBTI Groups

Older Persons

Every start-up firms globally faces that challenges of finding experienced talent especially from underserved communities. Many reports have shown that the limited pool of skilled talent is tied to the education system in most African countries. The education systems focus on preparing the workforce for employment in corporates, thus leading to dearth of experiential entrepreneurship training (Galindoa & Mendez, 2014; Rolle et al; 2016). Additionally, there is slow adaption of novel and emerging technologies that enhance productivity and growth in many underserved communities. We propose that some incentive or financing for experiential learning for the underserved will increase capacity building opportunities.

3.0 Design/methodology

The researchers used an exploratory design to find out what variables influenced the future of work and entrepreneurship for the underserved. Faculty, entrepreneurs and university students were purposively selected for Kenya, Uganda and Djibouti for the emerging markets and the USA for the developed economy. This approach was used to gain a general understanding of various issues across these regions. Faculty and entrepreneur interviewees received an advance copy of the interview protocol which describes the purpose of the study.

The researchers refined the interview content and protocol through pilot testing on a few respondents and the participants helped the researchers address the objectives and validate that the questioning methods were reliable (Kothari, 2017). We used purposive sampling to select faculty, students and entrepreneurs that were within the reach of the researchers. The university students were randomly selected from various disciplines to participate in the focus group discussions at Kenyatta and Medgar Ever universities.

The primary interviewers led 10 participants each and the 5 focus group sessions through all of the questions in their respective countries. Telephone interviews were held for entrepreneurs due to constraints in their availability. The interviews were recorded on a computer. Interviews ranged from 30 to 45 minutes, with an average length of 37.5 minutes and the interviews were transcribed and checked for accuracy.

One researcher converted the transcripts to main thematic areas and another researcher checked the accuracy and completeness of the conversion to ensure inter-reliability. The researchers sent the summaries to interviewees asking them to verify or correct the facts in the stories and to answer a few questions for clarification. In total 12 entrepreneurs and 12 faculty were interviewed from Kenya, Uganda and Djibouti. In the USA 5 faculty and 5 entrepreneurs were also interviewed. Only 2 of the interviewed faculty who could not be reached, to validate their summaries. Next, researchers created a report of entrepreneurship, technology skills and capacity building so as to report the general case findings. Data from the three groups of respondents was collated and triangulated with extant literature to examine the implications for university training and propose possible way forwards.

Results

This section discusses results/findings from the data collection.

4.1 Global Wealth and Income Disparities

The student, faculty and entrepreneurs were asked whether they felt that there is a global and income disparity across countries and regions in the world today. It was unanimously agreed that there were large disparities in countries, regions and communities both in Sub-Saharan Africa and the USA. The respondents felt that these disparities could be due to historical injustices across regions, political systems that have created a “beggar” society especially in some African countries. The variation in economic rates across the world was also cited as the reason the “third world” economies are still struggling. These disparities exclude lower income communities in gainfully creating wealth for themselves and their families resulting in a vicious cycle of poverty over many generations.

The effects of such economic disparities were highlighted as; ramifications from wealth disparities such as unemployment, accentuation the blurred lines of poverty or dropping out the middle and working class to a lower societal or economic stratum. As poverty levels increase, a vicious cycle of continued poverty is further perpetuated in certain communities and countries. In emerging markets such as Sub-Saharan Africa, the effects such as social unrest, stunted economic growth in such countries and women not participating in economic development since they are highly disadvantaged. Another effect of such economic disparities includes environmental degradation as poor communities in sub-Saharan Africa seek for firewood, have no systems of disposable sewage and waste management.

Exploring Options for Increasing the use of Global diverse talent

The researchers sought to find out the opinions of the respondents whether students’ talents adequately developed at universities in their respective countries and if discrimination is a deterrent in increasing global diverse talent.

Faculty in the USA and sub-Saharan Africa felt that these talents were not adequately developed due to weak partnerships with industry players. In fact, they argued that the education system did not adequately prepare students’ for the entrepreneurial ventures because it was mainly theoretical in most sub-Saharan universities. It was further noted that curriculum reforms in the university were not in tandem with the developments of the 21st century resulting in a mismatch between academics and industry needs. In the USA faculty posited that there was need to have experiential training or “school of hard knocks” for students to succeed in entrepreneurship.

The entrepreneurs also stated that there was a mismatch of talent development and entrepreneurial skills needed in the market place. Only proactive students were able to learn more and leverage social capital to grow their ideas. With regard to discrimination, the entrepreneurs felt that there was income discrimination access and access to strategic social networks thus leading to necessity-based entrepreneurship (micro-level hustles) that do not scale. Their counterparts from wealthier backgrounds were able to pursue technology-based innovative business solutions to many market-based problems because of their access to capital and social networks. This discrimination is

further aggravated in sub-Saharan Africa because minority students do not take advantage of experiential opportunities and internships due to lack of initiative or exposure on how to raise the required funds.

Students in the USA also felt that their talents were not adequately developed because the curriculum was not in tandem with technological changes in the market. An accounting student in the USA cited how block chain technology is not taught in their classes yet this is the trend in accounting. On the contrary, some students felt that the education system gave them the tools to relearn and position themselves in the global market. These students stated that it was a student's prerogative to be proactive and inquisitive in a field of study so as to develop his/her talents. Self-initiative was therefore an important ingredient to develop one's talent.

Hope for the Future of Technology and Entrepreneurial Innovations for the Underserved

The researchers sought to find out whether the respondents felt that technology can increase diversity and inclusion of broad-based student talents across different social backgrounds. It was unanimously agreed that technology is a vital enabler to bring students across the globe together to collaborate and create very novel innovations. Such synergies would include use of modern 3 D printing, block chain, AI technologies, Virtual realities (VR) etc., that are in developed country universities and not in many universities in the emerging markets. Additionally, diversity in entrepreneurial teams will create a place for minorities to participate in innovative entrepreneurship that solve problems in emerging economies.

Universities will therefore need to allow more collaborative ventures with local communities and international communities to gain access to broader market-based problems that their students are not aware of. In Sub-Saharan Africa, especially in Uganda and Djibouti, faculty reiterated the need to have an enabling ecosystem that enhances entrepreneurial growth. This kind of ecosystem was still at its infancy stage and the benefits had not been fully exploited by nascent entrepreneurs.

Unity in Community & Capacity Building

It was important to explore how unity in communities and capacity building in entrepreneurship can be enhanced especially for the underserved. The respondents felt that more training opportunities were necessary for such communities and universities need to engage in more outreach initiatives. In Uganda, Kenya and Djibouti for instance, entrepreneurial training for students in tertiary institutions, women groups and youth had been initiated by various academic and government agencies. Faculty members felt that the outreach was still at infancy stage and the impact was negligible

The respondents further proposed that these entrepreneurial programs can be enhanced through international partnerships across countries for nascent entrepreneurs to leverage advanced technological tools in developed countries. Collaborations that apply creativity to generate tech-based innovations and novel solutions would help to solve problems whilst creating new market-based solutions and revenue streams across different countries. Some examples of such initiatives are StartUpAfrica's Pitch Africa which is open to youth across Africa who get an opportunity to meet their counterparts in USA during the entrepreneurship competitions.

Practical Implications and Conclusions

We now have a reliable data source to consistently compare developed and developing countries disparities in income. The data in the past told us that the rich were getting richer, however the new data is able to track the pace and severity of the gaps within regions and between countries. The good news is that some countries are experiencing a slower rise in the inequities; the bad news for us in the US, and some emerging markets, is that it will get worse if there is no substantive change.

We continue to believe that strategies to increase the rate of entrepreneurship development within communities of the under-served will outpace other strategies for substantive economic

change. Such strategies will result in more experiential entrepreneurship curricula across universities and synergies to create market-based solutions globally. In tandem with this paradigm, Medgar Evers College, City University of New York signed an agreement with the Norway based 24SevenOffice company which is Europe's first 100% web-based ERP system, which is AI enabled, delivered on Cloud Computing technology, and SaaS (Software as a service) to deliver a sophisticated, integrated and complete Enterprise Resource Planning(ERP) system as for mid-sized businesses. The company has now over 30.000 companies as customers. 24SevenOffice has since the beginning had high ambitions and a goal of becoming one of the leading SaaS / cloud-based ERP systems for mid-size companies in the world.

As advanced technologies begin to shape a "brave new world" there will be a decreasing demand for low level labor functions and an increasing demand for higher level labor functions. Is the worldwide labor force capable to transition at the rate of low level to higher level labor substitution required by industry? Will those who are unable (or unwilling) to find lower level functions employment suffer a lifetime of poverty? If in fact the Top 1% of global earners determine there is no need for the bottom 50%, what are lifestyle scenarios that the poor will be forced to succumb to?

What if we take the UN OAS approach to develop partnerships in economic collaboration and capacity building? What if we allocate resources to build grassroots ecosystems to launch, leverage, and grow sustainable technology ventures in under-served communities? What if private capital strategies such as Opportunity Zones re-direct private capital into impact enterprises? What if the poor help develop their own ventures in their own communities with their own human capital? What if? It starts with us. It starts with our voices.

6.0 Limitations and Directions for Future Research

As the disparity between the rich and the poor escalates, entrepreneurship for the underserved is increasingly becoming more pertinent to scholars, entrepreneurs and students. We believe that this finding calls into question the stereotypical role of looking at entrepreneurship from one perspective or country, to more global outlook.

We might also wonder if concerns about education adequately serving the underserved communities, has been extensively addressed. Additionally, we question whether there are initiatives to leverage technology for nascent student entrepreneurs in both developed and emerging markets. Our findings suggest that as trainers of entrepreneurship, we should enhance experiential entrepreneurship and more importantly, initiate international collaborations across different communities and markets to develop market-based solutions. We encourage such collaborations between entrepreneurs and communities for the underserved to develop novel products and services. Our findings also suggest that social capital networks need to be enhanced especially for students from underserved communities and help students rethinking their perspective of entrepreneurial ventures.

Our initial interpretation of these results answers the main questions posed in this paper; what is the future of work and entrepreneurship for the underserved? These findings have substantial implications for research in entrepreneurship since classical models, have not critically looked at the underserved communities and their future in work and entrepreneurial pursuits.

Although this study was exploratory and the findings are based on a small sample size, we believe it opens up opportunities for further exploration in larger sample sizes across emerging and developed economies. Future research in entrepreneurship for the underserved would benefit from focusing more on strategies for collaborative student entrepreneurship across different economies in the attainment of market-based solutions. We should note, however, that more robust research tools and larger samples will give statistically accurate findings for policy.

Research on technology and innovative entrepreneurship in underserved communities can be undertaken to understand how student entrepreneurs can leapfrog development in underserved

communities. There are exciting new avenues such as using different sampling methodologies for pursuing these research questions that can lead to a greater understanding the future of work and entrepreneurship for the underserved globally (Beckmann N., Wood R. E & Minbashian A., 2010).

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