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# SMART TECH AND SUSTAINABILITY

TRANSFORMING THE FUTURE OF BUSINESS

SMART TECH AND SUSTAINABILITY: TRANSFORMING THE FUTURE OF BUSINESS



Dr. Farhina Sardar Khan  
Prof. Syed Shahid Mazhar  
Dr. Farheen Siddiqui  
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# **Smart Tech and Sustainability: Transforming the Future of Business**

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In an era marked by rapid technological advancements and mounting environmental and societal challenges, the intersection of innovation and sustainability has never been more critical. *Smart Tech and Sustainability: Transforming the Future of Business* is a timely and multidisciplinary effort to explore how emerging technologies, particularly Artificial Intelligence (AI), digital platforms, and smart systems, are reshaping the landscape of commerce, finance, governance, and social innovation.

This edited volume brings together scholarly and practice-oriented contributions from across India, offering insights spanning green finance and ethical AI to social entrepreneurship, digital banking, and urban sustainability. The chapters reflect the rich diversity of approaches used to address today's most pressing challenges, from ESG integration and CEO governance in finance to AI-driven personalisation in skincare and fashion retail. The inclusion of thematic research on fintech, cyber resilience, inclusive innovation, and circular economy models provides readers with a broad yet deep understanding of how AI and technology can be responsibly leveraged to foster resilience, equity, and sustainable development, aligned with the Sustainable Development Goals (SDGs).

This edited volume is not only an academic contribution but also a practical guide for policymakers, industry leaders, researchers, and students who are working toward a future in which technological progress aligns with ethical, environmental, and social imperatives.

We extend our heartfelt appreciation to all contributing scholars and authors whose insights have made this volume possible. Their combined efforts demonstrate the collaborative power of knowledge in driving sustainable change.

**Dr. Farhina Sardar Khan**

**Prof. Syed Shahid Mazhar**

**Dr. Farheen Siddiqui**

**Dr. Neda Tasneem**

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## **Chapter - 5**

### **Empowering The Marginalized: Integrating Social Entrepreneurship and Inclusive Innovation**

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#### **Abstract**

Social entrepreneurship and inclusive innovation play a central role in tackling deep-rooted social issues, especially in emerging economies. This chapter reviews how purpose-driven businesses and innovation efforts can work together to uplift marginalised communities and support fair economic development. It closely examines how these ideas are defined and applied, using both global and Indian case studies to illustrate their real-world impact.

This chapter outlines how social entrepreneurs build inclusive value by going beyond profit to create solutions that benefit those often excluded from traditional systems. It also examines the policies that help or hinder this work and stresses the importance of a collaborative environment. For lasting change, innovation and entrepreneurship must embed inclusion in their core processes, which requires the involvement of multiple stakeholders across sectors.

The intersection of social entrepreneurship and inclusive innovation forms a strong approach to reducing social and economic

inequalities. This article explores the theoretical links between these two fields by drawing on research across disciplines and showing how social ventures use innovation to bring underserved groups into the fold of development. It synthesises theories, case studies, and practical findings from different countries to illustrate how these two approaches support each other. In doing so, it offers a clearer picture of how they connect, what helps or blocks their integration, and proposes a framework that future studies and policymakers can use.

**Keywords:** Social entrepreneurship, Inclusive innovation, Sustainable Development

## **Introduction**

The world today faces widening inequality, environmental degradation, and complex development hurdles. These growing challenges highlight the fact that traditional economic growth models, while productive in some ways, are insufficient. There is an urgent need for more inclusive approaches that can reach and benefit those who have long been excluded.

In this context, two ideas have gained prominence: social entrepreneurship and inclusive innovation. Social entrepreneurship combines business skills with a strong social purpose. Inclusive innovation goes a step further by focusing on creating solutions *with, for, and by* marginalized groups. Together, they offer an alternative path—one that’s been increasingly recognized by both policymakers and researchers.

In recent years, conversations about global development have placed greater focus on fairness, sustainability, and reaching everyone, not just those already in a position of advantage. Traditional businesses, while efficient at creating wealth, have often left social problems, such as poverty and exclusion, untouched. This gap has sparked new thinking.