



# 4th ANNUAL SESSION

FICCI LADIES ORGANISATION NEW DELHI



## **4th Annual Session 1987**

**FICCI Ladies Organisation**

Federation House, New Delhi

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सत्यमेव जयते

राष्ट्रपति

भारत गणराज्य

PRESIDENT

REPUBLIC OF INDIA

### MESSAGE

It gives me pleasure to learn that the Fourth Annual General Meeting of FICCI Ladies Organisation will be held on May 18, 1987.

It is gratifying to know that FICCI Ladies Organisation is rendering useful services to promote women entrepreneurship. I am sure that the Organisation will continue to provide guidance and help the development of the country.

I send my greetings to the management and members of FLO and wish success in their endeavours.

*Zail Singh*  
(ZAIL SINGH)

New Delhi,  
April 29, 1987



उपराष्ट्रपति, भारत  
नई देहली  
VICE-PRESIDENT  
INDIA  
NEW DELHI

April 26, 1987.

M E S S A G E

I am glad to learn that women entrepreneurs have been receiving promotional assistance through the FICCI Ladies Organisation. The scope of providing both conceptual and tangible help in the setting up and management of business ventures is immense and women entrepreneurs will doubtless gain by the activities of this imaginative organisation. I compliment all those in charge of it and extend my best wishes for its continuing success and usefulness.

R. Venkataraman  
(R. Venkataraman)



PULOK CHATTERJI  
DEPUTY SECRETARY

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PRIME MINISTER'S OFFICE  
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MAY 1, 87

4

Dear Smt. Bharat Ram,

The Prime Minister sends his good wishes for the success of the 4th Annual General Meeting of the FICCI Ladies Organisation being held in May, 1987.

Yours sincerely,

Smt. Manju Bharat Ram  
President  
FICCI Ladies Organisation  
Federation House,  
Tansen Marg, New Delhi-1



Dy. No. <sup>X</sup>.....MOS/(WY)/87

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DEPARTMENTS OF YOUTH AFFAIRS & SPORTS

WOMEN & CHILD DEVELOPMENT

GOVERNMENT OF INDIA

NEW DELHI-110001



May 5, 1987

### MESSAGE

FICCI Ladies Organisation has been rendering valuable service to society by way of promoting entrepreneurship among women. I send my best wishes to the Organisation on its fourth anniversary and hope that it will continue to be a source of inspiration and support to our women entrepreneurs.

  
(Margaret Alva)



## FEDERATION OF INDIAN CHAMBERS OF COMMERCE AND INDUSTRY

Federation House, Tansen Marg, New Delhi-110 001

President

### MESSAGE

I am glad to note that the FICCI Ladies Organisation is holding its Fourth Annual General Meeting on 19th May, 1987.

The Organisation, since its inception in 1983, initiated a number of useful programmes. The theme it has adopted for the year "Women in Today's Emerging Social Reality" is a well conceived one. In furtherance of this, FLO has carried out many useful programmes including a six-week Entrepreneurship Development Programme, talks on topical subjects of national importance inviting eminent persons from the Government, etc. Under its auspices, a delegation of women entrepreneurs also visited China.

I hope that the FLO will continue to work with vigour in the future as well and dedicate itself to issues of social and national concern especially to those relating to women entrepreneurs.

I wish the Organisation every success and send my best wishes for the Annual General Meeting.

(R.P. GOENKA)

15th May, 1987

## FOREWORD

FLO has now completed four years of its existence.

This past year was eventful in many respects for our country. Agriculture has been placed on a sound footing. Food self-sufficiency has been achieved. Industrial sector has started looking up. A strong well-diversified industrial base has been attained. Equally significant is the achievement on the social front. Poverty alleviation programmes have gained ground by the Government giving great emphasis in the last budget. The commitment and endeavour of the Government to integrate women into the social fabric of society started yielding rich dividends. It augurs well that some of the judicial pronouncements have created a new awareness about the economic and legal rights of women.

Yet, we have to go a long way in accomplishing our desired goals. The problems emanating from mounting population pressure, resource constraints and backwardness have to be tackled on an urgent basis. In our pursuit for higher growth and better living standards, we will have to consolidate our achievements and build on them. Industry has yet to acquire the cutting edge of competition, be in respect of domestic or foreign markets. Quality consciousness has to grow and industry has to come out of the trap of high costs. The benefits of well-conceived programmes for women have to permeate to the grass-root levels. All shades of public opinion should put together their efforts to bring about a society based on equality, fraternity and fellow feeling. Communalism and religious fundamentalism should be purged off.

Equality is a dynamic concept. It has many aspects, connotations and dimensions. Since its inception, FLO has been endeavouring to crystallise broad contours of the development strategy for women. As a national forum for women, we realise our responsibility to respond to social and economic problems. Keeping this objective, this year we had adopted the theme "Women in Today's Emerging Reality". The ensuing pages contain more than a mechanical recitation of our activities in furtherance of this theme. It absorbs our perception on the changing scenario and commitment to apply ourselves to the new challenges.

The participation of women in industry has generally been stagnant since 1961. One reason is that in the post independence period, there has been rapid growth of the modern and organised sector of industry. The role of traditional and household industry declined rapidly. Though the household industries provided bigger sources of self-employment to women, they were the victims of process of economic transformation. Traditional ways of production affected the marketability of their products. Stiff competition from factors questioned their own existence. A radical step is required to orient women in modern methods of production and management techniques.

With this in view, FLO had conducted a six week Entrepreneurship Development Programme to acquaint the women in the various aspects of entrepreneurship in collaboration with IDBI, IFCI, HARICON, ICICI, NIESBUD and Indian Bank. We had received overwhelming response from 500 applicants for undergoing the training. Of this, 45 women were selected on the basis of their aptitude and background. It is a matter of gratification that this programme has evinced keen interest from the participants and the fact that so many of them have been encouraged to set up ventures of their own. The wholehearted support and appreciation which we have received from the Government and financial institutions is indicative of the need for conducting similar programmes regularly. I am sure FLO in the coming years, can provide training inputs to prospective women entrepreneurs in a regular scientific and systematic manner. Also we had organised a discussion on "Problems Faced by Women Entrepreneurs" inviting representatives of the Government and financial institutions.

Traditionally, education for women was to make them capable of fulfilling their roles in society as wives and mothers. Considerable work, still, has to be done to orient the traditional

way of thinking. We have organised a series of lectures to make women aware of their potential and capabilities. Important among them were a series of extension lectures on "Women in Today's Emerging Social Reality" conducted by Mr. S. Bannerji, of ISIRD a noted behavioural Scientist, a Workshop on "Developing One's Potential" by Dr. Usha Kumar, Professor, Psychology, IIT, Kanpur, and a talk on "Woman's Rights" by Mrs. Shyamala Pappu, Senior Advocate, Supreme Court.

In a large segment of industry, productivity is low. It flows from technological obsolescence. Industry, both in public and private sector has to modernise. This is the only way to make the best use of human and material resources. Strong linkages must be established between public and private sector. FLO has provided a forum for discussions to crystallise the future dimensions of growth. Mr. Jagdish Tytler, Minister for Civil Aviation, had addressed us on "Civilisation at the Turn of the Century". Mr. P. Chidambaram, Minister for Home Affairs, had elaborated on the "Need to Involve More and More Women in the Business Activities" in Delhi. Mr. Manu Shroff, Editor, Economic Times and Mr. Dilip Thakore, Editor, Business World, had addressed the members on "Prospects of Indian Economy and Present Government Systems".

Let me recapitulate some of the important observations which emerged out of these discussions. Economic growth of India depends on many factors including development and proper management of manpower. To ensure economic rights, each and every individual should become productive members of society. The large number of women who have been sidelined in the development process have to be brought into the mainstream. This presupposes ensuring women their legal and economic rights, increasing their employability and giving them more representation in public employment and political administration. I am sure, with the commitment of the political leadership and support from all shades of public opinion, these goals could be translated into reality by the turn of the century.

Internationalism is fast gaining ground. The main objective of internationalism is to produce an ordered system based on international relations, be it in economic or social fronts. It helps us to learn from each other. To promote internationalism and fellowship among women, FLO has been sponsoring delegations abroad and receiving them. This year, I had the privilege to take a delegation to China at the invitation of the China International Culture Exchange Centre. The twelve member delegation visited factories, creches, family planning centres etc. in important cities in China. We also had discussions with prominent Chinese women leaders and Government officials. Indeed, the experience we gained on the advancement of Chinese women in all facets of life was very valuable. In this regard, I would like to take the opportunity to place on record my deep sense of appreciation and gratitude to the officials of the Chinese Government and Ministry of External Affairs of India and particularly the officials at our Embassy in China for the valuable assistance which they had rendered to us to make our trip informative, enjoyable and pleasant.

Another important opportunity for us to interact with women leaders from other countries was provided at Tashkent. The Soviet Women's Committee had invited FLO to attend the Seminar on Women and Development and Women's Contribution to the Maintenance of Peace held at Tashkent. I had the privilege to present a status paper on Women in India and Their Potential for Development. Also we had the opportunity to receive two women representatives from Russia viz. Mrs. M. Kravchenko, Dy. Chairman, Soviet Women's Committee and Mr. F.A. Abdrahmanova, Officer of the Committee of Soviet Women. I am sure, FLO will explore new vistas in coming years in fostering internationalism and fellowship among women.

The training programmes which FLO holds on topical subjects have evinced keen interest of the members and others. To acquaint women in the tax laws and procedures, we held two training programmes viz. in Delhi and Madras inviting eminent faculties. Also, organised talks on "Business Patronage for Revival of Culture and Art" by Mr. Lalit Mansingh, Director, ICCR and "Fighting Communalism" by Mr. Arun Shourie. Needless to say, these were appreciated by the participants.

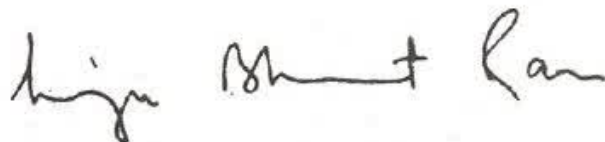
Field visits were another strategy deployed to acquaint the members with the management philosophy. Members were taken to Alpha Toyo, Faridabad and Mahanagar Telephone Nigam, Delhi where latest technologies were put to use. Manufacturing process, quality control measures, organisational structure, customer services, management philosophy, etc. were explained to the members by the officials of the or

We organised our regular Governing Body meetings. Mostly these meetings were held in Delhi. Mention has to be made about the regional meetings viz. at Bombay and Madras which were well attended.

I am thankful to the President Giani Zail Singh, Vice President Mr. R. Venkatraman, Prime Minister, Mr. Rajiv Gandhi for the messages of encouragement we have received from them. We are indebted to Mrs. Margaret Alva, Minister of State in the Department of Youth Affairs and Sports and Women's Welfare, whom we have called on a couple of occasions. It is gratifying that FLO has been given a seat in the National Level Standing Committee on Women Entrepreneurs set up by Ministry of Industry.

The details of this year's activities is given in the ensuing pages. Admittedly, much has to be done to put this infant organisation on a sound footing. I am sure, with the right support we are getting from FICCI, we would be able to diversify and strengthen our activities in the coming years.

The achievements for this year are not by my efforts alone. I am thankful for the support I recieved from Mr. R.P. Goenka, President, FICCI; Mr. K.S.G. Haja Shareeff, President-elect, Mr. D.H. Pai Panandiker, Secretary General and FICCI Secretariat during my tenure. I would especially like to thank Ms. Nischint Arora for supporting me whole heartedly for implementing all the programmes undertaken during the year. I am also indebted to the Governing Body and Working Committee of FLO for giving me their valuable support. Thanks are also due to all the staff of FLO and FICCI who have gone out of their way to make my task easier. Also, I am grateful to our members in Delhi and out-station and even to non-members who are associated with us, directly or indirectly. To all of them, I express my warmest thanks.



(MANJU BHARAT RAM)

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## FLO AWARDS AND THEIR RECIPIENTS

### 1983

#### **Award for Outstanding Woman Entrepreneur**

Mrs. Beena Jain, Production Organiser of the Jain Laboratory, Mathura, was given the award for her contributions in the field of export promotion. Under her guidance and supervision, the Laboratory could achieve record production of ceramic lustres. This enabled the country not only to substitute the import of this item but also enter into export market.

#### **Award for Outstanding Woman Social Worker**

This award was given to Mrs. Arunaben Desai for her contributions to emancipation of women, rehabilitation of destitutes and children, etc. At the age of 21, she set up Vikas Vidyalaya in Wadhwan City (Gujarat), a home for destitute women, especially those who were forced into immoral traffic. From 40 inmates, at the time of setting up of the Vidyalaya, the number of inmates had grown up to 5,425, as of 1979.

### 1984

#### **Award for Outstanding Woman Professional**

Dr. (Mrs.) Rani Siromoney was given the award in recognition of her significant contribution in the field of Modern Mathematics. A consultant at the Computer Center of Maryland University, USA, she has presented valuable papers at national and international conferences.

#### **Award for Outstanding Social Welfare Institution for Women**

The Shradhanand Mahila Asharam, Bombay, was given the Award for the commendable services rendered by it to needy women and children for nearly six decades. Through special care centre and vocational education and training schemes, the Asharam has to-date provided shelter and assistance to over 10,000 women and children.

## 1985

### Award for Outstanding Woman Entrepreneur

Mrs. Shahnaz Husain, a pioneer in herbal beauty treatment was given the award in recognition of her outstanding initiative as a woman entrepreneur. Setting up a permanent counter in the French Perfumery Section of Selfridges and warm reception at Moscow Trade Fair bear testimony to her sound entrepreneurial qualities.

### Award for Outstanding Woman Social Worker

Mrs. V. Veerammal, a noted social worker, was given the award in recognition of her outstanding contribution in social work. Founder General-Secretary of Tamil Nadu Women's Welfare Association, her contribution encompasses upliftment of destitutes and orphans, emancipation of socially downtrodden and economically poor and education of the under-privileged. Constructive work lies at the core of her endeavours.

## 1986

### Award for Outstanding Social Welfare Institution for Women

Bal Rashmi Society is a non-profit making organisation. It was created with the objective to serve the down-trodden and economically backward classes, mainly Harijan children. It has been registered under the Rajasthan Registration of Societies Act.

The Society's activities are centered around the city of Jaipur and its surroundings, Rishi Gelava Nagar, Jhalana Doungar, etc. Because of the floods in 1981, the Society has to shift its activities to nearby rural areas. The Society is doing good work in the field of education. Founded with four children from the Scavenger community, it has grown from strength to strength. Simultaneously, it took up the work of social reform, economic development, Harijan welfare and adult education in the slum areas. There are

about 680 students with 14 teachers at present in the Jawahar Nagar Basti Schools.

*Bal Rashmi Home* : provides shelter to orphans and destitute children. The Workshop at Bal Rashmi Campus offers training in blacksmithy, welding and electrical work.

In July, 1981, Jaipur and the surrounding areas witnessed unprecedented heavy rains. Thousands of slum dwellers were rendered homeless and their belongings swept away in deluge. Bal Rashmi Society provided immediate succour in the shape of food, clothing, bedding, blankets, etc. The Society constructed 254 houses, comprising 10' x 15' containing kitchen with smokeless chullahs. It has also constructed 8 wells in different villages. Under its income-generating programme, the Society has provided financial, professional and technical

support to 66 families for augmenting their income.

The Society is running a dispensary with a qualified doctor. The dispensary covers 15 villages. The Society has formulated a project on child and mother care which stipulates setting up of a 30-bed hospital in a central village. The hospital will be having an X-ray unit and pathological laboratory for undertaking diagnostic work and will cover a population of 70,000 in 102 villages in Basti Tahsil and 28 villages in Chaksh Tahsil of Jaipur District.

### **Award for Outstanding Woman Entrepreneur/Professional**

The jury decided not to give the Award this year.

Jury for 1986 consisted of :

Mr. Justice P.N. Bhagwati

Dr. D.S. Kothari

Mr. H.K.L. Kapoor

Mrs. Madhuri Shah

Mr. Abid Hussain

Mr. R.P. Goenka  
President, FICCI

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## TRAINING PROGRAMMES

### Training Programme on Taxation and Company Law – Madras— 19th February, 1987

This programme held in Madras was inaugurated by Mrs. Jayanti Natarajan, M.P. She pointed out that the main reason for inflation was the high rate of tax and reduction of saving margin. It was high time, she stressed, that the tax laws were simplified.

Mr. R. Balasubramaniam, Manager,

Industrial Development Bank of India who spoke on the occasion outlined the various schemes offered by IDBI for encouraging women to set up small and medium scale units. Mr. Ashok Kumbhat, Past President, Institute of Chartered Accountants of India, spoke on direct taxes. Mr. G. Narayanaswamy, Chartered Accountant gave a lecture on investment in shares and debentures, inheritance laws and their tax implications.



Mr. R. Balasubramaniam, Manager IDBI, Madras addressing the FLO Training Programme on Taxation and Company Law. From L. to R. are : Mr. Ashok Kumbhat, Past President, Institute of Chartered Accountants; Mrs. Manju Bharat Ram, President FLO; Mrs. Jayanti Natarajan, M.P.; Mrs. Haja Shareeff, Member FLO Governing Body; and Mr. Prasad Davids, Secretary, Southern India Chamber of Commerce & Industry.

**Entrepreneurship Development  
Programme—New Delhi—  
25th February –  
9th April, 1987**

A six-week Entrepreneurship Development Programme was held in New Delhi under the joint auspices of FLO, HARICON, IDBI, IFCI, ICICI, NIESBUD and Indian Bank. The main objectives of the Programme were to identify women with entrepreneurial talents and orienting them on different aspects involved in setting up their own units. The participants were given orientation

on method of selection of project enterprise; project report preparation; achievement motivation training; market survey and management inputs. The programme was inaugurated by Mrs. Margaret Alva, Minister of State for Youth Affairs, Sports Women and Child Development. She assured FLO support in conducting similar programmes on a continuing basis. The Valedictory Address was given by Shri K.K. Mathur Chief Secretary, Delhi Administration. He also gave away the certificates to women who had undergone the training.



Mrs. Margaret Alva, Minister of State for Youth Affairs, Sports and Women Welfare inaugurating the six-week Entrepreneurship Development Programme in New Delhi. From L to R are: Mr. N.D. Joshi, Managing Director, HARICON; Mr. M. Ramaswamy, General Manager, IDBI; Mrs. Margaret Alva, Mrs. Manju Bharat Ram, President FLO; Mrs. Nischint Arora, Secretary, FLO; Mr. Balasubramaniam, Indian Bank; and Mr. H.K. Mittal of HARIC

**The Course content included :**

- Planning a Small Scale Industry
- Product Selection
- Discussion on Product Selection
- Assistance from Directorate of Industries
- Meeting with Women Entrepreneurs
- Labour Laws
- Factories Act
- Marketing Management
- Costing and Pricing of Product
- Financial Management and Cost Control, etc.

**Training Programme on Taxation and Company Law, New Delhi—  
12th—14th May, 1986**

A Training Programme on Tax Management and Company Law was organised in New Delhi. The programme was designed to impart basic knowledge to the participants on various direct taxes, such as income tax, wealth tax, gift tax, etc. The participants were apprised about the elementary principles of company law, like, formation of companies, raising of resources, rights and obligations of directors and shareholders, etc.

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## TALKS AND DISCUSSIONS

**Address by Mr. Jagdish Tytler on  
"Civil Aviation at the Turn of the  
Century" – New Delhi – 6th  
January, 1986**

Mr. Jagdish Tytler, Minister of State for Civil Aviation, spoke on "Civil Aviation at the Turn of the Century". Speaking on the proposed merger of Indian Airlines with Air India, he said that the merger would result in the optimum utilisation of pilots, cabin crew and air craft and engineering services. Indian Airlines, he said, had considerably improved its services. He informed that Helicopter Corporation of India would start operating shortly

under the name of Vayuhans. He invited representatives of FLO on the Selection Committee of Indian Airlines and their suggestions for improving the working of Civil Aviation Ministry. The names of Mrs. Shobhana Bhartia and Mrs. Nirmala Jain were forwarded.

**Talk on "Women's Rights"  
by Mrs. Shayamala Pappu—  
New Delhi – 19th April, 1986**

Mrs. Shayamala Pappu, eminent advocate of Supreme Court, addressed FLO members on Women's Rights. In her interesting address, she touched



Mr. Jagdish Tytler addressing the FLO members on 'Civil Aviation at the Turn of the Century'.  
On his right is Mrs. Manju Bharat Ram, President FLO.

upon legal and economic rights of women as guaranteed under the statutes. She stressed the need for women becoming economically independent and socially active. Highlighting the success of Lok Adalats where many matrimonial disputes were settled, she said that women from the affluent set-ups should assist and encourage such movements. Mrs. Rekha Khaitan, member, FLO Governing Body, donated Rs. 5,000/- for promoting Lok Adalats.

**Extension Lectures on "Women in Today's Emerging Social Reality" —  
New Delhi — 19th, 24th, 30th July  
and 6th August, 1986**

These lectures were delivered by Mr. Sushanta Banerjee noted behaviouring scientist on aspects, like women's identity through ages in our culture; pressures on women's identity today; the mother and child rearing; marriages; women and achievement.

During the course of the programme, significant points emerged: Women should redefine their roles in the society they lived in. In their search for a new role, they were confronted with fears of social stigma, isolation, indifference and loneliness. They had to struggle within their system, while holding on to the commitment of their roles and also making a choice to branch out on their own to realise some of their dreams and aspirations. On the one hand, they discovered a wealth of resources and talents within themselves, on the other, they felt immobile due to their own biological limitations and role impositions.

**Workshop by Dr. Usha Kumar on  
Discovering One's Potential —  
New Delhi — 22/24th October, 1986**

Dr. Usha Kumar, Professor, Psychology, IIT, Kanpur, conducted an intensive Workshop on 'Discovering one's Potential.' In her lucid analysis, she stressed the need for creating decision

making power and confidence. Sharing of thought, she felt, would help women to know each other's problems and think collectively to solve them. She conducted various tests to know the participant's aptitude and potential.

**Business Patronage for the  
Revival of Culture and Art —  
New Delhi — 28th October, 1986**

Mr. Lalit Mansingh, Director, Indian Council for Cultural Relations of India, in his talk on "Business Patronage for the Revival of Culture and Art", emphasised that women connected with business should actively participate in promoting culture. He suggested that business houses could consider sponsoring art exhibitions, dance and music recitals.

**"Fighting Communalism", by Mr. Arun  
Shourie — New Delhi —  
29th November, 1986**

Mr. Arun Shourie, eminent journalist addressed the FLO members on 'Fighting Communalism'. He elaborated on the reasons for growing communalism in the country. He stressed that the children had to be educated to broaden their vision above religious dogmas and communal feelings. Faith in religion, he said, should be based on scientific and rational terms.

**Address by Mr. P. Chidambaram —  
New Delhi — 24th January, 1987**

Mr. P. Chidambaram, Minister of State for Personnel, Public Grievances, Pension and Home Affairs, addressed the FLO members on 24th January, 1987. He stressed the need for social organisations creating greater awareness about the right of women, such as, the right to property, right to income and right to hold job. All superstitions and customs which discriminated women should be abolished. He felt that women in middle and affluent families had been exposed to a greater degree of discrimination than their counterparts in the poor families. In

the Government service, the Minister disclosed that steps were being taken to ensure better facilities for working women.

**Discussion on Problems Faced by Women Entrepreneurs –  
4th March, 1987**

A discussion on problems faced by women entrepreneurs was held on 4th March, 1987, to coincide with the International Week for Women. The panelists included; Mrs. Manju Bharat Ram, President, FLO; Mr. M. Ramaswamy, General Manager, IDBI; Mrs. Rita Sengupta, NIESBUD; Mr. N.D. Joshi, Managing Director, HARICON;

Mrs. Alice Mathew, Indian Bank; Mrs. Surekha Panandiker, Secretary-General, Indian Council of Women Entrepreneurs.

Mr. Ramaswamy, General Manager, Industrial Development Bank of India, elaborated on the various schemes for women entrepreneurs. He felt that more institutions for skill development for women should be set up. The need for easy and cheap credit, protection of small-scale units in the initial stage from the competition of larger units, export incentive for women entrepreneurs, were some of the points that emerged out of the discussion.



Mr. P. Chidambaram, Minister of State for Personnel, Public Grievances, Pensions and Home Affairs addressing FLO Members in New Delhi. On his right is Mrs. Manju Bharat Ram, President, FLO, and on his left are : Mrs. Usha Patodia, Past President and Mrs. Nischint Arora, Secretary, FLO.

**Nature of Small Enterprise—  
New Delhi—6th March, 1987**

Mr. Paul E. Bangasser, Deputy Director, International Labour Organisation, gave an interesting lecture on "What should be the nature of a small Enterprise." He stressed that the end user of the product had to be kept in mind while manufacturing it. He also emphasised the role of supporting organisations, like banks, research organisations and political leadership in influencing the nature of an enterprise and its profitability.

**Discussion on Prospects of Indian  
Economy—Bombay—28th April, 1987**

FICCI Ladies Organisation had

arranged a discussion on "Prospects of Indian Economy" at Bombay. The panelists included Mr. M.R. Shroff, Editor, Economic Times; Mr. Dilip Thakore, Editor, Business World; and Mr. S.H. Khan, Executive Director, Industrial Development Bank of India. The panelist stressed the need for controlling the inflationary trend and strengthening the governmental delivery systems. The important role of financial institutions in giving vital credit for industrial growth was also stressed. This meeting was organised by Mrs. Rashmi Podar, a West Zone Governing Body Member.



Mr. Dilip Thakore, Editor, Business World, addressing the FLO meeting in Bombay. Sitting L. to R.: Mr. S.S. Pingle, Secretary-General, Maharashtra Chamber of Commerce; Mrs. Rashmi Podar, Governing Body Member; Mr. H.S. Khan, Executive Director, IDBI; Mr. M.R. Shroff, Editor, Economic Times and Mrs. Manju Bharat Ram, President, FLO.

## VISITS

### Visit to Swavlamban — 27th June, 1986

FLO members visited Swavlamban. It is an Institute for education and vocational training for destitutes and disabled situated in Dakshinapuri, New Delhi. Training in weaving, book binding, knitting, sewing and packaging, etc. are some of the activities of the Institute. Mrs. Aruna Dalmia, a member of FLO is actively involved in the functioning of the centre.

### Delegation to China— 23rd August— 4th September, 1986

On the invitation of the China International Culture Exchange Centre and with the help of the Ministry of External Affairs, a 12-member delegation under the leadership of Mrs. Manju Bharat Ram visited China. They visited

important industries, women's organisations, women welfare camps, etc. in Beijing, Xian, Nanjing, Shanghai and Canton. The delegation consisted of the following members :

1. Mrs. Manju Bharat Ram
2. Mrs. Minakshi S. Bajaj
3. Mrs. Janak Gupta
4. Mrs. Shubhra Gupta
5. Mrs. Rashmi Podar
6. Mrs. Indu Punj
7. Mrs. Chandra Sankar
8. Mrs. Kavita V. Shridhar
9. Mrs. Anuradha Singh
10. Mrs. Usha Krishna
11. Mrs. Chitra Gupta
12. Mrs. Nischint Arora



Mrs. Manju Bharat Ram with Mr. K.P.S. Menon, the then Indian Ambassador to China on her right, and on her left is Mr. Cheng Siyan, Secretary-General, China International Culture Exchange Centre, Beijing.

Though primarily conceived as a cultural delegation, the group endeavoured to study various socio-economic aspects which influenced the behavioural pattern of women in China. Conceived as a fact finding exercise to know the degree of development of women in China, their status in the society, their employability and the like, the delegation adopted various methods to get the pulse of the Chinese way of life. Visits to factories and communes, schools, creches and family planning centres, market places, places of art and culture etc. helped to form opinion about this country. A comprehensive report indicating the important places visited, eminent persons met, organisations visited and important findings of the team was brought out.

**Visit to Alpha Toyo—  
24th September, 1986**

Members visited Alpha Toyo Ltd., Faridabad. The unit, started as an

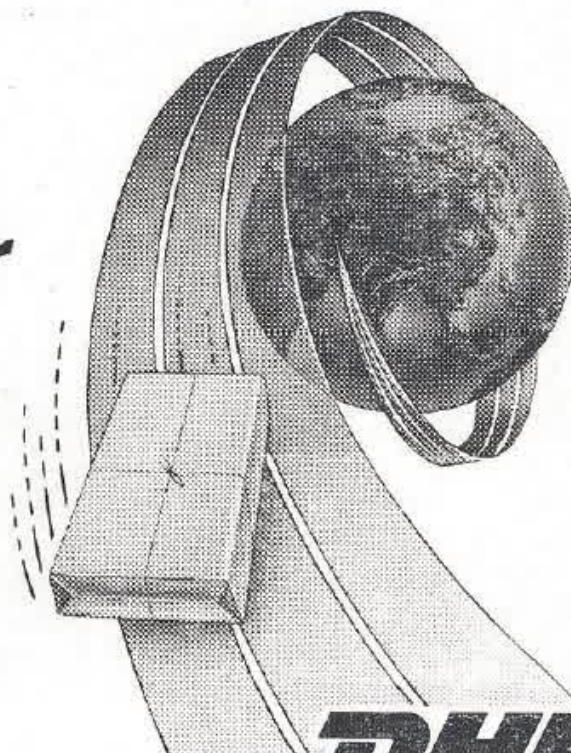
ancillary of Escorts, manufactures auto ancillaries of international standards with Japanese collaboration. It is professionally managed by Mrs. Asha Mongia and Mrs. Nadira Chaturvedi and serves as model of the latest management techniques and professionalism. Shareholders of this unit are mainly wives of the employees of Escorts. Members were fascinated by the use of latest manufacturing technology and cleanliness observed in the unit.

**Visit to Mahanagar Telephone  
Nigam Ltd.— New Delhi --  
17th November, 1986**

A few members visited Mahanagar Telephone Nigam Ltd. New Delhi and met its General Manager, Mr. B.M. Khanna. He underlined the need for increasing the investment on telecommunications and steady interaction between the telephone department and its users.

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**Visit of the Soviet Delegation —  
24th December, 1986**

A two-member delegation of Soviet Women's Committee consisting of Mrs. M. Kravchenko, Deputy Chairman of the Committee on Soviet Women and Deputy Chairman of the State Committee on Labour and Social Affairs and Mrs. F.A. Abdrahamanova, Officer of the Committee of Soviet

Women addressed the FLO members in New Delhi. This visit was arranged by the Ministry of Human Resource Development. Mrs. Kravchenko informed the FLO members on the various facilities provided by the Soviet Government for their labour. She also had discussions with the representatives of other women organisations in India who were invited by FLO.



Mrs. Sobhana Bhartia, Vice-President, FLO garlanding Mrs. M. Kravchenko, Dy. Chairman of the Committee of Soviet Women during her visit to India. To their right is Mrs. Manju Bharat Ram, President, FLO and on the left is also a member of the delegation, Mrs. F.A. Abdrahamanova.

## OTHER PROGRAMMES

### **Meeting with Mrs. Margaret Alva, New Delhi—16th April, 1986**

Mrs. Manju Bharat Ram, President, FLO alongwith some office bearers called on Mrs. Margaret Alva, Minister of State for Youth Affairs, Sports and Women Welfare. The Minister was apprised of the FLO's programme to train women entrepreneurs and help them set up small scale units. Mrs. Alva observed that women could be employed in large numbers in the ancillary sector. She exhorted the FLO members to examine the possibility of employing women in the ancillary units owned by the members and others.

### **Project for Imparting Training to Women of Weaker Sections, New Delhi—8th & 17th July, 1986**

FLO members had a couple of meetings with Mrs. H.K. Sahwney and

others of Lady Irwin College in order to crystallise an action plan for a community development programme in villages near Delhi. An idea was mooted to have a tie-up with Lady Irwin College for promotion of entrepreneurship among women in villages adopted by them. Subsequently, some of the members visited the villages and interacted with the villagers.

### **Seminar on "Women Development and Women's Contribution to the Maintenance of Peace"—Tashkent 2nd - 6th October, 1986**

On the invitation of the Soviet Women's Committee, Mrs. Manju Bharat Ram and Mrs. Nischint Arora attended a Seminar on "Women and Development; Women's Contribution to the Maintenance of Peace" at



Third from left is Mrs. Valentina Terishkova, Chairman, Soviet Womens Committee and First Woman in space. Next to her is Mrs. Manju Bharat Ram, President, FLO at the Seminar on 'Women Development and Womens' Contribution to the Maintenance of

Tashkent, USSR, from October 2-6, 1986.

The Seminar, which was held as part of the United Nations International Year of Peace, was attended by women's organisations of Asian and Pacific countries. There were representatives from 43 national women's organisations, the United Nations and its specialised agencies and regional non-governmental organisations. The seminar took place in an atmosphere of mutual understanding, friendship and profound interest. The participants stressed that problems of equality, development and peace were inseparably interrelated. Speakers agreed that the main concern of women's organisations was to contribute to preventing nuclear war, promoting relations of good neighbourliness and cooperation between countries and ensuring peace and stability in the region.

Mrs. Manju Bharat Ram presented a paper at the Seminar on the subject "Women and Development."

#### **Nomination of FLO President to the National Level Standing Committee on Women Entrepreneurs**

The Ministry of Industry informed that Mrs. Manju Bharat Ram has been

nominated to the National Level Standing Committee on Women Entrepreneurs. The Chairman of this committee is Mrs. Margaret Alva, Minister of State for Youth Affairs, Sports and Women and Child Welfare. The Committee has so far met twice. At the second meeting of the Committee held on 31st March, 1987 in New Delhi, FLO has presented papers on the following subjects :

1. Training Facilities and Coordination Requirements.
2. Laws/Legislations which Discriminate Against Women.
3. Finance for Women Entrepreneurs.
4. Marketing Problems.
5. Publicity and Dissemination of Information for Women Entrepreneurs.

#### **Quiz Programme**

A Quiz Programme was organised for members by Mrs. Madhuvanti Kanoria. She put questions to the members on major events of the past year and products manufactured by multinational companies. The programme was well attended. The group with Mrs. Abha Dalmia, Mrs. Subha Jhunjhunwala, Mrs. Chitra Gupta and Mrs. Asha Gupta was adjudged as the best.

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## PROGRAMMES ORGANISED DURING THE YEAR 1986-87

| <i>Subject</i>                                                                                        | <i>Speaker</i>                                         | <i>Date</i>                         |
|-------------------------------------------------------------------------------------------------------|--------------------------------------------------------|-------------------------------------|
| 1. Governing Body Meeting, New Delhi                                                                  |                                                        | 23.3.1986                           |
| 2. Governing Body Meeting, New Delhi                                                                  |                                                        | 7.4.1986                            |
| 3. Meeting with Mrs. Margaret Alva, New Delhi                                                         |                                                        | 16.4.1986                           |
| 4. Talk on Women's Rights, New Delhi                                                                  | Mrs. Shyamala Pappu                                    | 19.4.1986                           |
| 5. Governing Body Meeting, New Delhi                                                                  |                                                        | 5.5.1986                            |
| 6. Training Programme on Taxation and Company Law, New Delhi                                          | Mr. M.K. Mohta<br>Mr. S.D. Nargolwala<br>Mr. N.S. Jain | 12-14 May 1986                      |
| 7. Governing Body Meeting, New Delhi                                                                  |                                                        | 3.6.1986                            |
| 8. Meeting regarding Project for Weaker Sections of Society                                           | Mrs. H.K. Sawhney                                      | 8.7.1986<br>17.7.1986               |
| 9. Visit to Swavlamban, New Delhi                                                                     | Organised by<br>Mrs. Aruna Dalmia                      | 27, June '86                        |
| 10. A series of Extension Lectures on the theme "Women in Today's Emerging Social Reality", New Delhi | Mr. Sushanta Banerjee<br>Mrs. Minakshi Banerjee        | 19, 24, 30 July<br>and 6th Aug. '86 |
| 11. Governing Body Meeting, New Delhi                                                                 |                                                        | 7.8.1986                            |
| 12. Delegation to China                                                                               |                                                        | 23.8.1986 to<br>4.9.1986            |
| 13. Visit to Alpha Toyo Ltd., Faridabad                                                               |                                                        | 24.9.1986                           |
| 14. Seminar on Women and Development and Women's Contribution to the Maintenance of Peace at Tashkent |                                                        | 2-6 Oct. '86                        |
| 15. Developing One's Potential, New Delhi                                                             | Dr. Usha Kumar<br>Mrs. Poonam Mehta                    | 22-24 Oct. '86                      |
| 16. Business Patronage for Revival of Culture and Art, New Delhi                                      | Mr. Lalit Man Singh                                    | 28.10.1986                          |
| 17. Visit to Mahanagar Telephones Ltd. New Delhi                                                      | Discussion with Mr. B.M. Khanna,<br>General Manag      | 17.11.1986                          |

| <i>Subject</i>                                                                       | <i>Speaker</i>                                                                                                  | <i>Date</i>                 |
|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------|
| 18. Fighting Communalism, New Delhi                                                  | Mr. Arun Shourie                                                                                                | 29.11.1986                  |
| 19. Governing Body Meeting, New Delhi                                                |                                                                                                                 | 6.12.1986                   |
| 20. Visit of Soviet Delegation to India                                              |                                                                                                                 | 24.12.1986                  |
| 21. 'Civil Aviation at the Turn of the Century', New Delhi                           | Mr. Jagdish Tytler                                                                                              | 6.1.1987                    |
| 22. Need to Involve More and More Women in the Business Activity, New Delhi          | Mr. P. Chidambaram                                                                                              | 24.1.1987                   |
| 23. Training Programme on Taxation and Company Law, Madras                           | Mrs. Jayanti Natarajan<br>Mr. Ashok Kumbhat<br>Mr. G. Narayanaswamy                                             | 19.2.1987                   |
| 24. Governing Body Meeting, Madras                                                   |                                                                                                                 | 19.2.1987                   |
| 25. A Six Week Entrepreneurship Development Programme, New Delhi                     | Inaugurated by<br>Mrs. Margaret Alva and<br>training imparted by HARICON                                        | 25.2.1987<br>to<br>9.4.1987 |
| 26. Discussion on Problems Faced by Women Entrepreneurs, New Delhi                   | Mrs. Rita Sengupta<br>Mrs. Alice Mathew<br>Mrs. Manju Bharat Ram<br>Mrs. Surekha Panandiker<br>Mr. M. Ramaswamy | 4.3.1987                    |
| 27. Quiz Programme, New Delhi                                                        | Organised by<br>Mrs. Madhu Kanoria                                                                              | 18.3.1987                   |
| 28. Nature of Small Enterprise, New Delhi                                            | Paul Bangasser                                                                                                  | 6.4.1987                    |
| 29. Valedictory Function of Entrepreneurship Development Programme, New Delhi        | Mr. K.K. Mathur                                                                                                 | 14.4.1987                   |
| 30. Governing Body Meeting, New Delhi                                                |                                                                                                                 | 24.4.1987                   |
| 31. Talks on 'Prospect of the Indian Economy and Present Government Systems', Bombay | Mr. Manu Shroff<br>Mr. Dilip Thakore<br>Mr. S.H. Khan                                                           | 28.4.1987                   |
| 32. Governing Body Meeting, New Delhi                                                |                                                                                                                 | 14.5.1987                   |

## Governing Body and Working Committee of FLO

Mrs. Manju Bharat Ram—President

Mrs. Shobhana Bhartia—Vice-President

Mrs. Usha Patodia—Immediate Past President

The following members were nominated by President, FICCI, as the Governing Body and Working Committee of FLO for the year 1986-87 :

### North

1. Mrs. Indu Jain  
New Delhi
2. Mrs. Bina Modi  
New Delhi
3. Mrs. Lekha Podar  
New Delhi
4. Mrs. Sunanda Singhania  
New Delhi
5. Mrs. Krishna Mohta  
New Delhi
6. Mrs. Meenakshi Gupta  
New Delhi
7. Mrs. Rekha Khaitan  
New Delhi
8. Mrs. Nirmala Jain  
New Delhi
9. Mrs. Abha Dalmia  
New Delhi
10. Mrs. Sudha Jhunjunwala  
New Delhi
11. Mrs. Madhu Kanoria  
New Delhi
12. Mrs. V. Mohini Giri  
New Delhi

### West

1. Mrs. Vimla Bajaj  
Bombay
2. Mrs. Snehlata Podar  
Bombay
3. Mrs. Maya Somaiya  
Bombay

4. Mrs. Rashmi Podar  
Bombay
5. Mrs. Veena Singhania  
Bombay
6. Mrs. Lalita Jalan  
Bombay
7. Mrs. Shirin Guzder  
Bombay

### East

1. Mrs. Sheila Kanoria  
Calcutta
2. Mrs. Roma Bhagat  
Calcutta
3. Mrs. Alka Jalan  
Calcutta
4. Mrs. Prabha Khaitan  
Calcutta
5. Mrs. Sumitra Mody  
Calcutta

### South

1. Mrs. Gita Banker  
Madras
2. Mrs. Mahmooda Haja Shareeff  
Madras
3. Mrs. Madhu Bhandari  
Bangalore
4. Mrs. Anjana Somany  
Hyderabad
5. Mrs. A.C. Muthia  
Madras

### Working Committee

1. Mrs. Karuna Goenka  
New Delhi
2. Mrs. Rekha Modi  
New Delhi

- |                                     |                                     |
|-------------------------------------|-------------------------------------|
| 3. Ms. Richa Jain<br>New Delhi      | 7. Mrs. Manju Gupta<br>New Delhi    |
| 4. Mrs. Shubhra Gupta<br>Delhi      | 8. Mrs. Indu Punj<br>New Delhi      |
| 5. Mrs. Vineeta Jain<br>Delhi       | 9. Mrs. Saroj Rakyan<br>New Delhi   |
| 6. Mrs. Karuna Khaitan<br>New Delhi | 10. Mrs. Manju Patodia<br>New Delhi |

Secretary—Mrs. Nischint Arora

### Meetings of the Governing Body

| <i>Date</i>          | <i>Venue</i> |
|----------------------|--------------|
| 1. March 23, 1986    | New Delhi    |
| 2. April 7, 1986     | New Delhi    |
| 3. May 5, 1986       | New Delhi    |
| 4. June 3, 1986      | New Delhi    |
| 5. August, 7 1986    | New Delhi    |
| 6. December 6, 1986  | New Delhi    |
| 7. February 19, 1987 | Madras       |
| 8. April 24, 1987    | New Delhi    |
| 9. May 14, 1987      | New Delhi    |

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