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Union Budget 2026: Women Entrepreneurs, Healthcare, Crypto, Real Estate & Climate Insurance Leaders Seek Inclusive Growth Reforms

🕒 Tuesday, January 27, 2026 10:34 am 🗂 Indian News Bulletin Team



As Finance Minister Nirmala Sitharaman gears up to present the **Union Budget 2026-27** on **February 1, 2026**, at 11 AM, voices from women-led entrepreneurship, healthcare, digital assets, real estate, and climate resilience are urging targeted policies to drive inclusive innovation, financial inclusion, urban development, and disaster preparedness.

Dr Malini Saba, businesswoman, philanthropist and founder of the Saba Group and the Saba Family Foundation, emphasised the need for structural support to empower women entrepreneurs and advance healthcare access.

"As India prepares for the Union Budget 2026-27, I strongly believe this is the moment to move beyond token gestures and implement policies that truly empower women entrepreneurs. Today, nearly half of all DPIIT-recognised startups have at least one woman director, and women-led MSMEs are already generating millions of jobs (mospi.gov.in). Women's employability has reached 54%, surpassing men for the first time, proving that we are more than capable of adapting to the digital and technical demands of today's economy. And yet, in emerging tech like AI, only one in five professionals is a woman, even though this number is projected to grow nearly fourfold by 2027 (Kalaari Capital). To me, this highlights a glaring gap: talent is ready, ambition is there, but structural support is lagging. The budget must seize this opportunity to invest in STEM education, AI and data science training, and accessible growth pathways that blend India's traditional workforce strengths with modern technologies. When women are equipped with future-ready skills, they don't just take part – they lead, create jobs, and drive the kind of inclusive innovation that the country desperately needs."

"The upcoming Union Budget 2026-27 comes at a crucial time for India's healthcare system. Last year, the government made a strong statement by allocating ₹98,311 crore to the Ministry of Health and Family Welfare. When you include AYUSH and health research, the total spends went over ₹1,03,280 crore. These funds have already made a real difference-strengthening the National Health Mission, expanding Ayushman Bharat, and modernizing hospitals across the country. Broader coverage: Ayushman Bharat benefits now include gig and platform workers. Affordable care: Customs duty exemptions were introduced on 36 essential life-saving medicines. Building capacity: 10,000 new medical seats have been added to strengthen the healthcare workforce. Looking ahead, Dr. Saba believes the next budget is a chance to take things further. Investing in AI diagnostics, telemedicine, and digital health platforms can really close the healthcare gap in Tier-2 and Tier-3 cities. At the same time, focusing on mental health and preventive care will help us build a healthcare system that is not just modern, but fair, efficient, and ready for the future. This is the kind of foundation that supports real, inclusive growth for the country."

Nivedita Basu, Founder & Chief Vision Officer, Global Cancer Care:

"As the Union Budget 2026-27 approaches, India's healthcare system finds itself at a defining moment where growing intent must be matched with sustained, people-centric action. Public health spending has steadily increased and is estimated at around 1.9 per cent of GDP, yet it continues to fall short of the National Health Policy target of 2.5 per cent. This shortfall is critical in a system where out-of-pocket expenditure remains high and illness can still push families into financial distress. The Union Budget 2025-26 took a positive step with a near 10 per cent increase in health allocations, but rising disease burden and demographic shifts call for sharper focus on prevention and early intervention. From a cancer care perspective, India remains one of India's most expensive healthcare failures. India's cancer cases annually, with a large proportion detected at advanced stages, consistently shows that early detection significantly improves survival outcomes while reducing long-term treatment costs. Budget 2026 should therefore prioritise preventive screening programmes, subsidised diagnostics, and patient navigation systems that enable timely action. Expanding access beyond Tier 1 cities through diagnostics, oncology services, tele-health, and workforce development is equally important. Rationalising tax and regulatory structures for diagnostics and medical devices would further improve affordability and innovation. Healthcare must be treated as foundational to productivity, dignity, and economic resilience. Sustained investment in prevention, early detection, and accessible care will save lives while reducing the invisible economic burden on Indian families."

Abhay Agarwal, Founder, Getbit:

"India currently has over 100 million crypto users, making it the fastest growing user base in the world. This growing user base, combined with increased regulation and policy clarity around crypto, has produced an active digital asset economy that is already growing faster than other countries around the world. As such, there are many positive indicators that the crypto space will continue to grow in India. We expect the government to provide additional leadership on the regulatory side of the crypto industry with respect to the upcoming 2026 budget. Specifically, we are looking forward to a dedicated Crypto Bill as well as alignment of SEBI guidelines for companies that hold BTC on their balance sheets. In addition, we would expect some type of reasonable tax rationalization under an appropriate regulatory framework for crypto. We also see a very positive economic impact of revisiting the implementation of the 1% TDS alongside the 30% capital gains tax, more specifically to allow for increased liquidity, continued innovation, and to allow for continued oversight of the space – implementing these changes would position India as a world leader in the compliant crypto finance space. Implementing these types of changes would keep capital in India, allow for rapid growth of the country's capabilities in innovation, and give India a great opportunity to take on the role of a thoughtful and responsible leader of the emerging digital asset economy – and create immense wealth for millions of individuals."

Jagadish Prasad Naik, CMD, DN Group:

"As India approaches the Union Budget 2026, there is a strong need to decisively reignite economic growth through real estate and urban infrastructure in line with the **Viksit Bharat 2047** vision. Increased investments in roads, metro rail, regional transit systems, and last-mile urban connectivity will be critical in unlocking housing demand across fast-emerging Tier-2 and Tier-3 cities, while promoting more balanced regional development beyond over-congested metropolitan centres. Equally important is the establishment of a stable, transparent, and predictable policy environment. Faster regulatory reviews, time-bound approvals, and streamlined clearance processes can significantly reduce project delays, lower execution and financial risks, and strengthen buyer confidence. By enabling developers to deliver quality homes within committed timelines, these reforms can ease pressure on major metros, catalyse the growth of new urban corridors, generate millions of direct and indirect jobs, and meaningfully enhance real estate's contribution to GDP growth and inclusive economic prosperity."

Ankur Indrakush, MD and Co-founder, Plutus AI:

"India's increasingly volatile weather and rising climate disasters highlight the urgent need for parametric climate insurance. In 2024-25 alone, extreme events caused over 3,000 deaths, widespread agricultural damage, housing losses, and livestock casualties, exposing gaps in current post-event relief systems. While existing government insurance schemes focus on long-term compensation, immediate livelihood protection remains missing. A pre-funded, data-driven parametric insurance framework can enable rule-based, real-time payouts triggered by objective climate data, reducing delays and leakages. As India's gig workforce expands rapidly, Budget 2026 support for pilots, incentives, and Centre-State coordination can shift disaster response from reactive relief to proactive climate resilience. From the 2026 Union Budget, clear policy direction, pilot funding, fiscal incentives, stronger Centre-State coordination, GIC Re participation, and alignment with NDMA and SDMA frameworks can help India transition from reactive relief to proactive climate resilience and set a global benchmark in climate security."

These aligned perspectives underscore a common theme for the **Union Budget 2026**: deliver inclusive policies for women entrepreneurs, healthcare access and prevention, regulatory clarity for crypto, infrastructure momentum for real estate, and proactive tools like parametric insurance to build resilience collectively advancing gender equity, financial inclusion, urban development, and disaster preparedness in India's growth journey.

Last Updated on: Tuesday, January 27, 2026 10:34 am by [Indian News Bulletin Team](#) | Published by Indian News Bulletin Team on Tuesday, January 27, 2026 10:34 am | News Categories: [News](#), [Business](#)



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