

Paradigm Shift in Business Education to a Sustainability Model

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Abstract

The one thing we can count on in today's world is change—and yet, we are still teaching the same business curriculum as it has been taught for many decades. Infinite economic growth, conspicuous consumption, and ignoring externalities for the sake of profits are still the foundational concepts taught in today's business programs. To paraphrase Jack Welch, the legendary ex-CEO of GE, the idea that the purpose of the corporation is to maximize shareholder value is “the dumbest idea in the world.” Alternatively, since over 90% of the shareholding in the US is institutional (indirect) in nature, the question arises, whose wealth is being maximized?

Or perhaps looking back at the formation of the field of economics when Political Economy wanted to become more than just a philosophy and formed a joint venture with mathematics to become the new field of economics. When Alfred Marshall first proposed the field and sought affirmation from his colleagues in physics and sent his work to them for approval. The field of physics resoundingly rejected the proposal that an economic system should be based on unlimited growth in what we know to be a finite field of action, i.e., the Earth. And yet, the pairing with mathematics enabled economics to transcend its philosophical roots and be perceived as a science, which is how it is predominantly taught in today's business curricula.

Business is presented today more as training than it is actual teaching with critical thinking at its core, and the philosophical foundation of economics is taught as science with a foundation of unending economic growth and infinite resources. As the physical world's limitations become ever more apparent in climate change and pollution taking an increasing toll on human well-being, we see the limitations of this ideology daily. According to a new study by the Proceedings of the National Academy of Science, Earth will [more than likely] cross the 2°C threshold by 2065—a scenario rife with risk. From agricultural monoculture to petrochemical enhanced techniques, the correlation to the decline of human welfare is all too apparent, especially for specific geographies and demographics, i.e., those on the lower socio-economic rungs. There are a plethora of ideologies now clamoring for attention in correcting the course of human events: from social impact investing, the sharing economy, the UN's Sustainable Development Goals, humanistic management, the circular economy, and more. Efforts are being made to change the paradigm towards a more equitable and human centered approach to economic activity.

Whether we revisit Ha-Joon Chang's “Kicking Away the Ladder”, Rebecca Henderson's, “Reimagining Capitalism In A World on Fire”, Anthony Annett's, “Cathonomics”, or travel back to 1972 and the Report from The Club of Rome, to name just a few, a clear picture emerges on the need to change perspectives.

This paper shall begin with a theoretical as well as statistical justification for changing the paradigm to describing many of the movements attempting to correct the course and end with a case study of implementing an academic academy rooted in socially just sustainable economic development in sub-Saharan Africa.

Keywords: Business Education, Sustainability, Sub-Saharan Africa, Social Progress Academic, Economic Development

1 Introduction

We especially need to figure out if there are feasible alternatives to our hidebound commitment to economic growth because it's becoming increas-

ingly clear that endless material growth is incompatible with the long-term viability of Earth's environment (Victor, 2008, p. 141).

Capitalism creates a culture of consumerism that encourages us to define ourselves by what we consume, rather than by who we are and what we contribute to society (Friedman, 2011, p. 59).

Consumerism prevents the sort of social cohesion needed as a counterweight to corporate power (Petrelman, 2005, p. xi).

It is better to die on our feet than live on our knees (Kimathi, 1957).

So, to begin, the sentiments brought forth in this paper are not specifically new. However, the call to change our educational and thereby belief and behavioral paradigms is specific. All of this begins with economic theory but wanders through governmental and regulatory action to inculcate false narratives and beliefs, which further propagate behavioral paradigms, especially through our educational systems.

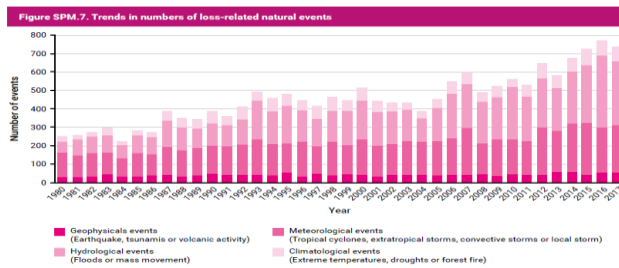
“The societal cost of using toxic PFAS (Per- and Polyfluorinated Substances) or “forever chemicals” across the global economy totals about \$17.5tn annually, a new analysis of the use of the dangerous compounds has found.

Meanwhile, the chemicals yield comparatively paltry profits for the world’s largest PFAS manufacturers – about \$4bn annually” (ChemSec PFAs Report, 2023 <https://chemsec.org/pfas/>).

So, there is an almost \$17 tn cost being borne by the global community, at large, for a meager \$4 bn in profits. This makes no business or economic sense and is certainly not in the interest of humanity as those costs are associated with a measurable and significant increase in toxins in the Earth’s atmosphere which directly and adversely affect human health and happiness.

According to the NHE Fact Sheet healthcare costs in the U.S. alone already exceed 18.7% of US GDP, or \$4.3 trillion in 2021, or \$12,914 per person (NHE Fact Sheet <https://www.cms.gov/research-statistics-data-and-systems/statistics-trends-and-reports/nationalhealthexpenddata/nhe-fact-sheet>) with some estimates exceeding 20% in 2023.

PFAs are merely one measure of the increase in costs. Climate-related costs also continue to surge (Munich Re 2017):



Problematically, none of these costs are actually being absorbed, i.e., no entity is legally or fiscally responsible for their existence and they continue to climb. Of course, this puts the current (and probably also future) debate about debt ceiling limits into a much more interesting perspective, as these costs/debts also continue to accumulate, and no one is accountable for them.

A quick foray into historical developments sheds some light on the cause of this dilemma. Several things contributed most heavily to our current state of affairs. First and foremost was the Political Economist Alfred Marshall, who defined economics as ‘the study of all the actions that people take in order to achieve economic welfare’. In his own words, "Man earns money to get material welfare." However, unlike many other Political Economists such as Bentham, Malthus, Locke, et al, Marshall dismissed the idea of an equilibrium between production using scarce resources and consumption, i.e., the fact that replacement/regeneration of resources is required at a sufficient fast pace to keep up with their use, at least over time and for an ever-growing population with an ever-increasing appetite for consumption. The ever-increasing appetite was funded via the Indus-

trial Revolution and the astronomical economic growth it incurred, literally, ‘lifting all boats’, at least at the time. Marshall was the first to foster the idea of an economic model in which growth did not have limits, not even in a finite world. Hence, modern economic theory was born.

This was given credence via, of course, the Industrial Revolution and its astronomical growth but also via the American Manifest Destiny and the new country and land that appeared boundless to the people of the day. However, the government also eventually played its part as well. In 1959, President Eisenhower’s chairman of the Council of Economic Advisers economist Raymond J. Saulnier testified to the Joint Economic Committee of Congress, that the object of everything that we are working at is to produce things for consumers. Since that time, we officially need to produce ever more in order to continue to grow consumption and thereby our economy.

Now having officially thrown off the shackles of physics and the natural world, economics was freed and new concepts such as planned and perceived obsolescence became planning tools and strategies, as can be readily observed via trade journals of the 1950s and production practices since. Statistical evaluation of consumer preferences and tolerances came to the forefront. Testing exactly how long a product had to last for the consumer to remain sufficiently satisfied and continue purchasing the same product/brand was of tantamount importance in increasing the flow of goods and thereby cashflow. Additionally, the promise of technology tops off these developments. Technology has come to be viewed as also not only never-ending but also able to solve any and all problems that may occur along the way. Klaus Schwab, Chairman of the World Economic Forum, says in his latest book, " The Fourth Industrial Revolution is characterized by a much more ubiquitous and mobile Internet, by smaller and more powerful sensors that have become cheaper, and by artificial intelligence and machine learning." But as we see, rare Earth minerals are only abundant in certain areas of the world. According to Politico ([Lara Seligman, 12/14/2022](https://www.politico.com/news/magazine/2022/12/14/rare-earth-mines-00071102) (<https://www.politico.com/news/magazine/2022/12/14/rare-earth-mines-00071102>) as well as many other sources, as of 2022, China controls over 68% of the world’s rare Earth minerals, the resources required for literally all forms of modern technology, especially and specifically the chips that are the heart of modern technology. So, not only are resources scarce/limited, these are geopolitically controlled, up to and including the water we drink and the food we eat. As foreign nations invest into domestic markets of other nations and control vital resources, individual national security issues come to the forefront in times of scarcity. Here we have the seeds germinating that will inevitably cause a breakdown of the globalized economy.

Of course, geopolitics as a topic would take this paper into uncontrolled length, but the authors would be remiss for not mentioning it here.

All of this has led to the teaching of economic theory that foundationally disregards the scarcity of resources as well as the geographic and geopolitical interests as these play no role other than technological innovation, substitution, and price, all of which drives supply and demand and without regard for the human condition in any given region of the world.

As a last set of points, the concept of capitalism and free markets must be addressed briefly. Capitalism, or any *ism* for that matter, has no ability to be good or bad, only people can lend them these characteristics. The theory of capitalism reduces humans to the roles of labor and consumption only. Thereby relegating humans also into the category of a mere resource to be used inasmuch as that resource allows itself to be used and/or abused. There is insufficient treatment of the human condition and the fact that economics is merely a tool created by humans in order to better their conditions in life. Assuming democratic values, an economy should have no ability to do anything that does not improve the conditions of the majority of the humans within its realm of influence. Looking back at the statistics presented at the beginning of this paper, this is clearly not the case. Additionally, capitalism was originally conceived as aggregating capital in order to invest capital which, in turn, is supposed to be improving the conditions of the people within its systemic reach. Today capitalism is being used to aggregate capital for individuals, who in turn then have greater leverage and control over previously democratic processes (e.g., lobbying

but also sheer economic and thereby political power of individuals over the political power of the overall population, as examples, Elon Musk, Mark Zuckerberg, Jeff Bezos, Warren Buffet, to name a few). There is little surprise that the list is predominantly Americans, as America has, through international institutions and concepts of free trade, propagated its currency and financial institutions globally, centering capital aggregation around that population). There is abundant literature on this subject, specifically dealing with the increasing wealth gap, lack of more equitable distribution of productivity gains, the effects of lobbying, the revolving door, and agency capture that can be considered general knowledge.

Lastly, the concept of free markets must be addressed. Once again, conceptually free markets are a fantastic philosophical exercise but fall apart with human interjection. If true free markets existed under the auspices of competition and the goal of aggrandizement of money and markets, then, much like we see in all of our sports competitions, one company would defeat all the others and reign over an industry. And much like our sports competitions, competition only continues to exist because we regulate it into existence. In sports we allow trading, new players enter the system and the competition begins anew every season. In markets, however, technology sometimes serves as a leveler of the playing field but monopolization is curtailed only by regulatory authorities. Regulators are put into place so that the biggest and most powerful, most innovative of companies don't take over their entire industry, as the natural state of a market, left to its own devices, will certainly result in a monopoly, if not regulated to not so develop.

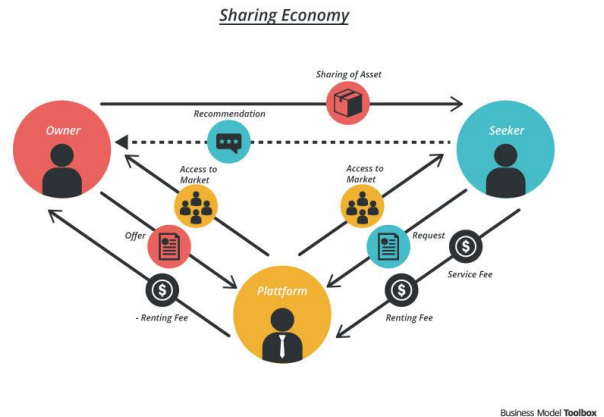
In short, our economic models are substantially and foundationally ill-conceived for reality and the rising human cost as well as systemic inefficiencies/inability to cope with the resulting costs and institutional developments incurred by our foundational concepts, requires a rethinking of our foundational concepts of economics (and probably also political system) and categorically across business disciplines. There is a litany of approaches that are attempting to address these issues. The following will look at some of these. From Corporate Social Responsibility to Sustainability, Circular Economics, The Human Development Index, Social Impact Investing, Social Business, Conscious Capitalism, Cathonomics, the Sharing Economy, and many more, the field is wrought with solutions. The authors will take a look at several of these and subsequently draw some conclusions as to how to proceed.

2 New Approaches

2.1 Sharing economy

The sharing economy has emerged as a transformative economic model where individuals and/or businesses engage in the sharing of resources (i.e., goods, services, or expertise) (Hamari et al., 2016) thanks to rapid technological advancements and widespread utilization of digital platforms that help to connect resource providers and consumers (Hamari et al., 2016). The advancement of the sharing economy is also due to the cultural shift with millennials and generation Z-ers, as "young people are more comfortable with assessing goods than owning them" according to Professor Christoph Lutz, an associate professor of communication and culture at the BI Norwegian Business School. This concept has gained attention for its potential to promote resource efficiency, foster collaboration, and provide new economic opportunities. The sharing economy encompasses a wide range of activities, including peer-to-peer sharing of physical assets (e.g., ridesharing, home-sharing), crowdfunding, co-working spaces, and skill-sharing platforms. By leveraging technology and connecting individuals directly, sharing economy platforms have the potential to reduce transaction costs, increase convenience, and provide access to goods and services that might otherwise go unused. Moreover, the sharing economy has been seen as a potential driver of social and environmental sustainability, as it can promote the efficient use of resources, reduce waste, and enable collaborative consumption. A critical aspect of the Sharing Economy is that it represents a more democratic or dispersed ownership of the means of production as opposed to the current centralized ownership (when measured on direct or indirect shareholding). In essence,

the Sharing Economy represents not only the potential for greater efficiencies but also a greater democratization (dispersion of ownership) of the economy. This, in turn, as it is an overt threat to established ownership (again direct and indirect shareholding), has the ability (if not acquired by existing institutional ownership) to cause great systemic disruption in terms of ownership and control.



2.2 Circular economy

The circular economy serves as a solution to pressing global challenges such as climate change, biodiversity loss, waste, and pollution by effectively decoupling economic activity from the consumption of finite resources (Ellen MacArthur Foundation, 2012). The circular economy promotes the idea of a closed-loop system, where materials and products are continuously circulated and regenerated through strategies such as recycling, remanufacturing, and repair. There are three essential elements to the circular economy, which include:

1. Eliminating waste and pollution
2. Circulating products and materials
3. Regenerating nature

In a circular economy, products are designed with durability, reparability, and recyclability in mind, allowing for easier disassembly and material recovery at the end of their life cycles. The aim is to decouple economic growth from resource consumption and environmental degradation by shifting towards renewable energy sources, reducing waste generation, and promoting more efficient use of resources (Geissdoerfer et al., 2017). This systemic model also has disruptive characteristics as it demands the transformation of our current means of production into one which respects the limited resources available in the long term. It does not, however, specifically address aspects of climate change or pollution.

The circular business models

can be mapped across the value chain, focus on both production and consumption, and provide a proven framework for circular transformation



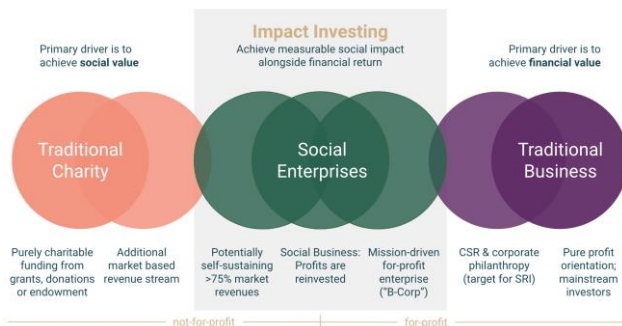
2.3 Social impact investing

Social Impact Investing has emerged as a prominent concept in response to growing concerns about social and environmental degradation around

the world. As stated by Muhammad Yunus, the eradication of poverty requires more than charity; it necessitates empowering individuals through business propositions that create lasting change – which is the very essence of social impact investing (Yunus, 2007). Social impact investing represents a financial approach that goes beyond traditional profit-seeking investments. It directs capital toward organizations that address social and economic challenges, with the expectation of both measurable impact and financial return (OECD, n.d.). Investors are driven not only by financial viability but also by the desire to make a meaningful difference that aligns with their values. The Global Impact Investing Network (GIIN) has identified four key characteristics of social impact investing, which include:

1. Intentionality – An investor must have the *intention* to create a positive social and environmental impact through their investments.
2. Investment with return expectations – All investments are *expected* to generate a financial return.
3. Range of return expectations and asset classes – Investments need to target financial returns that range from *below* market to risk-adjusted market rate.
4. Impact measurement – Investee must *measure* and *report* social and environmental performance and progress of the investment.

Depending on the specific needs of the venture and projects, social impact investments can take various forms, oftentimes as equity investments, debt financing, and blended finance structures.



Social Impact Investing looks at an economic model which does not center around maximization of economic benefit but retains the central concept of economic benefit as the driver of activity but also recognizes that human empowerment (being able to control one's own destiny in some manner) is a central tenet of human social need and success.

2.4 Conscious capitalism

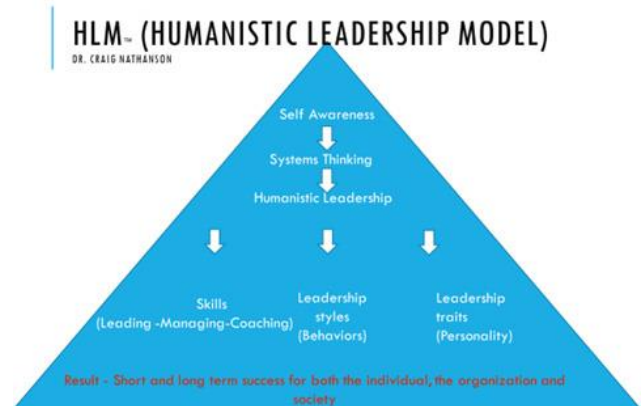
Conscious capitalism is a business philosophy and approach that emphasizes the integration of purpose and values into the core principles of an organization by promoting the idea that businesses can create long-term sustainable success by focusing not only on financial gains but also on the well-being of all stakeholders (i.e., employees, customers, suppliers, communities, and the environment) (Mackey & Sisodia, 2013). This includes fostering a positive and inclusive work culture, offering fair compensation and benefits, delivering high-quality products and services that meet customers' needs, and actively engaging with and contributing to the local communities and broader society. Conscious capitalism also emphasizes ethical and responsible business practices, encouraging transparency, honesty, and integrity in all business dealings, as well as environmental sustainability and resource stewardship (Raj & Sisodia, 2018).



Conscious capitalism embodies all of the essential components of what is needed in our business and economic activity and models but does not sufficiently account for the need of humans to strive for something more, an essential component of societal conventions which must be combined with the economic, the economic, in turn, needs the essence of consciousness in curbing its drive to consume everything in its path.

2.5 Humanistic management

Humanistic management is an approach to management and organizational practices that places a strong emphasis on the dignity, well-being, and development of individuals within the workplace through promoting the fulfillment of human needs and fostering a supportive and empowering work environment. Humanistic management seeks to go beyond a narrow focus on financial performance by integrating principles of empathy, respect, and social responsibility into decision-making processes (Varela et al., 2015). Under this theory, employees are not mere resources – rather they are valuable individuals who bring unique skills, knowledge, and creativity to the organization, thus emphasizing the importance of fair treatment, employee engagement, and a healthy work-life balance to promote well-being and satisfaction (McGregor, 1960). Humanistic management also encourages participatory decision-making processes, open communication, and opportunities for personal and professional growth, fostering a sense of ownership and empowerment among employees (Wagner, 2019). Moreover, it emphasizes the ethical responsibility of organizations to consider the broader societal impact of their actions, promoting a more sustainable and socially conscious approach to business.



Again, humanistic management embodies the correct principles but does not specifically address the natural propensity of human nature to continually strive for more. Although the concept of balance is introduced here, balance needs to be more specifically defined in economic terms.

2.6 Catholic Social teaching

Catholic social teaching (CST) is a body of principles and teachings developed by the Catholic Church that guides on social, economic, and political issues. Rooted in the principles of human dignity, the common good, subsidiarity, and solidarity, CST promotes a just and equitable society that upholds the dignity and rights of all individuals, particularly the

poor and vulnerable. It emphasizes the importance of addressing systemic injustices, promoting social justice, and creating conditions for human flourishing (Pontifical Council for Justice and Peace, 2004). CST calls for the recognition and protection of human dignity as the foundation of all social and economic relationships. It emphasizes the right to life, the right to work, fair wages, and access to basic goods and services as fundamental to human flourishing (Pope Francis, 2013). CST also stresses the responsibility of individuals, communities, and governments to actively work towards the common good, which entails the well-being of all members of society. This includes promoting social and economic equality, protecting the environment, and ensuring the dignity and rights of workers (United States Conference of Catholic Bishops, 2019).

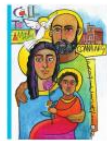
the seven themes of CATHOLIC SOCIAL TEACHING for children



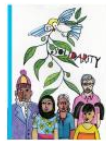
1 God made each person, so every life is important and should be protected.



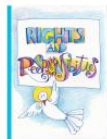
5 Work is important in God's plan for adults and their families, so jobs and pay should be fair.



2 God made us to be part of communities, families and countries, so all people can share and help each other.



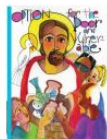
6 God made everyone, so we are all brothers and sisters in God's family wherever we live.



3 God wants us to help make sure everyone is safe and healthy and can have a good life.



7 The world was made by God, so we take care of all creation.



4 God wants us to help people who are poor, who don't have enough food, a safe place to live, or a community.



These themes are based on United States Conference of Catholic Bishops, *Options, Catholic Social Teaching Challenges and Directions*. © Copyright 2019, United States Conference of Catholic Bishops and Catholic Relief Services. All rights reserved. Photos courtesy of Brother Mickey McGowan, OSFS.

In many ways, Catholic Social Teaching does indeed include the most comprehensive account of economic and human parameters needed in the creation of a new foundational ideology. Unfortunately, the stigma associated with a specific religion make this approach out of reach for far too many as the dogma associated with Catholicism can be viewed as negative from its label alone.

3 Discussion and conclusion

Most human activity today is unsustainable. Whether fossil fuel consumption, deforestation, excessive fishing, mining, wastage of food and water, or pollution of the environment. A concrete effort is required. (United Nations, 2023). An important way to explain the idea of strong sustainability is the framework of planetary boundaries. It defines a 'safe operating space for humanity based on the intrinsic biophysical processes that regulate the stability of the Earth. A concrete and yet limited in scope example is the new Lieferkettengesetz (Supply Chain Law) passed in Germany. This new law is to be used for improving sustainability for economic behavior within the current Holocene era (Mittwoch und Bremenkamp, 2022). The concept is represented by nine subsystems which include Climate change, Novel entities, Stratospheric ozone depletion, Atmospheric aerosol loading, Ocean acidification, Biochemical flows, Freshwater use, Land-system change, and Biosphere integrity. The two core boundaries –

climate change and biosphere integrity have the ability to push the Earth's systems out of the Holocene state (Steffen et al. 2015). Humanity is already pushing those boundaries as the intensity, frequency and duration of heat waves, heavy rainfall and floods increase globally. Droughts are increasing and the melting of glaciers is threatening many coastal areas, increasing storm surge and changing temperature and salinity of oceans around the world.

The IPCC report from March 2023 points out that 'approximately 3.3-3.6 billion people live in areas highly vulnerable to climate change.' Moreover, 'climate change has reduced food security and affected water security, hindering efforts to meet Sustainable Development Goals' (IPCC, S. 5). Therefore, it is essential to reduce the CO2 concentrations in Earth's atmosphere and to identify, measure and control thresholds.

Looking at biosphere integrity, the second core boundary, genetic diversity plays a major role. Here, the biosphere is defined as the sum of all ecosystems (terrestrial, freshwater, and marine) on Earth and their biota. The biosphere not only interacts with other planetary systems but enhances these systems' resilience abilities in the face of fluctuation of other systems boundaries. Massive human intervention in their natural habitat not only leads to the extinction of many species, all of which represent parameters of systems upon which humans rely for existence and economic activity. The fewer species, the more vulnerable ecosystems are to external disturbances or changes. The stable functioning of the Earth's systems is necessary for thriving societies around the world (Steffen et al., 2015).

Sustainability is based on three pillars: social sustainability, economic sustainability, and environmental sustainability. According to the United Nations, each of these three dimensions should be emphasized and balanced equally. This view was reaffirmed with the presentation of the United Nations Sustainable Development Goals (SDGs) in 2015 (Allen, 2021). Social sustainability includes environmental justice, human health, resource security, and education and more. Furthermore, social sustainability plays a crucial role in growth and poverty reduction. On a global scale, gender inequality is creating an estimated loss of \$160.2 trillion in human capital. Ensuring intergenerational equity is one of the key concepts. It means, using natural resources responsibly and leaving enough for future generations. Social sustainability aims to engage communities in the decision-making process that affects their lives. The building of strong resilient households and communities is an important part of social sustainability. (World Bank 2020) Businesses can promote social sustainability by creating decent jobs, goods, and services that help meet basic needs. Strategic social investments as well as the promotion of public policies can be a part of social sustainability (United Nations, 2023). Economic sustainability is a concept that entails evaluating the environmental impact of economic activity and supporting the well-being of current and future generations over the long term. It ensures economic growth and further development within an ecological and socially acceptable framework. Businesses can benefit from economic sustainability by setting clear goals and objectives, engaging stakeholders in the process, maximizing the efficient use of natural resources, promoting sustainable consumption patterns, and ensuring social protection for vulnerable populations. Overall, it requires both economic growth with social and environmental considerations to ensure that economic development benefits everyone today as well as future generations. (Allen, 2021) Environmental sustainability is the third pillar and refers to the responsible use and management of natural resources and protection of global ecosystems to support health and wellbeing, now and for further generations. One of the key aspects is the creation of a sustainable balance between economic growth and environmental protection. Economic growth is necessary to address climate change but only through a process that is steered toward environmental sustainability. Businesses can become environmentally sustainable by using sustainable transportation, installing water-saving fixtures, recycling used products, and supporting renewable energy. (Cohen 2020)

Since WWII the US has concentrated solely on consumption and Growth (Joint Economic Commission, 1959), eliminating humanity from the equation, and leaving a majority of stakeholders by the wayside. Additionally, the emphasis on a particular economic theory has fluctuated over time

and will continue to do so, ergo the dogged adherence to a specific theory makes little sense. The growth and consumption model also makes The U.S. a threat to the entire world as the requirement for ever more consumption drives intrusion into whatever geographic region the necessary resources are found, in order to maintain constant growth. So, our consumption growth model is a direct threat to every nation globally, including ourselves. The Big Bang model of decay is all we know – we don't know how anything was created/formed – consumption and decay is the basis of our understanding of the world/universe.

So many fields are stagnant as they continue to rely on money generation (healthcare, food, energy, etc) as opposed to adapting to continual change and functioning for the benefit of humanity. At the end of the day, economics, in a democratic setting, is merely the tool of government in realizing the needs of the population which elects it. However, business and economics have taken on lives of their own and become autonomous of human welfare and prosperity.

Each approach introduced here represents a specific dogma, dogma which is insufficient or in conflict with other belief systems. It is essential that we change the actual goals of our activity as opposed to attempting to create yet another dogma which can be attacked and negated or merely debated without resolute or comprehensive action. So, the actual approach taken should not matter, however, it is the goals and methods which need amendment.

“The last thought we wish to offer is that man must explore himself-his goals and values-as much as the world he seeks to change. The dedication to both tasks must be unending. The crux of the matter is not only whether the human species survives, but even more whether it can survive without falling into a state of worthless existence” (The Executive Committee of the Club of Rome, 1972, page 197).

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