

11TH ANNUAL SESSION



FICCI LADIES ORGANISATION
Federation House, Tansen Marg, New Delhi



The Tenth Annual Session of FLO was held in New Delhi on 8th October 1993. Mrs Indira Dutt, President, FLO welcoming Dr Manmohan Singh, Minister of Finance, Govt of India. Mrs Madhu Kanoria, Vice-President looks on.

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Federation House, Tansen Marg, New Delhi



राष्ट्रपति का उप प्रेस सचिव

Deputy Press Secretary to the President

No. F.2-M/94

राष्ट्रपति सचिवालय

राष्ट्रपति भवन

नई दिल्ली - 110004

President's Secretariat

Rashtrapati Bhavan

New Delhi-110004

July 30, 1994

Dear Smt. Kanoria,

The President of India, Dr. Shanker Dayal Sharma is happy to know that the FICCI Ladies Organisation is holding its 11th Annual Session in September, 1994 at New Delhi.

The President sends his greetings on the occasion.

Yours sincerely,

(A.P. Frank Noronha)

Smt. Madhu Kanoria,
President,
FICC Ladies Organisation,
Federation House,
Tansen Marg,
New Delhi-110 001.



Dilip Sinha
Director

प्रधान मंत्री कार्यालय
नई दिल्ली 110 011
PRIME MINISTER'S OFFICE
NEW DELHI 110 011

No. 2.11.1-1322

August 11, 1994.

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Dear Ms. Kanoria,

The Prime Minister thanks you for your letter of July 25, 1994. He sends his best wishes to the FICCI Ladies Organisation on the occasion of its Annual Session in September, 1994.

With regards,

Yours sincerely,

(Dilip Sinha)

Ms. Madhu Kanoria,
President
FICCI Ladies Organisation,
Federation House,
Tarsen Marg,
NEW DELHI-110 001.



उप-राष्ट्रपति, भारत
नई दिल्ली

VICE-PRESIDENT
INDIA
NEW DELHI

August 18, 1994

M E S S A G E

I am glad to learn that FICCI Ladies Organisation is holding their 11th Annual Session. The Organisation has done pioneering work to promote entrepreneurship in business and commerce among women. To afford them training and opportunities for entrepreneurship is one of the effective ways of empowering women. It is heartening to see that many of our sisters have risen to the opportunities provided and done well in the field of business and commerce.

I have pleasure in sending my good wishes for the success of the Annual Session.

(K.R. NARAYANAN)



FEDERATION OF INDIAN CHAMBERS OF COMMERCE AND INDUSTRY

FEDERATION HOUSE, TANSEN MARG, NEW DELHI 110 001

BANSI DHAR

President

August 10, 1994

MESSAGE

I am pleased to note that FLO is holding its eleventh annual session in September this year.

The Organization has been taking up a variety of socially and economically relevant programmes and making useful contribution to development of entrepreneurship among women. Its entrepreneurship development programmes have been a great success. The trade delegations of women entrepreneurs sponsored by it to visit abroad have also made their mark.

The social out-reach programme organised by FLO in Dakshinpuri for under-privileged women is a step towards integrating such women into the mainstream of national life.

FLO's successful programs do great credit to FICCI. My sincere compliments are due to the President of the year Shrimati Madhu Kanoria.

I have no doubt that in the years to come, FLO will take up still greater responsibilities and will achieve still higher stature and greater recognition.

BANSI DHAR
President

FOREWORD

My tenure as president of the FICCI Ladies Organisation (FLO) has been a rewarding and enriching experience for me. I have gained a great deal from being part of the organisation. The wide stature and recognition FLO has earned over the years bears testimony to the vision of all those who are associated with the conceptualisation and formation of this august body. At the same time I feel that such an expression of confidence entails considerable challenges.



The nation is undergoing a major transformation. Strong winds of change are sweeping across economic, social and political horizons of India. Happily, there is an increasing awareness of the meaningful role women could play in nation building.

We in FLO continue our pursuit to sensitise women towards developing their inherent abilities. Women have to make their impact felt in business, professions, art, culture, politics as also in other social spheres. FLO dedicates itself towards marshalling the ingenuity and talents of women for their collective and integrated development.

As part of the ongoing programme for entrepreneurship development of women, this year once again we have trained around hundred potential women entrepreneurs. It is gratifying to note that more than sixty-five percent of the women, who have undergone training in earlier years, have either set up their enterprises or are in the process of doing so. We feel proud that our success rate is way above the national average.

As the country moves towards globalisation there is need to orient business women with the challenges of international business. With this in view, we have been conducting special programmes on exports to acquaint the potential exporters on export marketing procedures, documentation and such like. I am happy to say that the regular programmes we hold on export have become extremely popular.

Indian industry needs to be more and more outward looking in order to become global players. Early this year FLO sponsored a delegation to Israel and Cyprus. With the strengthening of relationships between India and Israel we received an overwhelming response and a very warm reception in Israel. As a country Israel was an eye-opener as it has made great strides without compromising and thereby retaining its tradition and values.

India is at the threshold of redefining its place in the comity of nations. We have to enter the twenty-first century with a stronger development base at the same time retaining our traditions, values, ethos and culture. Th

new economic agenda of the Government of India has already helped in putting women on an equal footing. FLO rededicates itself to the empowerment of women. I am sure that we shall consolidate and build on our strengths, to emerge as a leading motivating force in channelising the energies of the women of India towards the task of nation building.

I would like to place on record my deep sense of appreciation for the cooperation I have received from Dr. Bansi Dhar and Mr. A.K.Rungta, President and President Elect respectively of FICCI. The Governing Body

Members lent excellent support and cooperation during my tenure. I am very grateful for the advice and help received from all the Past Presidents and also from Vice President, Mrs. Beena Khaitan. I also extend my gratitude to Mr. M.C.Gupta, Ex-Secretary General, and to Dr. Amit Mitra, Secretary General, FICCI. My sincere thanks to Mrs. Shipra Chatterjee, Secretary, FLO, for putting a lot of hard work which made it possible for this year to be a success. There were many in the FICCI Secretariat who assisted me during my term. I convey my sincere thanks to all those who I am unable to mention individually.

August 31, 1994

Madhu Kanoria

(Madhu Kanoria)

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.

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.

1984

Award for Outstanding Woman Professional

Dr.(Mrs) Rani Siromoney was given the award in recognition to her significant contribution in the field of Modern Mathematics

Award for Outstanding Social Welfare Institution for Women

The Shradhanand Mahila Ashram, Bombay was given the award for the commendable services rendered by it to needy women and children for nearly six decades.

1985

Award for Outstanding Woman Entrepreneur

Mrs Shahnaz Hussain, a pioneer in herbal beauty treatment was given the award in recognition of her outstanding initiative as a woman entrepreneur.

Award for Outstanding Woman Social Workers.

Mrs.V. Veerammal, a noted social worker, was given the award in recognition of her outstanding contribution in social work.

1986

Award for outstanding Social Welfare Institution for Women

Bal Rashmi Society which was created with the objective to serve the downtrodden and economically backward classes, mainly Harija children, received the Award.

Award for Outstanding Woman Entrepreneur/Professional

The jury decided not to give the Award.

1987

Award for Outstanding Social Welfare Institution for Women

Mrs. A.C.Krishna Rao, Madras, received the FLO Award for 1987 in the field of outstanding Social Worker. Her nomination was sponsored by Addison and Company Limited, Madras.

Award for Outstanding Woman Entrepreneur/Professional

The jury decided not to give the Award.

1988

Award for Outstanding Woman Professional

Mrs Aditi Syam received the FLO Award for 1988 in recognition of her significant contribution in the field of Public Relations, Education and Research.

Award for Outstanding Social Welfare Institution for Women

Shramasahkar Mahila Sangha Ltd received the FLO Award for 1988 for the commendable services rendered by it to women who are mainly from the lower strata of society.

1989

Award for Outstanding Woman Entrepreneur

Mrs. Rita Singh, Managing Director of MESCO group of industries receives the FLO Award for 1989 in recognition of her outstanding contributions as a Woman Entrepreneur. She is leading manufacturer and exporter of leather garments, shoes and shoe uppers.

Award for Outstanding Woman Social Worker

The cash Award of Rs. 11,000/- was shared by Mrs. Donna Fernandes, and Ms. Renana Jhabvala, Ahmedabad.

Mrs Donna Fernandes took keen interest and helped victims of bride burning, rape, wife beating and child abuse by giving counselling legal and medical help, employment and shelter facilities to them.

Ms Renana Jhabvala is the Secretary of SEWA. A Harvard graduate, she has played a key role in extending SEWA's trade union work among women at grassroot level. She also has done commendable work in organising the women in the informal sector.

1990

Award for Outstanding Woman Professional

The FLO Award for Outstanding Woman Professional was shared by Mrs. D.Lakshmi, Bharat Electronics Limited, Bangalore and Dr.(Mrs.) Rugmini Sankaran, Director of the Defence Food Research Laboratory, Mysore.

Mrs. D.Lakshmi received the FLO Award for 1990 in recognition of her outstanding work in the field of computer simulators. She has contributed at a high professional level in a field where very few women have been working. Her work has been applied in several field including navigation.

Dr.(Mrs.) Rugmini Sankaran shared the FLO

Award for 1990 in recognition of the outstanding contribution in the field of microbiology and milled products. She has made a very important contribution in evolving microbial criteria and standards in processed foods.

Award for Outstanding Social Welfare Institution for Woman.

The jury decided not to give the Award this year.

1991-92

Award for Outstanding Woman Professional

this year's FLO Award in the field of Outstanding Women professional has been given to the following :

1. Mrs. Lakshmi G.Menon.
Chairman & Managing Director
Hindustan Teleprinters Ltd.
Madras.
2. Mrs. D.B. Baldawala
Director
Industrial Boilers Ltd.
Bombay.

Both these women have done excellent work for their respective industrial enterprises.

Mrs. Lakshmi G.Menon, B.Sc.,DMIT (Electronics) is responsible for formulating, specifying, tendering and evaluating the prestigious Gateway Digital Switching System of VSML. She has to her credit planning, installation, testing and maintenance of SPC computer controlled exchanges of VSML including telex, telegraph, telephone and data exchanges.

Mrs. D.S.Baldawala has achieved excellence in her business career which includes marketing and the finalisation of contracts and projects. Mrs. Baldawala is acknowledged as one of the pioneer leaders in boiler manufacturing industry. She looks after managerial and technical side of her Organisation as well. This includes marketing and finalisation of contracts and

projects. She has been successful in exporting boilers to countries such as Tanzania, Zambia and Vietnam. She has also entered into collaboration with Bharat Heavy Electricals Ltd. (BHEL) for manufacturing Fluidised Bed Combustion Boilers which is latest world technology in coal-fired boilers.

1992-93

**Award for outstanding Woman
Social Worker**

The eminent jury this year has decided to present the Outstanding Woman Social Worker Award to Mrs. Jayalakshmi, Secretary, Multi Purpose Industrial Cooperative Society Limited, Bangalore.

Mrs. Jayalakshmi with deep commitment to the cause of socio-economic welfare of downtrodden having a particular concern to women and children, is relentlessly striving for over 45 years of her life. Her concerted action created a large awareness and health consciousness among the people.

1993-94

**Award for Outstanding Woman
Entrepreneur**

Ms Jayashree Ashwinkumar, Managing Director of Shree Mahila Sewa Sahakari Bank, Ahmedabad gets the 1993-94 FLO Award for Women Entrepreneur for Integrated Social Security Scheme for women working in informal sector for various technical and housing finance schemes for poor self-employed women, and for managing savings groups of poor women in more than 300 villages in three Districts of Gujarat.

She has also prepared modules and manuals for imparting training for running effective saving and credit programmes for various national voluntary organisations involved in similar activity. Her efforts are creditable and worthy of recognition.

Members of the present Jury

1. Mr. Justice P.N. Bhagwati
Former Chief Justice
Supreme Court
New Delhi
2. Dr. Karan Singh
New Delhi
3. Dr. M.S. Swaminathan
Chairman
M S Swaminathan Research Foundation
Madras
4. Mrs. R. M. Bathew
Chairperson UPSC
New Delhi
5. Prof. G. Ram Reddy
Chairman
University Grants Commission
New Delhi
6. Dr. S.K. Joshi
Director General
Council of Scientific & Industrial
Research, New Delhi
7. Dr. Bansi Dhar (Ex-officio)
President
FICCI
New Delhi

PANEL DISCUSSION ON THE ROLE OF THE MEDIA IN THE EMERGING SOCIAL SCENARIO New Delhi : October 28, 1993

A Panel Discussion on The Role of the Media in the Emerging Social Scenario was organised by FLO. The panelists were media stalwarts, Mr Vinod Mehta, Editor-in-Chief, The Pioneer; Mrs Malvika Singh, Associate Producer, Business India; Mrs Mrinal Pandey, Editor, Saptahik Hindustan; and Mr Karan Thapar, Eyewitness News. Mr Vinod Dua, the renowned Media Person was the Moderator.

Dr. Bansi Dhar, President, FICCI inaugurated the programme. In his address he stated that man has passed through many phases - the age of discovery, the age of knowledge, and the age of wisdom. Today's is the age of information.

While initiating the programme Mr Vinod Mehta said that the television network and the multiplicity of channels was going to be the first source of information and not the print

media. This would make the job of the Print Media more challenging and complex.

Mrs Mrinal Pandey underlined the need for area specific programmes on television to be directed towards the rural population. She also mentioned about the paradox, that though the circulation of vernacular papers was on the increase these were not getting adequate advertisement support.

Earlier, welcoming the panelists, Mrs Madhu Kanoria, President, FLO stated that it is human nature to want to be aware of happenings around them and in this context the media is probably the only instrument that constantly remains in touch with virtually every citizen of the country.

Mrs Sudha Jhunjhunwala, Past President, FLO gave the vote of thanks. The programme was attended by around 80 members.



Dr Bansi Dhar, President, FICCI addressing the FLO members. Sitting from L to R :
Mrs Sudha Jhunjhunwala, Mrs Malvika Singh, Mrs Madhu Kanoria, Mr Vinod Dua,
Mrs Mrinal Pandey, Mr Karan Thapar and Mrs Shipra Chatterjee.

VISIT OF DELEGATION OF GCCI LADIES WING

New Delhi : November 23, 1993

A six-member all-women delegation led by Mrs Neeru Mehta, Chairperson, Ladies Wing of Gujarat Chamber of Commerce and Industry (GCCI), Ahmedabad visited Delhi. The other members of the delegation were - Dr. Ila Kantilal, Ms Dhariz Shah, Ms Jayashree Patel, Ms Varshah Shah, and Ms Preetiben Parikh.

A factory visit was organised to the Old Village Industries which is a highly sophisticated

ready-made garments manufacturing unit with state of the art equipment. Dr (Mrs) Man V. Mehta, Member, Governing Body, FLO and Proprietor of the Company took the delegation around and explained the factory production system and export strategy. Mr Madhu Kanoria, President, FLO hosted dinner at her residence on 22nd November in honour of the leader and members of the GCCI delegation.

WORKSHOP ON PROBLEM SOLVING AND DECISION MAKING

New Delhi : November 25 & 26, 1993

A two-day Workshop on Problem Solving and Decision Making was organised for the benefit of the members of FLO. The programme was conducted by Dr. Ram A. Kulkarni, Director, Jawaharlal Nehru Entrepreneurs Chemical Park, Bombay. Dr Kulkarni made a very

systematic and lucid presentation. The programme was divided into six modules. Apart from lectures and group discussion a puzzle solving session was also included. The workshop was well attended and appreciated by the members.

MEETING WITH THE FLO MEMBERS OF MADRAS CHAPTER

Madras : December 16, 1993

A meeting of the members of the Madras Chapter was organised at the residence of Mrs V L Indira Dutt, Immediate Past President FLO. Mrs Dutt presided over the meeting. Around 16 members participated in the programme. The workings of the Madras Chapter was discussed in detail including

possibilities of fund raising for financing the programmes of the Madras Chapter exclusively. Members desired to hold programmes like - Portfolio investment, stock and share market, health related programmes, law of inheritance, etc. A tea was hosted for the participants by Mrs V L Indira Dutt.

WORKSHOP ON UNLEASHING CREATIVITY

Madras : January 6 & 7, 1994

A workshop on "Unleashing Creativity" was conducted by FLO in Madras. Mr. Rajiv Narang, Director, Erewhon -Total Quality Learning Institute conducted the programme. The workshop focussed on: discovering untapped potential, becoming solution oriented, and improving fluency and flexibility of idea generation.

Lunch for the participants was hosted on one day by Mrs V L Indira Dutt, Immediate Past President, FLO and on the other day by Mrs Gita Banker, Governing Body Member, FLO. Mrs Gita Banker delivered the vote of thanks.

VISIT TO SUGAR FACTORY

Meerut : December 22,1993

A 14-member delegation led by Mrs Madhu Kanoria, President, visited the Daurala Sugar Works, Meerut. Daurala Sugar Works is one of the oldest operating units in the Shriram Group and still among the largest and the most sophisticated sugar plants in the country. Mr Raj Kumar, Chief Chemist of the factory took the delegation around and apprised the members about the company's automation and work simplification methods and their continuous efforts to update technology. The

company has also undertaken development and introduction of improved varieties of sugarcane and education of farmers in improved methods of sugarcane cultivation. The members of the delegation were impressed to see the environment friendly technology. Later a lunch was hosted by the Company in honour of the delegation. FLO expresses its gratitude to Dr. Banshi Dhar, Chairman of the Company for arranging this visit.



FLO delegation to Daurala Sugar Factory

TRAINING PROGRAMME ON HOW TO START AN EXPORT BUSINESS

During the year FLO successfully conducted two training programmes on How to Start an Export Business primarily aimed at women. Both the programmes were organised in collaboration with the India Trade Promotion Organisation. The main objective of these programmes was to acquaint potential exporters about marketing, documentation, EXIM policy, packaging, shipping, etc.

New Delhi : January 5 to 7, 1994

The first programme was organised from 5th to 7th January 1994 at New Delhi. More than 125 potential exporters attended the programme. The faculty was drawn from ITPO, RBI, Commercial Banks, EXIM Bank, export houses, etc. Mr Mahesh Prasad, Chairman, ITPO addressed the participants

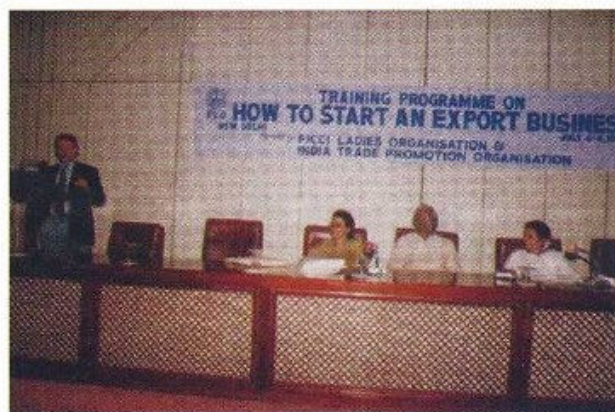


Mrs Madhu Kanoria, President, FLO handing over the certificates to Mr Mahesh Prasad, Chairman, ITPO for release.

at the valedictory function. While addressing he emphasised the need for more women to enter the export business. Later he distributed certificates to the participants.

New Delhi : July 6 to 8, 1994

The second programme was also organised in collaboration with the India Trade Promotion Organisation from 6th to 8th July 1994 at New Delhi. Dr. D. Kebschull, Director, Indo German Export Promotion Project gave the Valedictory Address on 8th July. While addressing, he stated that India should evolve an export culture with regard to its competitiveness. The advantages India has, he said was knowledge of English, skills, lower wages and the like which are tremendous its advantages. Dr. Kebschull gave away certificates to the participants.



Dr D Kebschull, Director, Indo German Export Promotion Project giving the valedictory address. Sitting from R to L : Mrs Madhu Kanoria, Mr. P K Bhandari and Mrs Shipra Chatterjee.

TALK ON THE NEW ECONOMIC POLICY: PROMISES TO KEEP...
BY MR P R KUMARAMANGALAM, M. P.
Calcutta : January 8, 1994

At the invitation of FLO Mr P R Kumaramangalam, M P, former Minister of State for Science and Technology & Parliamentary Affairs spoke on the "New Economic Policy: Promises to Keep.." on 8th January 1994 at the Indian Chamber of Commerce, Calcutta. In his address Mr. Kumaramangalam called upon the

captains of Indian industry to marshal their energies towards the globalisation process. He was of the view that "industrialists must create the right climate". Kumaramangalam further stated that a South Asia Oceania Trading block should emerge as a counter to the rising threat of regional trading blocks.



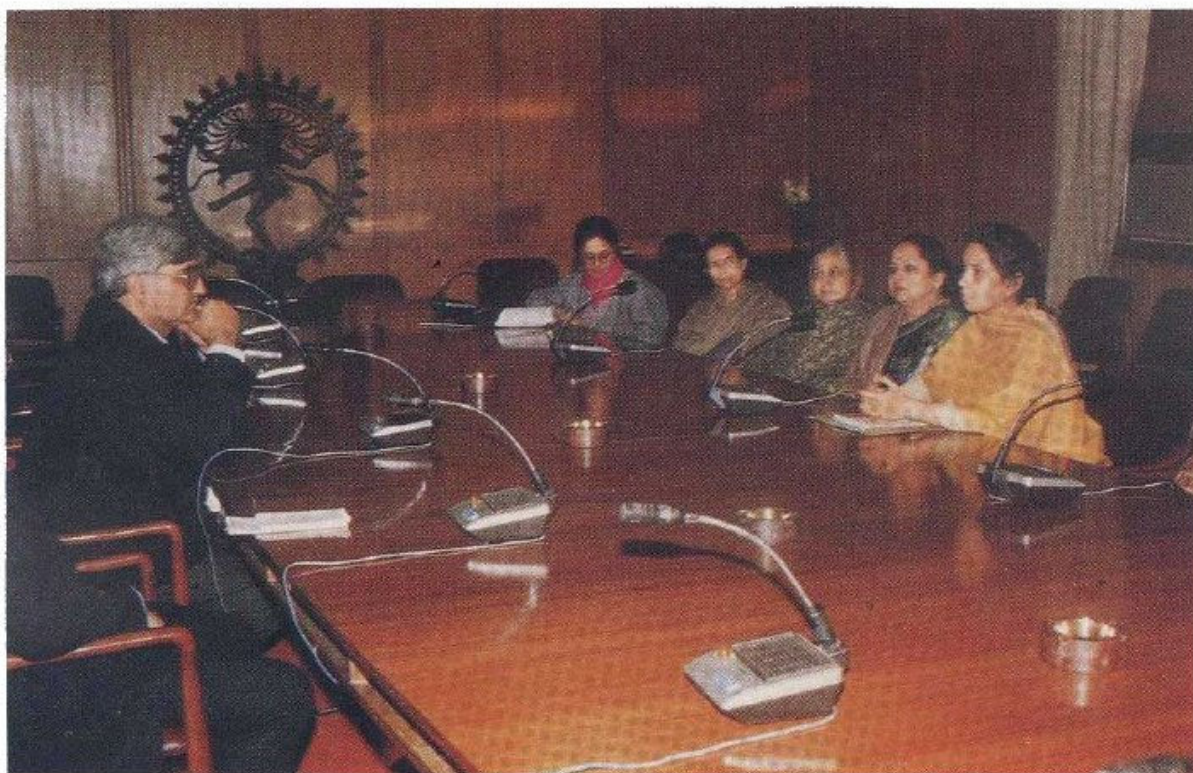
Mr P R Kumaramangalam M P, addressing the FLO members. Sitting in his left Mrs Madhu Kanoria and in his right Mrs Beena Khaitan.

MEETING WITH MR SALMAN KHURSHEED, MINISTER OF STATE FOR EXTERNAL AFFAIRS, GOVERNMENT OF INDIA

New Delhi : January 10, 1994

A 13-member delegation led by Mrs Madhu Kanoria called on Mr Salman Khursheed, Minister of State for External Affairs, Government of India to seek his advice and guidance as to how to explore the possibility of strengthening relationships and augmenting bilateral trade between India

and Israel. The other members of the delegation were - Kusum Ansal, Abha Dalmia, Shubhra Gupta, Archana Khaitan, Dr Manju V Mehta, Krishna Devi Mohta, Madhulika Nath, Shirin Paul, Indu Punj, Kalpana Singhania, Vinita Singhania, Surinder Soi and Shipra Chatterjee, Member Secretary.

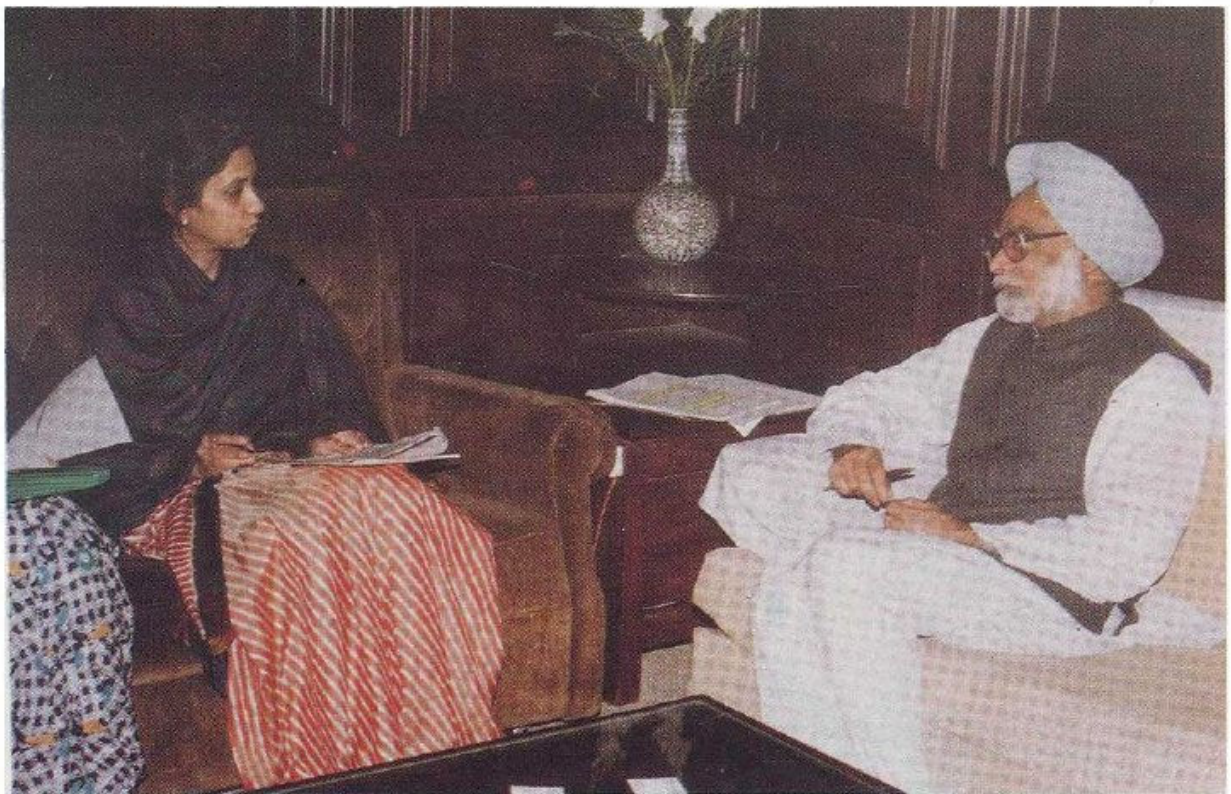


FLO Delegation called on Mr. Salman Khursheed, Minister of State for External Affairs.

**MEETING WITH DR MANMOHAN SINGH,
UNION MINISTER FOR FINANCE
New Delhi : January 13, 1994**

Mrs Madhu Kanoria, President, submitted a Pre-Budget Memorandum to the Minister of Finance, Government of India, Dr Manmohan Singh. From the FLO platform this was the first time a Pre-Budget Memorandum was submitted to the Ministry of Finance. An eight

member delegation led by Mrs Madhu Kanoria called on the Honourable Finance Minister and submitted the Memorandum. The other members of the delegation were - Bee Khaitan, Abha Dalmia, Sudha Jhunjhunwala, Sarpraveen Kaur, Dr Manju V Mehta, Neelam Mohta, and Shirin Paul.



Mrs Madhu Kanoria, President, FLO presenting the Pre-Budget Memorandum to Dr. Manmohan Singh, Union Finance Minister.

TRADE DELEGATION TO ISRAEL AND CYPRUS January 16 - 28, 1994

At the particular instance of an invitation by Mrs Masha Lubelsky, Deputy Minister of Industry and Trade of Israel a 19-Member all women trade delegation led by Mrs Madhu Kanoria, President, visited Israel. The delegation also visited Cyprus. The delegation received an overwhelming response in both the countries. A symposium on "Indian Israeli Trade and Business" was organised by the Ministry which was addressed by Mr. P.K. Singh, Indian Ambassador in Israel, Mrs. Masha Lubelsky, Deputy Minister of Industry and Trade and some other officials from the different Ministries, Chambers of Commerce, etc.

In view of the newly established relations with Israel and considering the positive efforts which have been made to promote and foster

better understanding and increased trade between our two countries, it was the right moment to explore the opportunities.

The delegation provided a chance to establish one-to-one relationships. Apart from business meetings and visits to industrial undertakings, a special focus was intended to study and understand the Israeli way of life.

Special visits were made to the Israeli commune commonly known as Kibbutz and to see the phenomenal success in greening of the desert.

The delegation also had the opportunity to have interactions with Mrs. Leah Rabin, W/o Mr. Yitzhak Rabin, Prime Minister of Israel.



Mrs Madhu Kanoria, President, FLO addressing the audience. Seen in picture: Indian Ambassador in Israel Mr P K Singh, Mrs Masha Lubelsky, Deputy Minister of Industry & Trade of Israel and other dignitaries.



Indian Ambassador in Israel Mr P K Singh hosted a cocktail in honour of the delegation.

In Cyprus the delegation had discussions with the Chamber of Commerce and other related bodies. The delegation has also called on Ms Lilla Clerides, First Lady of Cyprus.

English and local language Press in both the countries gave admirable support to the delegation.

The other members of the delegation were - Beena Khaitan, Co-Leader, Abha Dalm, Indu Punj, Shubhra Gupta, V L Indira D, Dr Kusum Ansal, Renu Jalan, Archana Khaitan, Dr Manju V Mehta, Krishna De Mohta, Madhulika Nath, Shirin Patel, Rajeshwary Ramakrishnan, Kanama Rao, Kalpana Singhania, Vinita Singhan, Surinder Soi and Shipra Chatterjee, Member Secretary.



Members of the FLO trade delegation to Israel with Mr Dan Gillerman, President of the Federation of Israel Chamber of Commerce.



FLO delegation with Mrs Leah Rabin w/o Israel Prime Minister Mr Yitzhak Rabin.



FLO President Mrs Madhu Kanoria with Mr C Mavroud, Hony President of Cyprus Chamber of Commerce and other officials of the Chamber.

SOCIO-ECONOMIC PROJECT - DAKSHINPURI

FLO has been successfully conducting a Vocational Training Course on Cutting and Tailoring over the last five years for the weaker sections of women as a scheme towards helping women in income generation. The course was restructured during this year and students can now choose any two subjects out of the following:

- Tailoring
- Embroidery
- Knitting
- Fabric Painting

FLO has also started an Adult Literacy Course. The programme was launched on Basant Panchami Day (the 15th February 1994). The premises where the training programmes sponsored by FLO are presently held is at Community Centre, Dakshinpuri, Delhi which is being provided by Mr P L Verma of India International Rural Cultural Centre.

The Typewriting Training School for Women at Dakshinpuri which was started a year back now has been shifted to NOIDA. The premises has been provided by Mrs Nargis Raj Kumar, Member, Governing Body



Saraswati Puja is being performed on the inaugural day of the Adult literacy course

SYMPOSIUM ON THE UNION BUDGET - 1994-95

Madras : March 1, 1994

A Symposium on the Union Budget - 1994-95 was organised by FLO on 1st March 1994 in Madras. The inaugural address was given by Mr S S Roy, Director General of Income-

tax. Mr. K R Ramamani, Senior Advoc and Mr S. Rajaratnam, Tax Management Consultant spoke on the subject.



A View of the Symposium on Union Budget. Seen in the picture are Mrs Gita Banker, Member, Governing Body, Mrs Indira Dutt, Immediate Past President, and other dignitaries.

New Delhi: March 11, 1994

A post Budget discussion was organised in New Delhi. The speakers were - Prof A M Khusroo, Editor, Financial Express and Dr Arvind Virmani, Economic Advisor, Ministry of Finance.

Complimenting the Finance Minister for presenting a growth-oriented Budget Prof. Khusroo said that the Budget had all the ingredients to take India to the front ranking nations of the world. Prof. Khusroo, however, mentioned that the Budget deficit at 7.3 percent

of GDP this year and 6 percent in 1994-might have an adverse impact on the inflation rate. Dr. Virmani dealt with the implications of the Budget in detail. He focussed on reduction in corporate tax, personal income tax, lowering of capital gains tax, and rationalisation of excise duty, etc. This would lead the country towards industrial revival and economic growth. Mrs. Madhu Kanor, President and Mrs Sudha Jhunjhunwala, Past President gave the welcome speech and vote of thanks respectively.

ENTREPRENEURSHIP DEVELOPMENT PROGRAMME (EDP) FOR WOMEN

FLO has been instrumental in promoting women entrepreneurs during the past several years with the support of Small Industries Development Bank of India (SIDBI) and other financial institutions. During this year FLO successfully conducted three EDPs for women

at different parts of the country viz, Delhi, Calcutta and Madras. These EDPs also were sponsored by the Small Industries Development Bank of India and the Indian Bank. The synopsis of each programme held in Delhi, Calcutta and Madras is given below:

EDP : Madras

The Entrepreneurship Development programme in Madras was conducted in collaboration with the Industrial and Technical Consultancy Organisation of Tamilnadu Ltd (ITCOT). Mr V. Chandrasekhar, Deputy General Manager, SIDBI, Madras inaugurated the programme on 15th March 1994. Mr M. Raman, IAS, Industries Commissioner and Director of Industries and Commerce, Government of Tamilnadu gave the valedictory address and awarded certificates to the participants on 16th June 1994. The programme was attended by around 30 perspective women entrepreneurs.



Mr V Chandrasekhar, Deputy General Manager, SIDBI, Madras is being welcomed by Mrs. Indira Dutt, Immediate Past President.

EDP : New Delhi : March 19 to April 26, 1994

A six-weeks' training programme on Entrepreneurship Development was held in Delhi from 19th March to 26th April 1994. Around 30 perspective women entrepreneurs benefitted from the programme. The course was designed in three modules i.e. Information Phase, Behavioural Inputs, and Management

Inputs. The valedictory address was delivered by Mr S L Kapur, Secretary, Small Scale Industry, Government of India on 26th April. While addressing the participants he mentioned that this kind of training which has been initiated by FLO is very meaningful and will go a long way towards training

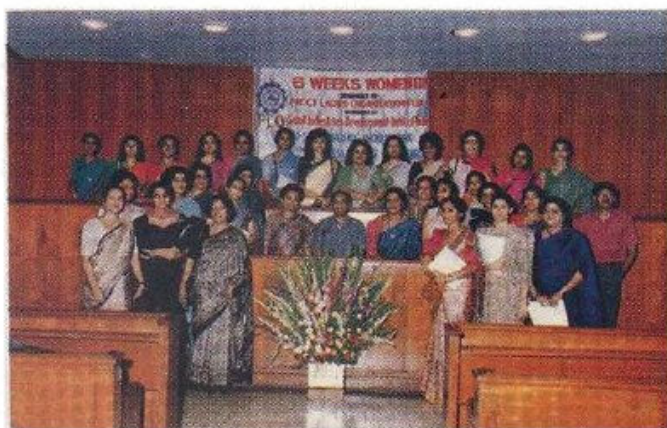
entrepreneurs to be more organised and meticulous. Mr. Kapur also gave away the certificates to the participants.

Earlier in her welcome speech Mrs Madhu Kanoria, President said that EDPs for women initiated by FLO, have assumed considerable importance especially since employment opportunities have become increasingly difficult.

A vote of thanks was proposed by Mrs Nargis Rajkumar, Member, Governing Body, FLO.

EDP : Calcutta : March 21 to April 29, 1994

The EDP in Calcutta was conducted by Business Analyst Group at the Indian Chamber of Commerce.



EDP participants with Mr. P B Nimbalkar, General Manager, SIDBI, Calcutta and Mrs Beena Khaitan, Vice President

Business Consultancy Cell New Delhi

FLO has opened a Business Consultancy Cell which provides guidance to women entrepreneurs and helps them in establishing their enterprises. This Cell is operational on



Mr S L Kapur, Secretary, Small Scale Industry, Govt of India with Mrs Madhu Kanoria, Mr S N Kapur, Deputy General Manager, SIDBI, Mr H K Mittal, Mrs Nargis Raj Kumar and Mrs Shipra Chatterjee with the EDP participants.

Mr. Ajoy Sinha, Principal Secretary, Cotta and Small Scale Industry, Government West Bengal, inaugurated the programr on 18th March 1994. While inaugurating M Sinha stated the need for women to pl an important role in the area of small industri and business particularly in the context future socio-economic balance at development of the country.

Mr. D K Manavalan, IAS, Principal Secrete to the Commerce and Industry, Governme of West Bengal has given the Valedictc Address on 15th June 1994 and distribut the certificates to the participants. Mr. P Nimbalkar, General Manager, SIDBI Calcu was also present in the occasion.

every Saturday between 10.30 a.m. and 12. p.m. Several women have benefitted fro the services of this Cell.

SEMINAR ON SPRINGBOARD - A PROGRAMME ON IMPROVING PERSONAL EFFECTIVENESS

New Delhi: April 14 & 15, 1994

FLO organised a 2-day Seminar on "Springboard - A Programme on Improving Personal Effectiveness on 14th and 15th April 1994 in New Delhi.

The programme was conducted by Dr. (Mrs) Veena Sethi and Ms Anjali Capila. It covered time management, short-term

effects of pressure and stress, putting assertive skills to work, and raising personal profiles and setting goals. The programme was interactive and really educative. It was appreciated by the participants. Mrs Neelam Mohta, Governing Body Member proposed a vote of thanks.



Participants of the training programme.

Calcutta : August 12 & 13, 1994

A similar programme was also organised at Calcutta on 12th and 13th August 1994.

Mrs Beena Khaitan, Vice President, FLO inaugurated the programme.

WOMEN ENTREPRENEURIAL POWER - EMPLOYMENT AVENUES: CHALLENGES AND OPPORTUNITIES

During the year FLO successfully conducted three State Level Conferences on "Women Entrepreneurial Power - Employment Avenues: Challenges and Opportunities" under the FICCI-USAID Project on India - New Economic Dimensions : Project for Successful Implementation of Industrial Policy

Pune : April 29, 1994

The first State Level Conference was organised in collaboration with the Maharashtra Chamber of Commerce and Industry, Pune. Welcoming the participants Mrs. Madhu Kanoria, President, FLO expressed her concern about the social barriers women faced which needs to be broken down for women to launch themselves in the economic field. Education plays a vital role in this, she stressed.

Reforms. The Conferences were held in P Hyderabad and Calcutta. The objective of the Conference was to spread the message of economic reforms and employment avenues among women. The synopsis of Conferences held at different places are given below:

Dr Patricia Gokhale spoke on the need for women to look at entrepreneurship not merely as a business but as a process to change the status of women in the country. Ms Subalaxmi, Managing Director, Lectra System (Pune) Pvt Ltd. and Ms R M Pradha Managing Director, Radhan Industries spoke about their experiences of setting up industries in a field hitherto dominated by males.

The Business Session was chaired by Sarpraveen Kaur, Governing Body Member of FLO.

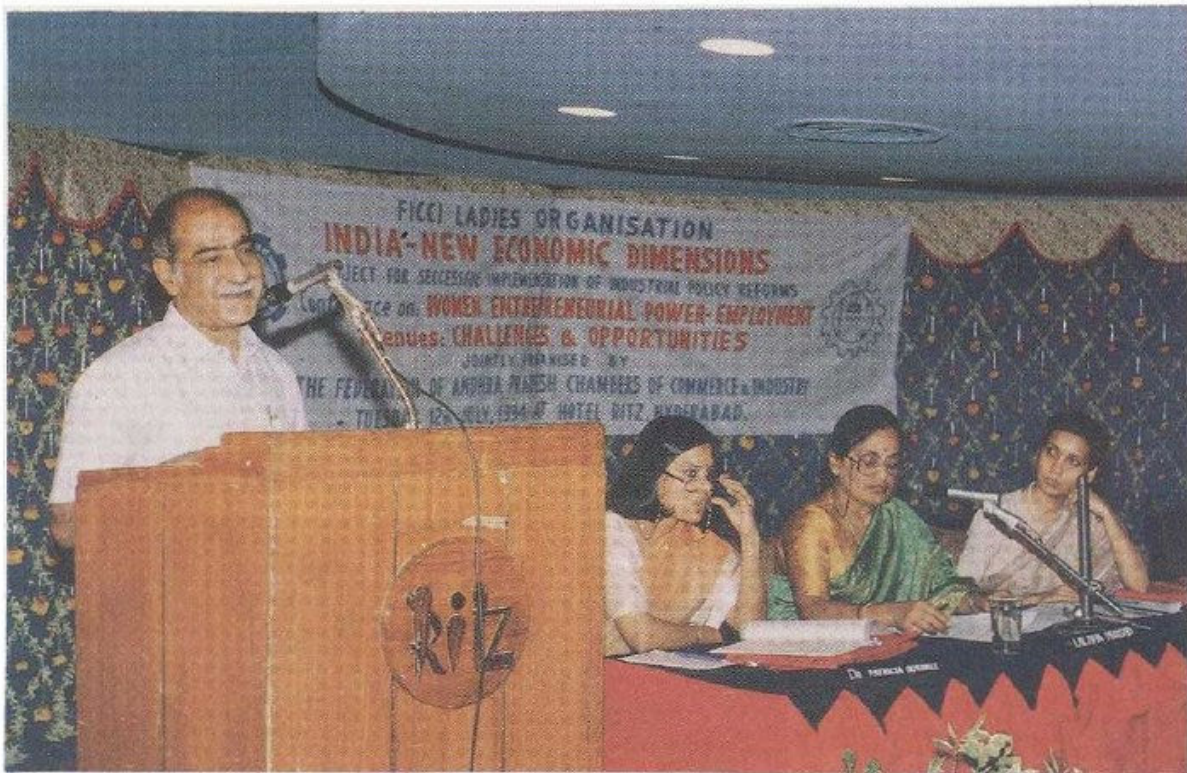


Sitting from L to R: Mrs Veena Bhalerao, Mrs Sarpraveen Kaur, Mr B R Sabade, Mrs Madhu Kanoria, Mr. M G Sathe and Mrs Shipra Chatterjee.

Hyderabad : July 12, 1994

The second Conference was organised in collaboration with The Federation of Andhra Pradesh Chambers of Commerce and Industry (FAPCCI). Giving the inaugural address Comdr S. Rao. Chairman and Managing Director of Bharat Dynamics Ltd said that the need of the hour was for women to break the shackles of orthodox society. Earlier in her presidential address Mrs. Madhu Kanoria. President, FLO said

that greater stress should be laid on educating not only women but also society at large in order to bring a change which would encourage women to take the initiative in becoming self-employed. Mr M L Agarwal, President, FAPCCI in his welcome speech expressed happiness that women had shed their inhibition and assumed a bold role in development. The business session was chaired by Mrs. Lalitha Prasad, Member Governing Body, FLO.

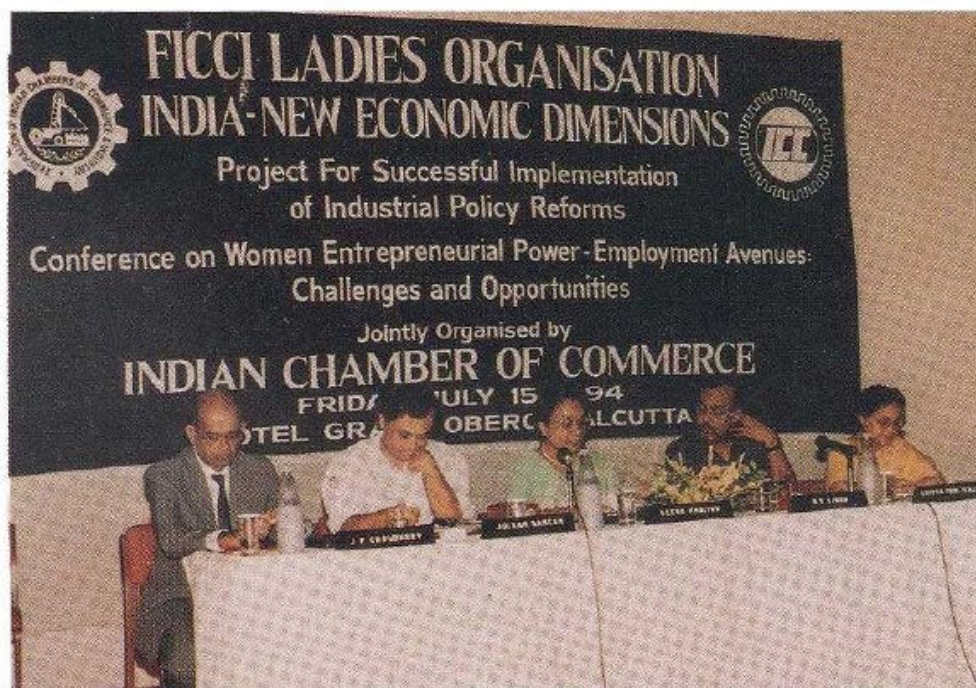


Dr Arif Waqif, Senior Faculty Member, Administrative Staff Collage of India, Hyderabad making his presentation. Sitting R to L Mrs Madhu Kanoria, President, Mrs Lalitha Prasad, Governing Body Member, and Dr. (Mrs) Patricia Gokhale.

Calcutta : July 15,1994

Another Conference of the series was organised in collaboration with the Indian Chamber of Commerce (ICC). The programme was inaugurated by Mr. Jairam Ramesh, Advisor, Planning Commission. Mr. Jairam Ramesh in his inaugural speech said that there was vast scope for women entrepreneurs in the areas of textiles, electronics, software exports and research. He also stated that the service industry offered opportunities for women where they could provide leadership and managerial skill. Mrs

Beena Khaitan, Vice-President, FLO in her welcome speech mentioned that the ultimate objective of the economic reform process is the upliftment of the people of India. It is our objective to improve the lot of our people by improving their standard of living and making it comparable to that of citizens of the developed world. Mr. J. P. Chowdhary, President, ICC in his address mentioned that women are part of the process of development on par with men and are a dynamic group contributing to rapid economic development of the nation by the virtue of their own entrepreneurial skills.



Sitting from L to R : Mr J P Choudhry, Mr Jairam Ramesh, Mrs Beena Khaitan, Mr M K Sinha and Mrs Shipra Chatterjee.

TALK ON CONSUMER RIGHTS BY MR H D SHOURIE

New Delhi : May 5, 1994

Mr H D Shourie, Director, Common Cause, a noted social activist and consumer campaigner addressed the FLO members on the subject of Consumer Rights. Mr Shourie requested FLO to spread the message of the consumer movement. He said that those who are not aware of the consumer movement are being denied their rights. There are as many as 454 districts of the country

today that have District Consumer Forums and each State has a State Level Consumer Forum presided by a Supreme Court judge. The programme was well attended and a great deal of interest was generated.

Mrs. Neelam Mohta, Governing Body Member proposed vote of thanks.

INTERSTATE MEETING OF FLO MEMBERS

Madras : July 13 - 15, 1994

An Interstate meeting of FLO was held from 13th to 15th July 1994 at Madras. Apart from the Madras based members, members from other places such as Coimbatore, Hyderabad, Calcutta and Delhi were also present on the occasion. The members visited the Central Leather Research Institute (CLRI) Complex which is the largest Leather Institute in the world. The members were delighted to see the entire process right from the drawing board to the finished products in leather is

carried by the CLRI with thorough professionalism.

Mrs Rajeshwary Ramakrishnan, Member, Governing Body hosted a dinner in honour of the visiting President Mrs Madhu Kanoria.

The interstate meeting was followed by a trip to Pondicherry. Mrs Kanama Ranga Rao, Member, FLO made the arrangements for the successful visit in the Old French Area of Pondicherry and to the Sri Aurobindo Ashram.

**TALK ON "ARE INDIAN COMPANIES AFRAID OF
COMPETITION FROM MNCS?" BY MR RAHUL BAJAJ**
New Delhi : July 26, 1994

Mr Rahul Bajaj, eminent industrialist addressed the FLO members on "Are Indian Companies Afraid of Competition from MNCs?" While addressing he stated that there should be well calibrated support systems for Indian enterprises to create an enabling environment for them to go into multi-national and global companies. He also stated that the support mechanisms the Government extends to the Indian firms would not go against the spirit of liberalisation. Mentioning about four different types of companies such as - domestic, international, multi-national and global, and the categorisation of which could be overlapping, he said that the

Governmental support was mostly for domestic industries, which would not be able to withstand the competition from multi-national and others. Earlier, in her welcome address Mrs. Madhu Kanoria, President said that there seems to be an underlined fear among Indian entrepreneurs that if foreign companies were allowed to enter into in a big way, many existing Indian companies might get marginalised. Mrs Kalpana Singhania, Member, Governing Body proposed a vote of thanks.

Tea was hosted by Mrs Madhu Kanoria in honour of Mr. Rahul Bajaj.



Sitting from R to L ; Mrs Kalpana Singhania, Mr Rahul Bajaj, Mrs Madhu Kanoria and Mrs Chatterjee.

TALK ON
“ PERSONAL PORTFOLIO MANAGEMENT ”
BY MR P N VIJAY
New Delhi : August 23, 1994

“ PERSONAL

New

Mr P N Vijay, a leading merchant banker and investment analyst addressed the members of FLO on Personal Management Portfolio. While addressing he stated that concerted effort should be made to make the public aware of the complex and intricate procedures of the capital market. Techniques of Portfolio Management which enables an investor; be it institution, mutual fund, corporate body or individual to derive the maximum returns with minimum risk has to be permitted to the layers of investing public. In this regard, he suggested to the general public to route their investments through the brokers or institutions since they would find

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Mrs Beena Khaitan, Vice-President, FLO proposed a vote of thanks.



Sitting from L to R : Mrs Beena Khaitan Mr P N Vijay, Mrs Madhu Kanoria and Mrs Manju Bharat Ram

Governing Body Meetings of FLO held during the year - 1993-94

Governing Body Meeting at New Delhi	8-10-1993	Governing Body Meeting at Madras	13-7-1994
Governing Body Meeting at New Delhi	22-11-1993	Governing Body Meeting at New Delhi	23-8-1994
Governing Body Meeting at New Delhi	16-3-1994		

Governing Body Members - 1993-94

President	Vice-President	Treasurer	Immed. Past President
Mrs Madhu Kanoria New Delhi	Mrs Beena Khaitan Calcutta	Mrs Sarpraveen Kaur New Delhi	Mrs Indira Dutt Madras

EAST

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|-----------------------------------|--|
| 1. Mrs Sheela Kanoria
Calcutta | 3. Dr (Mrs) Manju V Mehta
New Delhi |
| 2. Mrs Renuka Shah
Calcutta | 4. Mrs Neelam Mohta
New Delhi |

WEST

- | | |
|------------------------------------|---------------------------------------|
| 1. Mrs Mallika C Amin
Baroda | 5. Ms Shirin Paul
New Delhi |
| 2. Mrs Sarla Himat Doshi
Bombay | 6. Mrs Madhu Singhal
New Delhi |
| 3. Mrs Snehlata K Podar
Bombay | 7. Mrs Kalpana Singhania
New Delhi |

NORTH

- | | |
|--------------------------------------|---|
| 1. Mrs Chandra Garodia
New Delhi | 8. Mrs Vinita Singhania
New Delhi |
| 2. Mrs Nargis Raj Kumar
New Delhi | 9. Mrs Anjana Somany
New Delhi |
| | 10. Dr. (Mrs.) Kusum Ansal
New Delhi |
| | 11. Mrs. Bhuvana Krishnamurthy
New Delhi |
| | 12. Mrs. Manju Patodia
New Delhi |

SOUTH

- | | |
|----------------------------------|--|
| 1. Mrs Uma Aggrawal
Bangalore | 6. Mrs Rajeshwary Ramakrishnan
Madras |
| 2. Mrs Gita Banker
Madras | 7. Mrs L Nagaswarna
Coimbatore |
| 3. Mrs Usha Krishna
Madras | 8. Mrs Lalitha Prasad
Hyderabad |
| 4. Mrs Maya Reddy
Madras | 9. Mrs Lagdapati Padma
Hyderabad |
| 5. Mrs Preetha Reddy
Madras | |

ACTIVITIES HELD DURING THE YEAR : 1993 - 94

1993

October 8	Governing Body Meeting, New Delhi
October 28	Panel Discussion on "The Role of the Media in the Emerging Social Scenario", New Delhi
November 22	Governing Body Meeting, New Delhi
November 23	Visit of Delegation of Gujarat Chamber of Commerce Ladies Wing, New Delhi
November 25 & 26	Workshop on "Problem Solving and Decision Making", New Delhi
December 16	Meeting with the FLO Members of Madras Chapter, Madras
December 22	Sugar Factory Visit to Meerut

1994

January 5 - 7	Training Programme on "How to Start an Export Business", New Delhi
January 6 & 7	Workshop on "Unleashing Creativity", Madras
January 8	Talk on "The New Economic Policy: Promises to Keep" by Mr. P.R. Kumaramangalam, M.P., Calcutta
January 10	Meeting with Mr. Salman Khursheed, Minister of State for External Affairs, Government of India, New Delhi
January 13	Meeting with Dr. Manmohan Singh, Minister of Finance, Govt. of India, New Delhi.
January 16 - 28	Trade Delegation to Israel & Cyprus
February 15	Adult Literacy Course, Dakshinpuri, New Delhi
March 1	Symposium on "The Union Budget - 1994-95," Madras
March 11	Discussion on "The Union Budget - 1994-95," New Delhi
March 16	Governing Body Meeting, New Delhi
March 19 to April 26	Entrepreneurship Development Programme (EDP), New Delhi

March 21 to 29	Entrepreneurship Development Programme (EDP), Calcutta
April 14 & 15	Seminar on "SPRINGBOARD - A Programme on Improving Personal Effectiveness," New Delhi
April 26	Valedictory Function of EDP, New Delhi.
April 29	State Level Conference on "Women Entrepreneurial Power - Employment Avenues: Challenges and Opportunities, Pune
May 5	Talk on "Consumer Rights" by Mr. H.D. Shourie, New Delhi
June 15	Valedictory Function of EDP, Calcutta
June 16	Valedictory Function of EDP, Madras
July 6 - 8	Training Programme on "How to Start an Export Business" New Delhi
July 12	State Level Conference on "Women Entrepreneurial Power - Employment Avenues: Challenges and Opportunities, Hyderabad
July 13	Governing Body Meeting, Madras
July 13 & 14	Inter-State Meeting, Madras
July 15	State Level Conference on "Women Entrepreneurial Power - Employment Avenues: Challenges and Opportunities, Calcutta
July 26	Lecture on "Are Indian Companies Afraid of Competition from MNCs" by Mr. Rahul Bajaj, New Delhi
August 4	Meeting of Past Presidents of FLO, New Delhi
August 12 & 13	Seminar on SPRINGBOARD - A Programme on Improving Personal Effectiveness, Calcutta
August 23	Governing Body Meeting, New Delhi
August 23	Talk on Personal Portfolio Management by Mr P N Vijay, New Delhi

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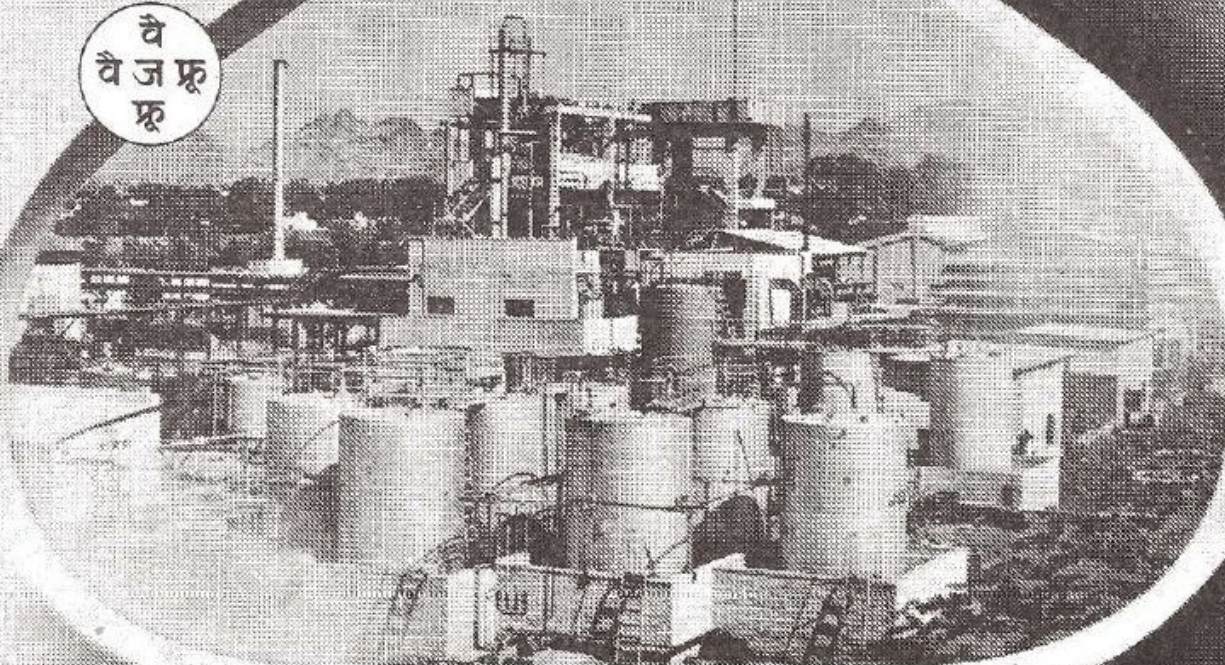
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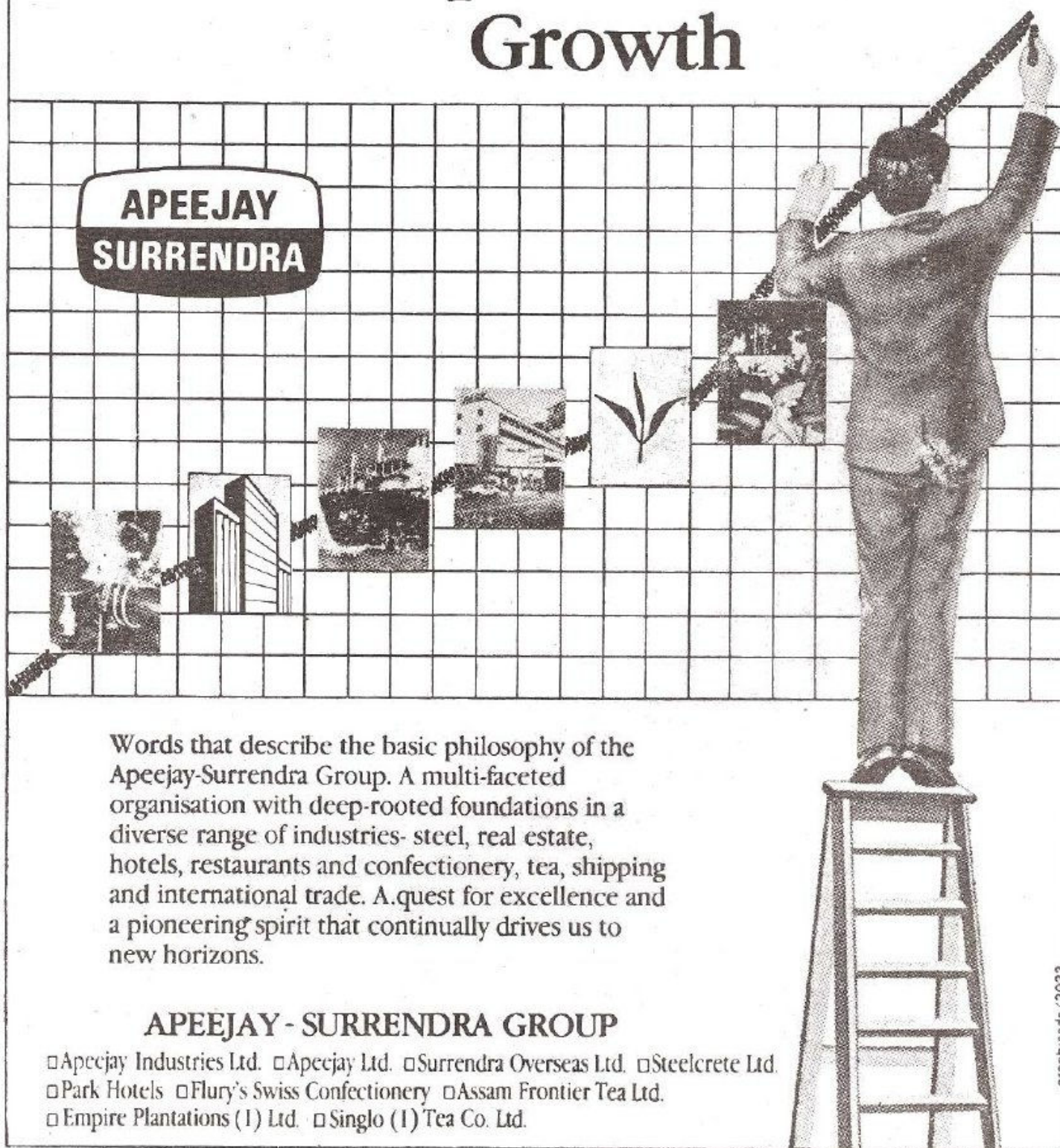
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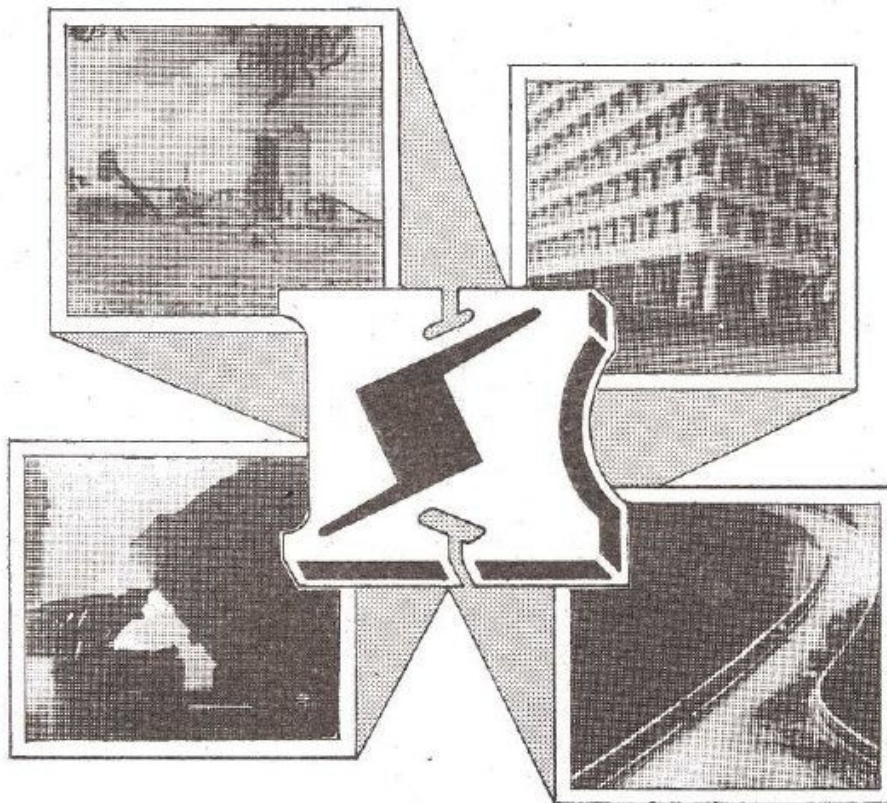
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GITA - Ch. III (13)

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