

The Catalyst Effect: The Role of Women Entrepreneurs in the Sustainable Tourism Development in India

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Abstract

This study examines the central theme of women entrepreneurs in the changing environment in the Indian tourism industry. With the industry shifting its gears towards eco-based and community-based tourism, women have become the key players in the concept of promoting sustainability. The paper uses the qualitative analysis and regional case studies of Himachal Pradesh, Kerala, and Rajasthan to explain how female-led businesses transcend beyond profit-making. These entrepreneurs also play a critical role in the conservation of the environment, which means that the local ecosystems will be preserved to be available to the future generations. Moreover, they are the custodians of cultural conservation in that they incorporate traditional heritage in the contemporary travel experience. The research illuminates on the fact that gender entrepreneurship is an influential engine towards social-economic equity, as it allows rural populations to be financially independent and have the decision-making authority. Finally, the study states that the point of convergence between gender and sustainability is not merely a social movement but a necessity of the sustainability of Indian tourism in the long run. The leadership of females thus serves as a mediator between economic development and social responsibility, which also redefines success in terms of the overall well-being of communities and environmental sustainability.

Key Words: Gender Entrepreneurship, Sustainable Tourism, Community-based Tourism, Environmental Conservation, Cultural Preservation

1. Introduction

Tourism is one of the fastest rising industries in the world that have helped in the development of the economy, cultural interaction and awareness of the environment. Tourism in India is a very important activity in the country with diverse landscapes, rich cultural heritage and rich traditions, which create employment, enhance regional development and inclusive growth. Nevertheless, the high growth of tourism has also been an issue of concern in regard to

environmental deterioration, cultural commodification and socio-economic inequity (Chadha et al., 2025a). Here, the idea of sustainable tourism development has become prominent with a view that, there is need to balance economic growth to environmental conservation and social equity. The development of sustainable tourism aims at reducing the adverse effects of tourism and increasing its positive effects on the local people, ecosystems, as well as future generations. It incorporates three dimensions, namely environmental sustainability, socio-cultural preservation and economic viability (Singh Parihar et al., 2025c). To realize these goals, it is important that various stakeholders are involved in the process such as governments, private businesses, local communities, and more recently, women entrepreneurs. Women entrepreneurs, one of them, have become the key agents of change that have played a unique role in achieving sustainable change in the tourism industry. Women entrepreneurs in India are making a paradigm shift in transforming tourism practices by offering to the world new business models, innovative, community-based, and environmental conscious. They have been involved in all the sectors of the tourism industry such as homestays, eco-lodges, local cuisine ventures, cultural tourism and tour operations. Such businesses usually focus on genuineness, the use of local resources, and cultural conservation, which fits well with the sustainable tourism concepts. Traditional skills, community networks and indigenous knowledge help women entrepreneurs create more inclusive and responsible tourist experiences (Chhabra et al., n.d.).

The increased participation of women in the entrepreneurship of tourism is especially noticeable in rural and semi-urban regions where tourism is one of the alternative sources of livelihood. The initiatives that are led by women in these areas produce not only income but also empower women both socially and economically which improves their decision-making power and positions both at home and in society (Samad et al., n.d.). The impact of this empowerment has a multiplier impact, whereby, education, health, and well-being results have been transformed to a better outcome by the families and communities. Also, empowerment of women entrepreneurs tends to inject their profits at the local level and thus building up the local economy, hence attaining the sustainable development at grassroots level. The catalyst effect of entrepreneurial women is that they can bring a systemic change to the tourism ecosystem. Women-owned business, in comparison to traditional profit-driven business models, often focuses on social responsibility, environmental care, and cultural integrity (Ghosh et al., 2007). As an example, most women entrepreneurs are taking active part in environmentally friendly activities like waste disposal, application of renewable energy, marketed organic products, and preserving local biodiversity. They are also instrumental in the

preservation of intangible cultural heritage through the promotion of traditional arts and crafts, festivals and storytelling making the tourism products to be even more culturally rich. Although women entrepreneurs in India make great contributions, they go through a lot of challenges that deny them their maximum potential. These are having restricted access to finance, formal training and education, socio-cultural, restricted mobility, and poor support of policy (Singh Parihar et al., 2025c). These challenges are also aggravated by structural inequalities and gender biases especially in rural settings. It is imperative to deal with these obstacles to open the full potential of women entrepreneurs to develop sustainable tourism. As a result of the appreciation of gender inclusivity, both policymakers and development agencies have been paying more attention towards encouraging women to become entrepreneurs in their respective countries, based on specific programs through the provision of skills, financial inclusion programs and capacity building programs. Nevertheless, it is still necessary to have more insight into the exact ways women entrepreneurs can bring positive changes to sustainable tourism and how their input can be maximized (*The Catalyst Effect: The Role of Women Entrepreneurs...* - Google Scholar, n.d.). The study set out to dwell upon the various contributions made by women entrepreneurs in the sustainability of the tourism sector. It aims at investigating the effect of women-owned businesses in environmental activities, socio cultural conservation and economic growth in the locality. The research also explores the issues surrounding women entrepreneurs and ways of empowering them to contribute and become more effective in ensuring sustainable tourism. This paper leads to the overall discussion of inclusive development and responsible tourism through the intersection of gender, entrepreneurship, and sustainability. It raises the issue of the necessity to identify and empower women entrepreneurs as not only participants but drivers of revolutionary change. Finally, encouraging women entrepreneurship in the tourism sector can be a key to the realization of sustainable development interests in order to make sure that tourism in India is transformed as an instrument of positive, fair, and sustainable development (Chhabra et al., n.d.). The women entrepreneurship literature supports the fact that it is becoming significant as an agent of sustainable tourism development in India. Research shows that female entrepreneurs do not only contribute to economic development but also to social inclusion, environmental sustainability and cultural preservation. Women run businesses in the tourism industry, which is one of the industries that have become important in-service diversification, the creation of jobs and the rejuvenation of local economies. Their business activities tend to focus on sustainable operations, community-based tourism and indigenous knowledge systems (Obadić et al., n.d.).

Women self-help groups (e.g., Kudumbashree in Kerala) are some of the initiatives in the Indian context that show that collective entrepreneurship is one of the ways to achieve sustainable livelihoods and integrate tourism with location-specific heritage and environmental conservation (Marketing & 2019, 2019). Moreover, women entrepreneurs are more likely to implement a sustainability-based business model that is in line with the global Sustainable Development Goals (SDGs) that strengthens responsible tourism practices (Chavesta et al., 2025). Nevertheless, in the literature, there are also such obstacles as the lack of access to financial sources, socio-cultural factors, and insufficient support of institutions especially in rural communities (ResearchGate). Women still use the local resources to create homestays, handicraft businesses, and eco-tourism even with these obstacles, which empowers the development of grassroots (periodicos.ufjf.br). In general, the catalyst effect of women entrepreneurs is their capability to combine economic, social and environmental aspects, and thus, these entrepreneurs are the prime movers in the development of sustainable tourism in India (Entrepreneurship & 2000, 2000).

2. Literature Review

The Gender-Sustainability Nexus.

The women entrepreneurship literature indicates that it is increasingly becoming an important factor in the development of sustainable tourism in India. Literature shows that not only are women entrepreneurs a source of economic growth, but also social inclusion, environmental sustainability, and cultural preservation. Women run businesses are very significant in the tourism industry, as they help to diversify services, create job opportunities, and boost local economies (Vujko et al., n.d.). Their businesses tend to focus on environmental sustainability, community tourism and indigenous knowledge systems. Within the Indian context, collective entrepreneurship has helped in promoting sustainable livelihoods through women self-help groups (e.g., Kudumbashree in Kerala), promotion of tourism as a way of enhancing local heritage and environmental protection. Moreover, female entrepreneurs are more likely to pursue sustainability centered business models that follow global Sustainable Development Goals (SDGs) to support responsible tourism (Chavesta et al., 2025). Nonetheless, literature has also pointed to endemic problems, such as the lack of access to finance, socio-cultural factors, and a lack of institutional support, especially in rural locality (ResearchGate). Women still use the local resources to develop homestays, handicraft businesses, and eco-tourism businesses in spite of these obstacles, which serves to enhance grassroots development (periodicos.ufjf.br).

Overall, the "catalyst effect of women entrepreneurs consists in the fact that they combine all three aspects of the economy, social, and environment, and thus, will play an important role in the sustainable tourism development in India (Chhabra et al., n.d.). Eco feminism in Tourism: Women are traditional resource managers by virtue of which they are natural custodians of the local ecosystems. Eco-feminism in tourism puts emphasis on the interrelationship between women and nature in sustainable development. It highlights the role that women entrepreneurs play in ensuring environment-friendly operations, conservation of local resources, and maintenance of the culture. Combining environmental ethics and gender equity, eco-feminism contributes to the development of responsible tourism models in which the development of the economy is balanced with the ecological sustainability and the welfare of the community (Chadha et al., 2025a).

The Multiplier Effect:

Lepeley, M. T. (2019) in his study discussed about multiplier effect in tourism is the propagation of income that is created by tourism activities to the local economy, which creates more jobs and business. This is further reinforced by women entrepreneurs reinvesting revenues into communities, contributing towards local supply chains, and inclusive growth development, which further strengthens the socio-economic contribution to sustainable tourism development. The rural women entrepreneurs in India have income that is channelled to family education and health (80-90%) rather than men (30-40%), which leads to sustainable development of a community (entrepreneurship & 2019, 2019).

Key Areas of Impact

The women entrepreneurs in India are extremely impactful in enhancing sustainable tourism by leading in the niche community-based sub-sectors. Their impact is mostly seen in the following aspects:

A. Rural and Homestay Tourism

Women owned homestays in places like Ladakh and Uttarakhand have become an emblem of homestay tourism. Such businesses would reduce economic leakage as these enterprises guarantee that tourism funds do not leave the local communities. Women hosts retain the traditional architecture, provide authentic cultural experience and promote organic and farm to table food with locally available food. This does not only improve the experience of the visitors but also boosts the livelihoods and food sustainability in the rural areas (Thakur et al., 2024).

B. Cultural and Heritage Preservation

As per Surti, S. (2024) Women entrepreneurs contribute to the preservation of the Indian intangible culture significantly. Such associations as Self-Employed Women association in

Gujarat help women craftsmen to incorporate traditional crafts, including embroidery, weaving, and pottery, into tourism markets. These efforts generate sustainable sources of income by connecting the demand of tourists to their handicrafts and also, they prevent the loss of ancient skills that are likely to be weakened by globalization (Surti et al., 2024).

C. Waste Management and Conservation.

The tourism elements of environmental conservation also revolve around women initiatives. The Kerala Responsible Tourism Mission through groups such as Waste Warriors and Self-Help Groups deal with eco-friendly activities such as plastic free trekking, segregation of waste and community awareness of the ecologically sensitive areas. Their activities assist in preserving weak ecosystems and enhancing good tourism practices among tourists (Abdulsalam et al., 2024).

4. Challenges and Barriers

Although women entrepreneurs in India have been instrumental in the realization of sustainable tourism, structural and socio-cultural obstacles still weigh on them and curb their potential. A glass ceiling still persists in the areas of financial access, digital inclusion, and work-life balance. Fiscal Literacy and Availability of Credit (Chadha et al., 2025b). Lack of sufficient financial literacy and access to formal credit systems is a key limitation faced by women entrepreneurs especially in rural and semi-urban locations. Most women do not understand financial products, bank processes and government plans that are created to favor small businesses. There is also the fact that there is no collateral since in most cases the property is held by men hence it becomes hard to borrow money through formal institutions (Singh Parihar et al., 2025a). Although microfinance projects and self-help groups (SHGs) have facilitated the easy access of small-scale funds, they are usually not adequate to develop the tourism business to large scale like homestays or eco-lodges. This has seen women entrepreneurs often operate at subsistence levels hence limiting their growth and sustainability. Digital Divide and Access to the market. The high rate of digitization of the tourism industry has posed an opportunity and a challenge (Chavesta et al., 2025). OTAs like Airbnb and Booking.com have become the new way of making known and acquiring customers. Nevertheless, numerous women, particularly those that are located in the rural areas, have a great digital divide with little access to smartphones, unreliable internet connection, and low digital literacy. This limits their capacity to put up properties, make online reservations, do electronic marketing as well as respond to customer reviews. As a result, their businesses have been poorly represented in the mainstream tourism destinations, lessening the level of competitiveness and revenue

generation opportunities (Chadha et al., 2025c). A Twofold Work plus Domestic Responsibility Burden. Women entrepreneurs are usually in a twofold burden trying to run the business and at the same time fulfilling a traditional role of the house. The needs are persistent and hectic in the business of tourism, especially in homestays and hospitality services, which may need 24-hour services. It causes physical fatigue, time beingness, and poor chances of developing skills or growing the business (Rani et al., n.d.). In most societies social norms still focus on women as housewives as opposed to pursuing career, and this limits their movement and freedom of choice even more. Other Structural Constraints. In addition to these main obstacles, other challenges that women face are lack of mobility, insecurity, inability to get mentorship, and poor institutional provisions. The culture of patriarchy in certain areas also limits the level of interaction of women with strangers, an aspect that could negatively affect networking and customer relations (Tripathi et al., n.d.). In addition, poor infrastructure infrastructure, including transport and sanitation, contributes to the problems in running remote tourism destinations. All in all, these issues need specific policy responses, better financial inclusion, digital training, and community-based support systems to make sure that women entrepreneurs can experience and enjoy the sustainable tourism development to the full extent. The policies on women entrepreneurship in India have increased significantly in the last ten years as there has been an increase in appreciation of the role that women play in economic development and social change (*Women Entrepreneurs Challenges and Barriers in the...* - Google Scholar, n.d.). Government efforts have been to better access to credit, increase skills, and digital inclusion. The efforts to enable women entrepreneurs to enter the business world have been trying to lower the entry barriers by the programs focusing on micro, small, and medium enterprises (MSMEs) as well as schemes that support startups. Nevertheless, the policy framework in India is very fragmented and is largely supply-side. The majority of interventions focus on financial inclusion, training and promotion of self-employment, but fail to solve structural and socio-cultural barriers. Women do not have property ownership as much as their counterparts and hence cannot use collateral to secure loans, and gender norms have kept women in the informal or home-based businesses (Singh Parihar et al., 2025b). There is also the issue of safety, limitations on movements, and the fact that women have to carry out unpaid work and this additional challenge further reduces their chances to grow their business or become full participants in the entrepreneurial landscape. In comparison, other countries such as Costa Rica have a more structural and a rights-based approach to women economic empowerment. Instead of considering women entrepreneurs as a distinct or a vulnerable group, Costa Rica views gender equality in the context of the wider economic and institutional systems. Policies focus

on the equal access to property and ownership of land which highly increases the financial autonomy and credit accessibility of women (Chadha et al., 2025b). Introduction of gender concerns in national development policies and MSME policies would mean that women can enjoy the mainstream economic opportunities and not be relegated to special programs in Costa Rica. Moreover, the acknowledgment of unpaid care work as one of the main obstacles has given rise to the campaigns to redistribute the burden of care and enhance the social protection framework. This strategy has dealt with the origin of gender inequality and women can now participate more in entrepreneurship (Gajić et al., n.d.).

Iceland is an even more extensive point of reference, as the culture of gender equality becomes deeply institutionalized to promote the entrepreneurship of women. Instead of putting so much emphasis on special entrepreneurial plans, Iceland is geared towards establishing an enabling environment where women will find it easy to engage and succeed in economic operations. Well established legal systems guarantee equal treatments, equality in accessing resources and protection against discrimination (Shastri et al., n.d.). Among the most important elements of the Iceland model, it is worth noting that progressive parental leaves policies emphasize that parents should share their responsibility. This way of empowering men and women to equally engage in care giving reduces the unequal burden on women thus leaving them with time and energy to engage in professional and entrepreneurial activities. Also, the highly established childcare and social security systems give the much-needed support and the women are able to combine family and business life successfully. Consequently, there are no gender factors that limit entrepreneurship in Iceland but rather on the ability of individuals to be innovative (Ankita et al., n.d.). In comparison between these models, one can see that Indian approach, though good meaning, is mainly concentrated on short-term limitations like financial and skills shortage, and not on long-term transformation of the system. Instead, Costa Rica and Iceland illustrate the need to focus on the underlying concerns like legal rights, social norms and care infrastructure. Most of the policies in India are more compartmentalized and there are individual schemes on credit, training and welfare, but the international norms emphasize the importance of an integrated ecosystem approach (Agrawal et al., 2023). As an example, in India, enhancing access to finance through the policies that are not focused on the property ownership disparities or social limitations will restrict the power of the interventions. Likewise, online training initiatives can be used to boost competences, yet where women lack secure mobility and supportive infrastructure, there is a chance that they still will not be able to transfer these competences into practical, business applications. The other important divergence issue is how women businesspeople are treated in the wider economic context. In India, women have

been considered as a recipient of schemes of welfare orientation with the result that this can easily perpetuate beliefs of dependence (Aravamudhan et al., 2024). Contrarily, Costa Rica and Iceland place women as equal economic players, whereby they are incorporated in the mainstream policies and decision-making. This change of thinking is essential in achieving long term empowerment and sustainability. In addition, though India has been improving on digital inclusion and start up culture, the absence of strong support units like childcare, safe outdoor spaces, and gender sensitive city planning still acts as a setback to women entrepreneurship (Singh Parihar et al., 2025a). To conclude, even though India has taken a commendable step towards assisting women in entrepreneurship, there is still a lot to be desired as compared to the world standards such as Costa Rica and Iceland. The most important lesson that India can learn is that it should cease to rely on the model of fragmented interventions that are based on schemes and adopt a holistic, gender-transformative policy. The key steps in this direction are dealing with structural inequalities, solidifying care infrastructure, safety and mobility, and establishing women as a mainstream economic policy. Due to a more holistic and inclusive view, India will be able to accomplish the full potential of its female entrepreneurs and open the door towards fairer and more sustainable economic growth (Shastri et al., n.d.).

Framework & Discussion

The policy framework that is used by India in encouraging women entrepreneurship in sustainable tourism is indicative of increased awareness of gender inclusion as a developmental priority, but it is relatively decentralized and less institutionalized when compared to international standards. In the last ten years, some programs like Start up India, Stand-up India and the schemes by the ministry of tourism like Swadesh Darshan and PRASHAD have helped to reinforce the larger tourism and entrepreneurship ecosystem (Das et al., 2026). Nonetheless, they are mostly gender-neutral, and not necessarily gender-responsive, which restricts their ability to respond to the structural factors currently confronting women entrepreneurs. Although initiatives, such as Mahila E-Haat and skill development programs, are created to increase the role of women, they work in isolated settings with low very much integration into the tourism specific strategies (Raman et al., n.d.). This has often relegated the participation of women in the tourism entrepreneurial field in India to small-scale, informal entrepreneurship including handicrafts, homestays and small hospitality sectors with little access to formal markets, credit facilities, and sophisticated business networks. Contrary to that, the global standards, especially those developed by organizations like the UN World Tourism Organization (UNWTO), UN Women and the Organisation of Economic Co-operation and

Development (OECD), show a much more comprehensive and gender-mainstreamed way (Raman et al., n.d.). These frameworks put gender equality in the tourism development policy by considering five main pillars such as employment, entrepreneurship, education, leadership, and community participation. In contrast to the India systemic approach that is segmented, international models focus on systemic change by making sure that the needs of women are considered in policy design and implementation as well as evaluation processes. This encompasses special financing systems, mentorship, law, and institutional systems to enable women to access resources and top leadership positions. Furthermore, the global practices put women entrepreneurship in a strong association with the Sustainable Development Goals (SDGs) and especially SDG 5 (gender equality) and SDG 8 (decent work and economic growth), making women entrepreneurs central to the realization of sustainable tourism (Samal et al., 2024). One of the major differences between India and the world standards is the access to finance. In India, although there is an existing financial inclusion scheme, women entrepreneurs still experience a high degree of barrier to accessing formal credit on grounds of collateral requirements, low financial literacy and institutional biases. As a result of this, most women use non-formal sources of financing, and this limits the growth and viability of their businesses. Global models on the other hand provide organised financial ecologies that are inclusive of gender sensitive loan products, microfinance, access to venture capital and credit guarantee packages specifically targeted at women owned businesses. The mechanisms do not only increase the financial inclusion but also help women entrepreneurs to grow beyond subsistence-level operations to competitive and innovative tourism businesses (Ankita et al., n.d.). The other area where there is critical difference is the extent to which women are involved in leadership and making of decisions. Women in India are still underrepresented in tourism governance, policy-making structures and the top management limiting their powers to shape tourism development. International standards, however, put more emphasis on equality of leadership by encouraging women to be represented in the decision-making process in the public as well as the private sector. This change is important due to the fact that the policies of tourism are focused on more inclusive and fairer, as well as mirrored of diverse views. Moreover, international bodies are actively involved in capacity-building programs that empower women with high levels of managerial, digital and entrepreneurial skills, but in India, programs are often directed at low levels of skills, but not as much as enhancing innovation or technology adoption. Another contrast that is brought out by the sustainability integration is pronounced (Raman et al., n.d.). Although India has experienced improvements at state level such as the Kerala Responsible Tourism Mission, which has succeeded in inclusion of women

in local tourism value chains, these activities have not been applied equally in all parts of the country. Sustainability in most instances is a supplemental activity as opposed to the main element of tourism policies. On the other hand, it is clearly stated that global models associate women entrepreneurship with the protection of the environment and community-based tourism. Women businesspersons are the first to be seen in the vanguard of ecotourism, cultural conservation, and sustainable management of resources, which strengthens their position as drivers of holistic development (*Women Run Businesses in the Tourism Industry, Which...* - *Google Scholar*, n.d.). This sustainability focus does not only improve the environmental performance but also improves the social and economic strength of the local communities. However, the similarity is that in either case, there exists the existence of the catalyst effect of the women entrepreneurs. The women run tourism businesses in India have proved to be capable of creating livelihoods, conserving the cultural heritage as well as encourage a growth at the grassroots level that are inclusive (Obadić et al., n.d.). Some of the efforts like community based tourism projects and self-help groups run by women show that women can reshape the local economies and make the tourism experiences better. Nevertheless, the effects of these efforts are so far local and restricted by the policy and institutional constraints. The supportive ecosystems enhance the same catalytic role throughout the world so that women can scale their businesses, innovate, and engage in global value chains. The presence of women entrepreneurs in the international arena usually focuses on social and environmental activities and economic activities, which makes them the pioneer of sustainable tourism development. One of the biggest shortcomings of the policy framework in India is that there are no effective monitoring and evaluation mechanisms (Mahato et al., 2024). Lack of full gender-disaggregated data complicates the evaluation of the achievements of the policies and the spheres in which they should be improved. On the contrary, international standards are as well data intensive, where frequent monitoring and evaluation systems are used to measure progress on gender equality and sustainability indicators. This evidence-based practice does not only improve the accountability of the policies but also promotes lifelong learning and reformulation. India has to move towards a more united and gender-sensitive policy framework to close the divide between India and the rest of the world (Mashpure et al., n.d.). These involve incorporation of gender into all tourism policies, increase financial inclusion by using customized instruments, enhancing women leadership in governance frameworks, and nationalizing successful models at the state level. Moreover, the necessity to improve the development of the skill training program with the use of digital literacy, innovation, and entrepreneurship, and create the system of total data monitoring of the progress is also necessary. To sum up, although

India has taken significant steps towards appreciating the role of women entrepreneurs in sustainable tourism, the policy framework is still small in scope and integration compared to the global standards (Kanth et al., n.d.). As has been shown in the international experience, gender-responsive, institutionally facilitated and sustainability-based policies are key to achieving the full potential of women entrepreneurs. To extract the maximum of the catalyst effect, India needs to be more systemic and inclusive by empowering women not as players but as leaders and innovators of sustainable tourism sector (Mahato et al., 2024).

7. Conclusion

Women entrepreneurs empowerment is a social equity issue and also a strategic avenue towards inclusive and sustainable economic development. The suggested policy initiatives such as gender sensitive credit programs, digital training centers, and provision of better infrastructure are some of the most desperate challenges that women struggle to cope with in initiating and growing their businesses. With the provision of easier access to affordable finance, green startups led by women will be able to innovate and help develop in an environmentally responsible way. Simultaneously, enhancing the digital literacy level via local training programs will empower women to operate in a more digitalized environment. Another aspect that is equally relevant is the establishment of secure and enabling infrastructure that leads to mobility, confidence, and involvement of women in the world of entrepreneurship, particularly in the tourism and services sector. Once such interventions are undertaken in a composite manner, they form a robust enabling ecosystem that supports the potential of women and builds resilience. Finally, the intervention in women entrepreneurs creates multiplier effects, which increase employment, enhance communities and lead to sustainable development. The goal of an inclusive and focused policy will take care that women are not just a part of the economy but they also spearhead the transformation of the economy to a more equitable and prosperous future.

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