When policy meets practice: Empowering India's women entrepreneurs

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In every Budget speech, beyond the tables of numbers and fiscal arithmetic, lies a deeper story — the story of where a nation wishes to place its next generation of builders. This year, the Finance Minister's announcement of a new SHE — Self Help Entrepreneurs scheme is one such moment. It signals a decisive belief that women should not be merely beneficiaries of development, but should be drivers of growth, architects of prosperity, and importantly, owners of enterprise.

At the Adani Foundation, we have been working based on this conviction for a long time. For over a decade, our work across India has been anchored in a simple yet powerful idea: that empowering women across their life stages creates multiplier effects that transform families, communities, and economies. This philosophy has guided our own SHE framework -Supporting Her Exponential Empowerment, which has quietly shaped programmes in education, health, nutrition, livelihoods, and leadership long before this acronym entered the policy lexicon.

That two different SHE frameworks now converge - one born in communities, the other articulated in the Union Budget - is more than a mere coincidence. It reflects a growing national consensus that women's economic agency must sit at the heart of India's development strategy.

Our experience at the Adani Foundation has consistently shown that when women are supported not through isolated interventions but through a life-cycle approach - starting with schooling, moving through skills, to finance, entrepreneurship, and eventually mentoring the next generation — the impact compounds.

A girl who stays in school is more likely to delay early marriage. A trained woman with market access becomes a business owner. A successful entrepreneur reinvests in her children's education and her village's wellbeing.

This is the "butterfly effect" of empowerment: small, timely investments that unleash far-reaching social and economic change.

Seen through this lens, the government's Self-Help Entrepreneurs initiative is a natural and welcome progression. By enabling women to move from collective savings groups to ownership of enterprises, it acknowledges what practitioners on the ground have long known, that providing credit alone is not enough.

Women entrepreneurs also need skills, confidence, infrastructure, digital access, market linkages, and supportive ecosystems. They need to be treated not as peripheral actors, but as central participants in India's growth story.

For the Adani Foundation, the Budget's emphasis is a source of quiet affirmation. It reinforces the belief that frameworks forged through years of community engagement can inform and complement national priorities.

Our own SHE approach emerged not from boardrooms but from listening to thousands of women — women farmers seeking resilient livelihoods, young girls aspiring to have professional careers, self-help group members eager to scale micro-businesses into sustainable enterprises, and community leaders determined to shape local development.

Across ports and power plants, airports and industrial corridors, the Adani Foundation's social initiatives have worked alongside women to precisely create these pathways-supporting entrepreneurship clusters, training women in non-traditional skills, enabling access to capital, and strengthening local institutions.

These efforts are not charity; they are investments in human capability. When women thrive, productivity rises, social indicators improve, and communities become more resilient to economic and climate shocks.

India today stands at a critical juncture. With aspirations of becoming a developed economy in the coming decades, we cannot afford to leave half our population on the margins of enterprise creation.

Women-led businesses, particularly in small towns and rural areas. are among the country's most under-leveraged growth engines. Unlocking their potential is not merely a matter of equity; it is smart economics. The Finance Minister deserves credit for placing women's enterprise so firmly on the national agenda through this year's Budget.

By elevating the Self-Help Entrepreneurs scheme as a pillar of inclusive growth, she has sent a clear signal that India's economic future will be shaped as much by women-led businesses in small towns and rural districts as by large corporations in metropolitan centres.

Budgets are ultimately statements of intent, and this one has articulated an ambition that practitioners in the field deeply share, namely that women must move from the periphery of economic activity to its very centre. It is heartening when public policy echoes lessons learnt through years of community engagement, and even more encouraging when it provides the scale and momentum needed to carry those lessons across the nation.

The alignment between grassroots frameworks like ours and national policy initiatives such as the Self-Help Entrepreneurs scheme offers a powerful template for the future. Government, philanthropy, industry, and civil society must continue to work in partnership - sharing insights, scaling what works, and ensuring that programmes reach women at every stage of their journey.

If India is to write its next chapter of growth, it will be authored not only in Parliament and Ministries, but in workshops, classrooms, village enterprises, and digital storefronts run by confident, capable women entrepreneurs. The Finance Minister's announcement is an encouraging step in that direction.

At the Adani Foundation, we remain committed to walking alongside these women — supporting their aspirations, strengthening their capabilities, and celebrating their success. The two SHEs born in different spheres now speak the same language: of ownership, of dignity, and of opportunity.

Writer is the Chairperson of the Adani Foundation- one of Asia's premier non-profit philanthropic institutions with a $7 billion commitment and a $100 million annual outlay. Under Dr Adani's stewardship, the Foundation has made significant strides in five key areas - education, health and nutrition, sustainable livelihoods, climate action, and community development

Why India must use AI to save what it already grows

RUBAL CHIB

India's conversation on artificial intelligence is maturing. The focus isshifting from abstract capability to applied impact; from what AI can do in theory to what it can solve in practice. Few sectors make this distinction clearer than food and agriculture, where inefficiencies are not marginal but systemic, and where technology must work within deeply local realities of climate, logistics, and markets.

Food systems illustrate the problem starkly. India grows more than enough to feed its population, yet an estimated 68 million tonnes of food are lost every year, with 35-40 per cent of fruits and vegetables perishing after harvest due to breakdowns due to irregular delivery, poor quality assessment, and fragmented supply chains . The crisis is not one of production, but of preventable loss. This loss is not the result of scarcity, but of misalignment-between harvest and consumption, between data and decision-making.

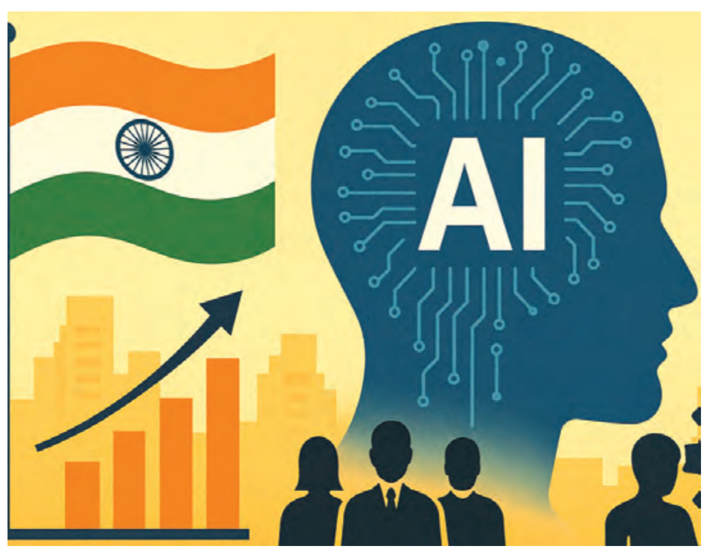
For years, the absence of reliable, real-time information about quality and timing have posed a challenge for Indian farmers and regulators. Artificial intelligence, when designed for Indian conditions, offers a way to close this gap.

This gap between biological reality and economic decision-making is where applied AI can deliver disproportionate impact. At qZense Labs, our work began with a simple observation: while India's digital infrastructure has transformed payments, identity and service delivery, the food economy remains largely analogue in how it assesses quality.

QScan, the AI-powered sensing system we developed, uses infrared spectroscopy and artificial olfaction to capture internal quality signals in fruits and vegetables and translate them into usable insights at the point of decision . The intent was not to introduce automation for its own sake, but to reduce uncertainty for consumers, farmers, and retailers operating on thin margins.

What this experience has underscored is that AI's effectiveness depends fundamentally on context. Models trained on foreign datasets or standardised supply chains struggle in India's heterogeneous conditions, where crop varieties, climates, storage practices and market structures vary sharply across regions. In food systems especially, accuracy cannot be separated from locality. AI that does not understand Indian produce, Indian logistics and Indian behavioural norms risks being irrelevant at best, and misleading at worst. This is why the current policy emphasis on sovereign, domestically grounded AI is both timely and necessary. The IndiaAI Mission signals a clear shift in how the state is approaching artificial intelligence- not as a frontier technology divorced from everyday realities, but as developmental infrastructure.

Through targeted funding for indigenous AI applications, investments in national compute capacity, support for Indian datasets, and programmes to incubate sector-specific solutions , the Mission is actively building an ecosystem where innovation is



anchored in local needs. By backing homegrown models, startups and public-interest deployments, it is creating space for AI systems designed for Indian conditions rather than retrofitted from other geographies.

Food and agriculture illustrate why this matters. Reducing post-harvest losses has a direct bearing on farmer incomes, food prices and environmental outcomes.

Every unit of produce saved reduces pressure on land, water and energy resources, aligning naturally with India's commitments on climate action and responsible consumption. Unlike yield-enhancing interventions, which often require behavioural change or new inputs, better quality assessment improves outcomes by improving coordination-helping the system act at the right time. Equally important is the question of inclusion. For AI to serve the public good, it must be usable by small actors, not just large enterprises. In India's agricultural economy, that means tools that work within informal markets, support local languages, and complement human judgement rather than override it.

Technologies that impose opaque recommendations will struggle to earn trust. Those that augment decision-making, by making invisible information visible, are more likely to scale organically. The India AI Impact Summit, which will take place from 16-20th February 2026 in our capital city, arrives at a moment when these distinctions are becoming clearer. Globally, AI discourse is grappling with concentration of power, data asymmetries and environmental costs.

India's opportunity lies in demonstrating a different pathway, one where intelligence is decentralised, context-aware and embedded within real economic systems. Agriculture, food logistics and climate adaptation are not edge cases in this story; they are central to it.

It is worthwhile to consider that AI does not automatically create impact. It demands deep domain understanding, patience with complex policy realities and close alignment with public institutions. When these conditions are met, however, AI can quietly transform sectors that have long resisted reform. Not through disruption, but through better decisions made earlier.

As the Impact Summit approaches, the task before policymakers, technologists and entrepreneurs is not to accelerate AI adoption indiscriminately, but to deepen it thoughtfully.

Success should be measured not by model benchmarks, but by whether intelligence helps reduce waste, stabilise incomes and strengthen resilience. In food systems, as in many areas of India's development journey, AI's greatest contribution may simply be helping us act in time.

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