
12th

Annual

Session



FICCI LADIES ORGANISATION
FEDERATION HOUSE, TANSEN MARG, NEW DELHI



11th Annual Session of FLO held on September 1, 1994. Dr (Mrs) Najma Heptullah delivering her inaugural speech. Sitting from R to L Mrs Madhu Kanoria, Dr Bansi Dhar, Mrs Beena Khaitan and Mrs Shipra Chatterjee

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FEDERATION HOUSE, TANSEN MARG, NEW DELHI



उप-राष्ट्रपति, भारत
नई दिल्ली

VICE-PRESIDENT
INDIA
NEW DELHI - 110011

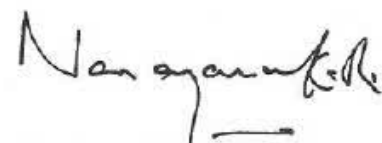
August 14, 1995

MESSAGE

I am glad to know that the FICCI Ladies Organisation is holding its 12th Annual Session in New Delhi in October 1995.

The FICCI Ladies Organisation has done pioneering work in tapping the entrepreneurial skills of women for the development of our country. This is an important effort towards the empowerment of women in our society.

I wish the 12th Annual Session of the Association every success.


(K.R. NARAYANAN)



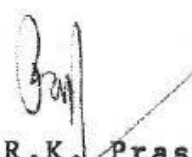
P. V. R. K. PRASAD
Joint Secretary and
Information Adviser to PM



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

M E S S A G E

The Prime Minister is happy to learn that the FICCI Ladies Organisation is holding its 12th Annual Session. He sends his greetings to the members and wishes them success in promoting entrepreneurship amongst women.


(P.V.R.K. Prasad)
Information Adviser to PM

New Delhi

14th August 1995

Mrs. Beena Khaitan,
President,
FICCI Ladies Organisation,
Federation House, Tansen Marg,
NEW DELHI - 110 001.



FEDERATION OF INDIAN CHAMBERS OF COMMERCE AND INDUSTRY

A K RUNGTA
PRESIDENT

MESSAGE



I am glad to note that the FICCI Ladies Organisation (FLO) is holding its 12th Annual Session on 11th October 1995. The Organisation, since its inception, has organised a number of useful programmes to channelise the capabilities of its members into creative and constructive areas. This year its six Entrepreneurship Development Programmes (EDPs) in different parts of the country sponsored by Small Industries Development Bank of India (SIDBI) have been a great success. Under its auspices a trade delegation of women entrepreneurs also visited South Africa.

With the aim of bringing women in the mainstream of the society, the socio-economic project conducted by FLO in Dakshinpuri - slum area of Delhi - for under privileged women is commendable.

I wish that in the years to come FLO will increasingly take up responsibilities and achieve higher stature and greater recognition.

September 8, 1995


A K RUNGTA

FOREWORD

It is said, 'No one can whistle a symphony. It takes an orchestra to play it.' As the twelfth eventful year of FLO draws to a close and I reminisce on all that has been achieved, I appreciate even more the very significant contributions made by ever so many people to the music that FLO has been orchestrating during 1994-95.



Today FLO is more firmly entrenched in its role as an organisation dedicated to the promotion of entrepreneurship and professional growth amongst women through better awareness, education and training programmes. Through these programmes we have endeavoured to empower women with the necessary skills and knowledge so that they will eventually not only actively participate in the decision-making process on women's issue but will also join the mainstream of national economic development as equals.

Women today must be prepared to take advantage of the radical developments taking place round us and we at FLO have attempted to prepare our members through a variety of programmes.

After it ratified the final agreement on GATT, India has been in the throes of momentous economic changes. The mantra of 'protectionism' has been dumped into the waste basket of history. To help members appreciate the fall-out of the post-GATT era and discover how they can find avenues of growth since the Indian government has adopted the new mantras of 'globalisation' and 'trade

liberalisation' - FLO arranged talks on the post-liberalization scenario by Dr Subramaniam Swamy in Delhi and Mr Aditya Vikram Birla in Calcutta. At a panel discussion on 'Has the Indian Tiger Awoken' economists and journalists debated on the strengths and weaknesses of the Indian economy. The Barings disaster prompted a panel discussion on white-collar crimes in banking after computerisation. Mr Mark Tully was invited to speak on the Role of the media in the post-liberalisation era.

With a view to help women generate income, emphasis was placed on programmes which disseminated knowledge of business opportunities and legal rights of women entrepreneurship. Several training programmes and workshops were conducted to help women hone their skills as women entrepreneurs.

FLO's commitment to its social obligations is reflected in the many courses on tailoring, crafts, knitting and typing that are being conducted in its centres at Dakshinpuri and Noida. Adult literacy courses are also being held at Dakshinpuri.

A women's Car Rally organised by Goodyear Tyres was co-sponsored by FLO as the proceeds from the rally are donated annually to a social welfare organisation nominated by the sponsors. Further FLO members in Madras gave personal donations to fund a laprascopic sterilisation camp for 100 women.

This year has also seen FLO reach out to women in other countries around the world. We interacted with spouses of the Russel 20-20 Group that came to India in February, 1995. Our Trade Delegation to South Africa gave us the opportunity to meet women entrepreneurs, parliamentarians, bureaucrats, though the most memorable moments of that visit was the meeting with President



Dr Nelson Mandela. FLO members participated in the International Federation of Women Entrepreneurs Conference at Langkawi, Malaysia and contributed their small mite in preparing a paper to be presented at Beijing and you will be pleased to learn that Women Entrepreneurs in Bangladesh have requested us to help establish an organisation like FLO in their country.

But for women all over the world the unbounded hopes and euphoria generated by both the NGO Forum and the UN Conference on Women held in China is unsurpassed. It was a water-shed in the struggle for equal rights. If nothing else these two meetings achieved one of the main objectives of the organisers by drawing the attention of the world to women's issues. The call to bring about gender equality, empowerment of women and legislation against domestic violence has reverberated around the globe. It will not be silenced till necessary action is taken by all national governments. It was indeed a privilege to have been invited to attend this historic event.

You will recall that when I was elected President I had announced that the next 12 months would be dedicated to "Sampurna Nari - The Complete Woman". To assess the accuracy of our hypothesis that Indian women were more "complete" than those in the West, we have during the last two months of this year held a series of panel discussions in the metropolitan cities. The last will be held in Delhi. Eminent speakers participated in all the cities and the general view was that "Completeness" was not a commendable status as it implied a cessation of all future growth. I hereby stand corrected. My fervent wish is that we continue to grow and eventually participate in the decision-making process on women's issues.

It has been said, "When you educate a man, you educate an individual. When you educate a woman

you educate a whole family". FLO will continue in its endeavour to encourage women develop to their full potential through education and awareness. Fortunately there is growing recognition that societies which encourage women to grow intellectually, emotionally and economically, prosper expotentially.

If our endeavours have improved the quality of life of some women FLO will have achieved its main objective. As these women take up the reins of their own lives it will be reflected in the well-being of their families, the people around them and eventually the nation, in ever-widening circles.

In conclusion, may I take this opportunity to record my deep gratitude to all those who have so ably assisted and guided me during the last year. Without their unstinting help and co-operation it should have been impossible to shoulder the onerous duties as President of FLO. Mr A K Rungta, President, set an example for us in his untiring efforts for strengthening FICCI. I thank him for his support and guidance. A very special thanks to Dr Amit Mitra, Secretary-General, FICCI who has always been so supportive and generous with his time and advice.

To all the Past Presidents, Dr (Mrs) Manju Mehta, Vice-President and all members of the FLO Governing-Body and Sub-Committees who were so co-operative I would like to quote a favourite line, "Team work divides the tasks and double the success". My grateful thanks to you all.

I would be most remiss if I do not record my appreciation for the yeomen service given to me by Mrs Shipra Chatterjee, Secretary and all other members of the FLO Secretariat in Delhi and Calcutta.

Thank you all.

(Beena Khaitan)

October 4, 1995



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 destitute and children, etc.

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

Award for Outstanding Social Welfare Institution for Woman

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 Harijar 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 Woman

Mrs. A.C. Krishna Rao, Madras, received the FLC Award for 1987 in the field of outstanding social worker. Her nomination was sponsored by Addition 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 Adit 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 Woman

Shramasahkar Mahila Sangha Ltd received the FLO Award for 1988 for the commendable service 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 a 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 woman at grassroot level. She also has done commendable work in organising the woman 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 fields 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 profession

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.
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 finalisations of contracts and projects. Mrs Baldawala is acknowledged as one of the pioneer leaders in boiler manufacturing industry.

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.

1994-95

Award for Outstanding Women Social Workers

The Outstanding Women Social Workers Award will be shared by Mrs Latha Pandey and Prof (Mrs) Shaila Dwarkadass Lohiya

Mrs Latha Pandey with deep commitment to the cause of socio-economic welfare of downtrodden having particular concern to women and children, is relentless striving for over 20 years. Mrs Pandey

felt that there should be a resurgence among the Adivasi people for self-reliance and social reform. Her organisation "Social Action for Manpower Creation" (Samparc) is involved in the care of orphans, street children and in the children of prostitutes.

Mrs Shaila Dwarkadass Lohiya, Executive Member of MANAVLOK, an experiment in rural reshaping and project holder of MANSAWINI women's project. The project aims at making women enlightened, self-reliant, aware of the social issues and aware of their own potential.

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. Dr S K Joshi
National Physical Laboratory
New Delhi
6. Mr A K Rungta (Ex-officio)
President
FICCI
New Delhi



TALK BY MR MARK TULLY ON AUTONOMY OF THE MEDIA IN THE CONTEXT OF ECONOMIC LIBERALISATION New Delhi : September 23, 1994

Mr Mark Tully, an eminent journalist, political commentator and former BBC Broadcaster addressed the members of FLO on 23rd September in New Delhi. Mr Tully emphasized that it was wrong to presume that economic liberalisation was a panacea for all economic ills. If not well-structured and controlled the new policies already established in the global market and the positive spin-offs would be limited to the affluent sector. This would result in further enhancing the divide between rich and poor leading to even greater mass discontent. Political leadership in India lacked the courage to go in for radical changes as they had to go back to the people to seek re-election. So due to political expediency labour reforms and the other vital

components of a liberalised economy had been put on hold despite the introduction of new policies. In marked contrast not being a democratic country the Chinese administration could push through the reforms at any pace they liked.

Mrs Beena Khaitan, President in her welcome address, stated that with the arrival of the long-awaited economic liberalisation programme, a great deal of interest had been generated in all avenues of day to day life.

Dr (Mrs) Manju V Mehta, Vice-President proposed a vote of thanks. Tea was hosted by Mrs Beena Khaitan in honour of Mr Mark Tully.



Sitting from L to R : Mrs Beena Khaitan, Mr Mark Tully and Dr (Mrs) Manju V Mehta



VISIT TO GARMENT MANUFACTURING EXPORT UNIT

Coimbatore : October 4, 1994

FICCI Ladies Organisation, Coimbatore Chapter held its first meeting during 1994-95 on October 4, 1994. Over twenty members visited 'Jama India', a well-known garment manufacturing and export unit in the city.

FLO members were very impressed as they went around the unit which employs an all-women work-force of 950. The work environment and productivity levels were heartening. The companies progressive policies were evident in the incentive schemes it offered to all employees.



Visit to Jama India

TRAINING PROGRAMME FOR WOMEN ON GROWING, PROCESSING AND PACKAGING OF MUSHROOM

New Delhi : October 5-7, 1994

A training programme on Growing, Processing and Packaging of Mushrooms was organised by FLO in collaboration with National Bank for Agriculture and Rural Development (NABARD). The programme was aimed at training potential women entrepreneurs on the recent techniques

being followed in Mushroom cultivation. In addition to the training programme the package included assistance in the form of technical inputs, preparation of Project Reports and counselling .

30 women participated in the programme.



Participants of the Training programme on Mushroom Cultivation

PANEL DISCUSSION ON RELIGION IS A BINDING NOT A DIVISIVE FORCE New Delhi : October 27, 1994

A Panel Discussion was organised on 'Religion is a binding not a divisive force' by FLO. The distinguished members of the panel were - Swami Bodhanand Saraswati, Mr P M Narielvala, Mr Moosa Raza and Mr Utpal Basu as Moderator.

Initiating the discussion Swami Bodhanand Saraswati stated that religion should be looked at with sensitivity. Our concern should be for mankind and not only with current religious practices. Religion he said is an adventure and an enquiry into truth. It is essentially a state of mind which creates harmony and brings tranquility to society.

Mr Pesi. M Narielvala, former President, Indian Chartered Accounts of India expressed the view that there was a need to separate religion from dogma and to accept religion as light rather than heat. Only then it would be possible to achieve our goals.

Mr Moosa Raza, Secretary, Ministry of Steel, Government of India opined that conflict was not between different religions, but between "Dharma" and "Adharma". What was needed today was to completely change the mindset and thoughts of people.

Mr Utpal Basu, an eminent lawyer in Calcutta High Court and a skilled orator, stated that religion is the path to realisation of one's self and it could not be found in books and temples.

Earlier, in her welcome address, Mrs Beena Khaitan, President stated that it is not just an aphorism to say God created man; man created religion. With the best of intentions, much harm has been done in the name of religion.

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



Sitting from L to R : Mrs Neelam Mohata, Mr P M Narielvala, Mr Moosa Raza, Mr Utpal Bose, Swami Bodhanand Saraswati, Mrs Beena Khaitan and Mrs Shipra Chatterjee

**TALK BY DR (MS) KETAYUN DINSHAW ON
WHAT EVERY WOMAN SHOULD KNOW ABOUT CANCER
New Delhi : November 25, 1994**

FLO has been actively engaged not only in promoting the spirit of entrepreneurship and managerial experience among women but also in taking up socially relevant topics which are of interest to our members. Life-style is emerging as one of the major determinants of good health of an individual or community.

To create awareness of "What every woman should know about Cancer", FLO organised a talk by Dr (Ms) Ketayun Dinshaw, Head of the Department of Oncology, Tata Memorial Hospital, Bombay. Dr Dinshaw in her address

stated that a majority of Indian women do not enjoy the right to a healthy life even today. Women are more susceptible to cancer, the dreaded disease, which has been on the increase today. She emphasized that with proper medical attention and care the onset of cancer and related diseases can be reduced to a great extent. The programme was attended by around 50 members.

Dr (Mrs) Manju V Mehta, Vice-President proposed a vote of thanks.



Dr (Ms) Ketayun Dinshaw addressing FLO members. Also seen in the picture are Mrs Beena Khaitan, Dr (Mrs) Manju V Mehta and Mrs Shipra Chatterjee

**TALK BY MS PAULINE HAHN ON
FEMINIST MOVEMENT IN AMERICA AND
FEMINIST WOMEN'S ART
Calcutta : November 28, 1994**

Ms Pauline Hahn, well-known actress and Professor of Literature and Dramatics spoke to FLO members in Calcutta on "Feminist Movement in America and Feminist Women's Art" on November 28, 1994.

Ms Hahn gave a brief review of the feminist movement in her country. American women today were currently evaluating the progress they had made during the last few decades and which direction the movement should now take. She realised the priority of women activities in a country like India were radically different to those of their western counterparts.

In a lively interchange of ideas, Ms Hahn was told by members present that they already

enjoyed the right of abortion and had equal legal and property rights. They were more concerned that women were empowered to fight social wrongs and prejudices.

Ms Beena Khaitan in her welcome address drew the speaker's attention to the unique fact that there were currently three heads of State in South Asia - a sure sign of women's empowerment. Indian women tried to retain the delicate balance between their traditional role in the home and their new aspirations and responsibilities outside.

A vote of thanks was given by Mrs Renuka Shah.



Mrs Beena Khaitan with Ms Pauline Hahn

**TALK BY MRS SHANTA RAGHAVAN ON
BUSINESS AND DEVELOPMENT
Bangalore : November 30, 1994**

Mrs Shanta Raghavan, General Manager, SBI Capital Markets Limited spoke to FLO members in Bangalore on 'Development and Business' on November 30, 1994.

Mrs Raghavan advised woman entrepreneurs that team work and net-working with other like-minded people were not only good for business but strengthened and improved business organisations.

Women entrepreneurs after assessing their strengths should widen their interests to nontraditional spheres of activity. It was however imperative not to allow free play to emotion. If

after some years a project was not viable it would be best to close it down.

No business, however, good the product, could be successful without constant monitoring of profits and imaginative marketing techniques.

Mrs Beena Khaitan in her welcome address stressed the need to strengthen FLO by establishing more FLO chapters around the country. Only a strong association whose voice "would be heard in the corridors of power" could work effectively to empower women.

A vote of thanks was given by Mrs Yashodhara Shroff, Governing Body Member.



Mrs Beena Khaitan and Mrs Shanta Raghavan and other dignitaries



**TALK BY MR ADITYA VIKRAM BIRLA ON
GLOBALISATION OF INDIAN INDUSTRY : FOOTSTEPS
TOWARDS THE 21ST CENTURY
Calcutta : December 9, 1994**

On December 9, 1994 the noted industrialist Mr Aditya Vikram Birla spoke on "Globalisation of Indian Industry - Footsteps Towards the 21st Century," in Calcutta. The programme was jointly sponsored by the FICCI Ladies Organisation, Sangit Kala Academy and Rotary Club of Calcutta.

Mr Birla spoke about the tremendous opportunities available in the new world order

to industrialize on a global scale. He affirmed Indian industrialists should get the best technology available and improve the quality of their products through strong in-house R & D programmes. It was imperative he added that all industry should continuously strive to improve and not remain static.

Mrs Neelam Mohta, gave the vote of thanks on behalf of FLO.



Mr Aditya Vikram Birla at the Centre at his left Mrs Neelam Mohata and
Mr Prabir Chakraborty at his right

**TALK BY MR RAM JETHMALANI ON
WOMEN IN BUSINESS AND THEIR RIGHTS
New Delhi : December 15, 1994**

The noted lawyer and parliamentarian, Mr Ram Jethmalani addressed FLO members on "Women in Business and Their Rights". He averred that women entrepreneurs need to be conversant with the ongoing technological revolution, compressed product cycles and the competitive scenario. With their innate understanding and the intuition with which they are gifted women could very successfully adjust to the changing business scenario and make in-roads into the global as well as domestic arena.

He further noted that because of lack of knowledge about their rights as provided in the Indian constitution women were at a great disadvantage and had not succeeded in

achieving a desirable level of participation in the mainstream of economic activity in our country so far.

Dr (Mrs) Manju Mehta, Vice-President in her welcome observation stated that though there were laws which gave equal status to women in terms of inheritance, wages etc. in some states like Punjab, women still needed their husband's or father's guarantees to avail of bank financing. It was essential that this anomaly was rectified.

Mrs Kalpana Singhania, Member, Governing Body proposed a vote of thanks.

The programme was well-attended and appreciated by the members.



Mr Ram Jethmalani is being welcomed by Dr (Mrs) Manju V Mehta. Also seen in the picture is Mrs kalpana Singhania

TRIP TO SANTINIKETAN

December 20-22, 1994

A 15-member delegation from Calcutta and Delhi led by Mrs Beena Khaitan, President visited Santiniketan the University town created by Rabindra Nath Tagore. A comprehensive programme was designed by Mrs Kum Kum Bhattacharya, Professor, Vishwa Bharati. The delegation visited the University Complex,

Uttarayan - Tagore Museum and had an opportunity to interact with some of the renowned and eminent artists and designers like Shri Riten Mazumdar, K G Subramanyam and Mrs Ranjana Sarkar. A visit to Amar Kutir, a cooperative cottage industry was also organised.



Delegation to Santiniketan



TRAINING PROGRAMME ON HOW TO START AN EXPORT BUSINESS

New Delhi : January 4-6, 1995

The Government of India gives high priority to exports. In the post-liberalization period it has endeavoured through various steps to promote export of Indian goods. This has led to a surge of interest in the export trade by many potential entrepreneurs.

To provide the essential technical inputs and information required by exporters, FICCI Ladies Organisation, in collaboration with the India Trade Promotion Organization (ITPO) held a three-day

training programme on 'How to Start an Export Business' in Delhi from January 4 to 6.

Mr G Venkat Swamy, Minister of State for Textiles, Government of India addressed the participants at the Valedictory Function. In his address, the Minister urged the new entrants to acquaint themselves with the liberalised policies and to take full advantage of export facilitation services being offered by the Government of India to help exporters. Later he presented certificates to the participants.



Mr G Venkat Swamy giving his inaugural address. Mrs Beena Khaitan and Mr Harsh Gupta are also seen in the picture

PRESENTATION OF THE PRE-BUDGET MEMORANDUM TO DR MANMOHAN SINGH, UNION MINISTER FOR FINANCE

New Delhi : January 20, 1995

A pre-budget memorandum was submitted by the President of FLO Mrs Beena Khaitan to the Honourable Finance Minister, Government of India, Dr Manmohan Singh. Dr Manmohan Singh assured the members that he was sympathetic to their needs and would endeavour to alleviate the difficulties faced by women entrepreneurs. He suggested that FLO undertake a study of specific difficulties faced

by women in business and industry and submit a report to the Ministry of Finance for his scrutiny.

The other members of the delegation were Dr (Mrs) Manju V Mehta, Mrs Krishna De Mohta, Mrs Bhuvana Krishnamurthy, Mrs Shiri Paul, Mrs Nargis Raj Kumar, Mrs Preetha Reddy and Mrs Shipra Chatterjee, Secretary, FLO.



Dr Manmohan Singh with FLO delegation

**MEETING WITH MR PRANAB MUKHERJEE,
MINISTER FOR COMMERCE
New Delhi : January 27, 1995**

Mrs Beena Khaitan, President, FLO called on Mr Pranab Mukherjee, Minister of Commerce, Government of India. She sought his advice and guidance in making the FLO trade delegation to South Africa more meaningful and result-oriented and on how to strengthen the relationship between the two countries. Mr Pranab Mukherjee stated that he was sure, the delegation would maintain channels of

communication open for exchange of information on economic development and other relevant matters between the two countries. The other members of the delegation were - Mrs Indu Punj, Mrs Sadhana Aggarwal, Mrs Usha Dutt, Mrs Gita Punj, Mrs Manju Monga, Mrs Shiromani Vijay, Mrs Meenakshi Varma and Mrs Shipra Chatterjee, Secretary, FLO.



Mr Pranab Mukherjee with FLO delegation

MEETING WITH MR R L BHATIA, MINISTER OF STATE FOR EXTERNAL AFFAIRS

New Delhi : January 28, 1995

Calcutta : August 14, 1995

New Delhi

On the eve of their departure to South Africa, a delegation led by Mrs Beena Khaitan, President called on Mrs R L Bhatia, Minister of State for External Affairs, Government of India. Mrs Khaitan apprised him of FLO's efforts in utilizing the potential of women entrepreneurs in trade and business. The delegation was advised by the Minister to identify suitable commodities that could be exchanged and pin-point areas of cooperation in setting up joint ventures. The other members of the delegation were - Mrs Indu Punj, Mrs Sadhana Aggarwal, Mrs Manju Monga, Mrs Shiromani Vijay, Mrs Saroj Aggarwal, Mrs Meenakshi Varma, Mrs Gita Punj, Mrs Kanama



Mr R L Bhatia with FLO delegation

Ranga Rao and Mrs Shipra Chatterjee
Secretary, FLO.



Mrs Beena Khaitan and other FLO members with
Mr R L Bhatia at the Luncheon Meeting

Calcutta

Mrs Beena Khaitan hosted a lunch at the Oberoi Grand for Mr R L Bhatia, Minister of State for External Affairs, who was on a brief visit to Calcutta.

Members present apprised Mr Bhatia of the problems faced by women entrepreneurs particularly the reluctance of banks to give them funds unless father or husband stood as guarantor.

The Minister advised the ladies present that the Government had instituted many schemes to aid women. He promised to send the relevant information to them on his return to Delhi.

TRADE DELEGATION TO SOUTH AFRICA January 30 to February 16, 1995

An all-women trade delegation led by Mrs Beena Khaitan, President, FLO visited South Africa from 1st to 14th February, 1995. With the lifting of trade embargoes against South Africa and resumption of diplomatic relations between the two countries, the FLO delegation had an opportunity to explore trade and strengthen relations between the two countries.

In all the commercial place like Johannesburg, Durban and Cape Town, the delegation had fruitful discussions with the Chamber of Commerce and other business and social organisations. One-to-one business meetings and display of Indian goods evoked wide-spread interest among businessmen and women. Apart from trade, the investment potential in the software sector in South Africa greatly interested members of the Indian delegation. Most of the investments in this sector were originating from USA, UK and Germany. South African businessmen were



FLO delegation with Dr Nelson Mandela at Pretoria, South Africa

interested in establishing operational tie-ups with Indian companies for development and export of software.

Collectively and individually the delegation made an across-the-table study of the trade potential and the trend of demand for Indian products.

The delegates were fortunate to have the privilege of meeting Dr Nelson Mandela, President of South Africa who despite his busy schedule, spent twenty minutes with the group.

Later Ms Ila Gandhi, Member of Parliament hosted a lunch for the Indian delegation.

The other members of the delegation were - Mrs Sadhana Aggarwal, Mrs Saroj Aggarwal, Mrs Usha Dutt, Mrs V L Indira Dutt, Mrs Mithlesh Gupta, Mrs Manju Monga, Mrs Sumathi K Prasad, Mrs Gita Punj, Mrs Rajeshwari Ramakrishnan, Mrs Kanama Ranga Rao, Mrs Meenakshi Varma, Mrs Shiromani Vijay and Mrs Shipra Chatterjee, Secretary, FLO.



FLO delegation with Mr M K Mangalmurthy at Pretoria



TALK BY MR K S GURUMOORTHY ON TELECOMMUNICATIONS SYSTEMS IN INDIA Coimbatore : February 4, 1995

Mr KS Gurumoorthy, Deputy General Manager, Coimbatore, Department of Telecommunications addressed FLO members on February 4. He detailed the progress of telecommunications in India since 1948. Mr Gurumoorthy explained how with the advent of the electronic exchanges during the last decade telephone subscribers

were offered many additional facilities like STD STD Dynamic Lock, Conference calls, Automatic call-back to mention just a few.

There was active audience participation during the discussion. After the meeting members visited Saibaba Colony Exchange, Coimbatore

DEMONSTRATION OF GLASS-BLOWING BY MRS SRILA MOOKERJEE Calcutta : February 18, 1995

Mrs Srila Mookerjee, India's only glass-blower give a demonstration of glass-blowing to a group of fifteen FLO members at her studio in Calcutta on February 18.

FLO members were fascinated by her skill in blowing glass plates and bowls in different

shapes, sizes and colours during the one-hour long demonstration.

In her introduction, Mrs Shaha said that after graduating from NID, Ahmedabad, Mrs Mookerjee spent several years in Europe. Since her return she has held several highly acclaimed exhibitions in Delhi, Calcutta and Bombay.

MEETING WITH RUSSELL 20-20 DELEGATION FROM USA New Delhi : February 14-17, 1995

The Russell 20-20 a group of 50 financial organisations visited India from February 14th to 17th. FLO organised a meeting for the spouses of the delegates on "Comparative Role of Women in Our Society" on 17th February in New Delhi. Mrs Margaret Alva, Minister of State for Personnel, Public Grievances & Pension, Government of India inaugurated the programme. She averred that the number of women entrepreneurs in India will increase substantially by the end of the century and this would form an integral part of the development structure of India.

Earlier in her welcome speech Dr (Mrs) Manju V Mehta, Vice President, stated that India had produced women of calibre in all spheres of activity - political, economic and social.

Mrs Beverly Pratico, Chairperson, Women's Committee of Indo-American Chamber of Commerce-North India Council proposed the vote of thanks.

In addition, FLO organised a number of social functions and visits to historical monuments and museums for the visiting delegates.



Mrs Margaret Alva addressing the Russell 20-20 delegation. Sitting from L to R
Ms Beverly Pratico, Mrs Jane Russell, Mrs Margaret Alva,
Dr (Mrs) Manju V Mehta and Mrs Shipra Chatterjee.

ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES SPONSORED BY S I D B I

It is well evident that Entrepreneurship Development Programmes (EDPs) are very effective instruments in promoting potential entrepreneurs. With this in view, FLO has been conducting EDPs for women for the last several years with the support of Small Industries Development Bank of India (SIDBI), Indian Bank and other financial institutions. During the year FLO has successfully conducted EDPs for women in five different cities.

Calcutta : March 21 to May 5, 1995

A 6-week EDP was organised by FICCI Ladies Organisation in Calcutta, exclusively for women. The programme was sponsored by the Small Industries Development Bank of India (SIDBI). After careful screening, thirty women candidates were selected to participate in the programme, which was conducted by the Small Industries Service Institute (SISI).

In her welcome speech Mrs Beena Khaitan, FLO President, stated that FLO had been encouraged to organise the programme due to the success of the EDP held the previous year. She attributed the success to the unstinting help received from banks, government departments, Indian Chamber of Commerce and many well-wishers.

Mr Nikhil Guha, Director, SISI in his inaugural address welcomed the participants. Even a few years ago women entrepreneurs were not

considered suitable for all types of industries. But their remarkable achievements had dispelled this misconception and led SISI to formulate programmes targetted exclusively for women. He added that the West Bengal Government was convinced that comprehensive industrial progress was not feasible without development of the Small Scale Industry Sector. Women entrepreneurs should take advantage of this favourable climate in the state and concentrate on thrust areas like information technology or software development.

The talk was followed by tea and refreshments.

New Delhi : March 31 to May 22, 1995

A six-week Entrepreneurship Development Programme was held from March 31st, to May 22, 1995 in New Delhi. The programme was inaugurated by Mr M Arunachalam, Minister of



Sitting from L to R : Mr Nikhil Guha, Mr Bidyut Ganguli, Mrs Beena Khaitan, Representative from SIDBI and Mrs Renuka Shah

State for Small Scale Industry, Government of India. On the occasion the Honourable Minister stated that as always, women today play a very pivotal role in the development process. The Government was aware of their potential and would like to formulate a number of schemes in collaboration with organisations like FLO to help achieve long-term benefits.

Dr (Mrs) Manju V Mehta, Vice-President in her welcome address said that in order to promote the growth of women entrepreneurs effectively, Governments support was an extremely critical factor.

The programme was attended by 25 participants.

Madras : March 28 to May 5, 1995

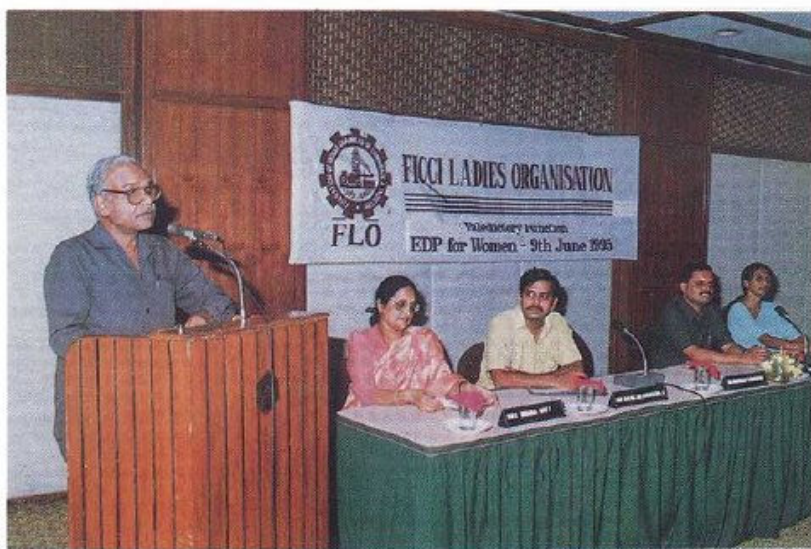
The FICCI Ladies Organisation Organised a six-week EDP sponsored by SIDBI in Madras.



EDP in Delhi. Inaugurated by Mr M Arunachalam. Mr K S Singhwan on his right Dr (Mrs) Manju V Mehta on his left, Mrs Shipra Chatterjee and Mr H K Mittal

The programme was co-sponsored by Indian Bank and was conducted by ITCOT at the ITCOT Training Hall from March 28 to May 5, 1995. Out of the 45 applications received, 31 were selected and 29 completed the training fully. The training methodology involved classroom sessions, field and factory visits. Many participants have already started or are pursuing their projects in fields as varied as Computer Software Centre, Ready-made garments, Food Processing, Thermocole packaging, Herbal products and Teaching aids.

Dr M Anandakrishnan, Vice-Chancellor, Anna University, gave a Valedictory Address at a function held on 9th June 1995 and distributed the certificates. Mr Ramesh Dharmaji of SIDBI, Ms Alice Mathews of Indian Bank and Dr Prasanna Bhat, Managing Director of ITCOT spoke on the occasion.

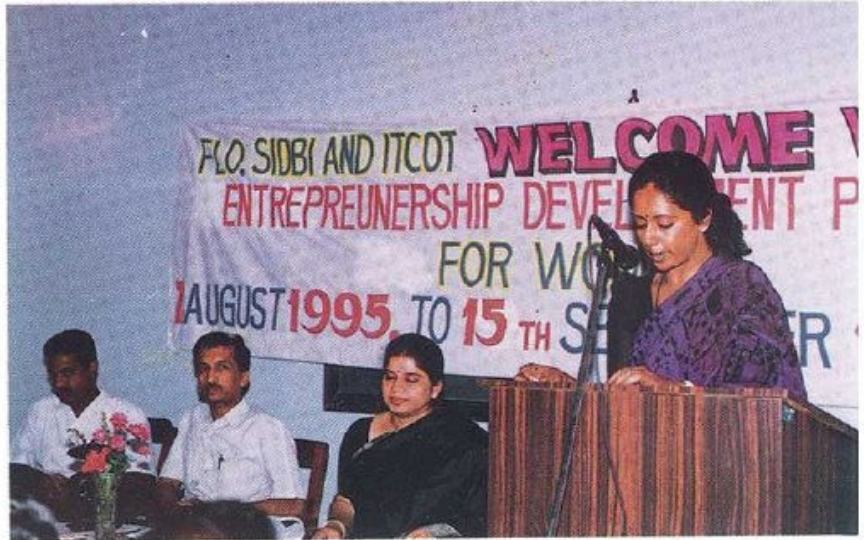


EDP participants of Madras at the Valedictory Function. Mrs Indira Dutt and other dignitaries

Coimbatore : August 7 to September 15, 1995

The Coimbatore Chapter successfully completed a six-week Entrepreneur Development Programme for women in August-September, 1995. The EDP was sponsored by the Small Industries Development Bank of India (SIDBI) and conducted by the Industrial and Technical consultancy Organisation of Tamil Nadu (Madras Office). After preliminary screening of applications and personal interviews, twenty candidates were selected to undertake the six-week course from August 7th to September 15, 1995. The course included visits to factories and field work by the candidates.

The programme concluded with the Valedictory function held on September 15 at the Hotel Surya



EDP at Coimbatore

International. The Chief Guest, Mr P N Gopal presented certificates to the twenty women who had successfully completed the course.

Bangalore : February 7, 1995

With the active support of Mrs Yashodhara Shroff FLO Governing Body member, Bangalore and Mrs Prabha Shekhar of Karnataka Chamber of Commerce & Industry Ladies Wing organised a 6-week E.D.P. in Bangalore sponsored by SIDBI. The thirty odd participants were enthusiastic and excellent entrepreneur material. The valedictory was held on April 7, 1995 when Mr Radhakrishnan, DGM, SIDBI gave away the certificates. Mr K L Ramesh, FKCCI President and Mrs Beena Khaitan and Mrs Leelawati Prasad of Karnataka Government were present during the valedictory function.



EDP at Bangalore. Sitting from Mr L to R Mrs Beena Khaitan, Mr B Radhakrishnan, Mrs Leeladevi, R Prasad and Mr K L Ramesh

PANEL DISCUSSION ON HAS THE INDIAN TIGER AWOKEN? Bombay : February 23, 1995

A Panel Discussion on 'Has the Indian Tiger Awoken?' was organised by FLO in conjunction with the Ladies Wing of IMC, Bombay on February 23. Mr Vir Sanghvi, Editor, Sunday Magazine, moderated the discussion which revolved around the dichotomy of India having good economists - but a weak economy. A galaxy of eminent bankers and economists participated.

Mr Kirit Parikh, Director, Indira Gandhi Institute of Development Research said the Indian Tiger had been let out of the cage, but it was afraid of the tigers that had begun to appear. The Indian economy was robust and he was optimistic that unlike Mexico the country would not fall into a debt trap.

As India did not have the quick responses of a tiger on the prowl, Mr B P Gunaji, Executive

Director, Council of EEC Chamber of Commerce in India, preferred to call it an elephant. With its large human and natural resources, Indians should try to achieve self-sufficiency like the other Asian 'Tigers'

Economist, Dr D R Pendse, touched on social causes, the Mauritius escape route, GDI guidelines and level playing fields for Indian industry.

According to Dr A Vasudevan, Officer-in-Charge, RBI a unique phenomenon of current times was the consensus among government officials, captains of industry and the public to devise a comprehensive policy package with more incentives and information for investors.

Earlier in her welcome address Mrs Divya Mirani, President, Ladies Wing of IMC, said that we were witnessing an exciting development as India's economic potential was being unleashed, after decades of restrictions. The country was orienting itself towards greater integration with global economy.

Mrs Beena Khaitan, President, FLO said that it was not often that we had the opportunity to get an insight into the economic scenario by such a distinguished panel of speakers. The meeting ended with a vote of thanks by Mrs Aarti Kotak.



Mrs Beena Khaitan, on her right Mr D R Pendse and Mr Kirit Parikh on her left
Mrs Divya Mirani, Mr A Vasudevan and Mr B P Gunaji

LAPAROSCOPIC STERILIZATION CAMP AT MADRAS

Madras : March 1-7, 1995

Under the auspices of FLO, South Chapter, the Laparoscopic Sterilization was conducted at Madras Corporation Health Centre at Vadapalani from March 1st to 7, with the able guidance of Dr C Swarnakumari, Consultant Obstetrics and Gynaecology, Apollo Hospital, Madras, who is also our Member.

The Camp was organized by Mrs Indira Dutt, Past President of FLO and members in co-ordination with Dr S S Kodimani, Family Planning Project Co-ordinator, I.A.P.P. (V). About 100 eligible women Underwent Family Planning by

Laparoscopic Sterilization Technique. The Past President and members of FLO very generously donated Rs. 10,000/- towards expenses for the camp and small gifts given to the patients.

The gifts were distributed by Assistant Commissioner of Madras Mrs Jayashree, IAS at the camp site. The function was attended by the FLO Members, Corporation Officers and the staff at Vadapalani Centre. The Corporation of Madras and doctors have thanked FLO, for their generous donation towards the national cause.



Dr (Ms) C Swarnakumari and others at the Laparoscopic Sterilization Camp



**WOMEN'S CAR RALLY ORGANISED BY GOODYEAR
SPONSORED BY FICCI LADIES ORGANISATION AND
IMC LADIES WING, BOMBAY
Bombay : March 10, 1995**

FLO in collaboration with the Ladies Wing of IMC, Bombay sponsored a Women's Car Rally organised by Goodyear India Ltd annually.

The rallyists were flagged off from NSCI, Bombay on March 12, 1995 at 8.30 a.m. On the occasion Mrs. Beena Khaitan stated that FLO and the IMC, Ladies Wing had sponsored the rally

as the funds raised would be used to help less fortunate women have a better future.

Through these annual rallies Goodyear proposes to raise funds that will be disbursed to women's welfare organisations. A cheque for Rs. 50,000/- was presented on the occasion to NASEOH National Association of the Handicapped, Bombay.



Mrs Beena Khaitan and other dignitaries at the Goodyear Women's Car Rally

VISIT TO GANDHIGRAM RURAL INSTITUTE - DEEMED UNIVERSITY

March 18 & 19, 1995

A team of FLO members from FICCI Ladies Organisation, Madras led by Ms. Beena Khaitan, President FLO and Ms Indira Dutt, Past President FLO visited the Institute on March 18th, 1995. The purpose of the visit was to understand the activities of the Institute as also the different institutions within the Gandhigram complex, and to find out the feasibility of launching collaborative rural development interventions within the jurisdiction of Gandhigram and FICCI Ladies Organisation. The members met the Vice Chancellor of the Institute and discussed various activities of the Institute. They also had a discussion with heads of various

departments of the Institute. The discussion mainly centred around (i) Courses offered, (ii) Research activities undertaken, and (iii) the extension programme especially in the areas of rural housing, women and child development, income generation activities and so on.

The members also visited the various production and service centres at the Gandhigram Trust, which runs a Children's Home, Weaving Unit, Bio-gas plants, Sidha medicine, leather goods and soap producing units.



Delegation to Gandhigram Rural Institute - Deemed University

VISIT TO KASTURBA SREENIVASAN TEXTILE & ART MUSEUM

Coimbatore : March 17, 1995

On the occasion of the first visit of FLO President, Mrs Beena Khaitan, a visit to the Kasturba Sreenivasan Textile & Art museum was organised.

This was followed by a luncheon meeting where FLO members had the opportunity to discuss their activities and future plans with Mrs Khaitan.

TALK BY DR SUBRAMANIAN SWAMY ON

THRUST AREAS IN THE POST-GATT ERA - CHALLENGES AND OPPORTUNITIES FOR WOMEN ENTREPRENEURS

New Delhi : March 23, 1995

Dr Subramanian Swamy, Chairman, Commission on Labour Standards and International Trade addressed FLO members on "Thrust Areas in the Post-GATT Era - Challenges and Opportunities for Women Entrepreneurs." The objective of the talk was to know the implications of GATT in Indian industry and the resultant opportunities available to women entrepreneurs. Dr Swamy emphasized that the greatest advantage of the GATT Accord will be the access to international markets in the long run, for Indian agricultural, textile and

clothing sectors where India already enjoys comparative advantages. In her welcome speech, Mrs Beena Khaitan, President mentioned that FLO members are totally involved in their business enterprises and they were achieving their goals through contacts and communications. "Fortunately profit is no longer a dirty word and we hope to forge ahead in the new world order," she concluded.

Dr (Mrs) Manju V Mehta, Vice-President proposed vote of thanks.

**TALK BY MR R NARAYANAN ON
IMPORTANCE OF NUMBERS IN ONE'S LIFE
Coimbatore : April 4, 1995
Calcutta : April 26, 1995**

Well-known astro-numerologist, Mr R Narayanan addressed FLO members at Coimbatore and Calcutta on the "Importance of Numbers in One's Life."

Mr Narayanan is a scion of a family of astrologers in the court of Ramanathapuram in Tamil Nadu.

His facility with numbers led him to the study of numerology. He explained that numbers played a significant role in the success and well-being of a person or business house.

In the Science of numerology each letter had a particular number between 1 and 9. The total

of these numbers influenced the course of one's life. Many corporate houses had greatly benefited by adding or deleting a letter in their names. Significantly, Mr Narayanan averred that the figure 13 was not considered unlucky by numerologists.

In her welcome speech in Calcutta Mrs Beena Khaitan stated that India's seminal contribution to the science of Mathematics has been universally acknowledged. Since Indian mathematicians introduced the concept of zero, the country could boast of a long line of illustrious mathematicians.



Mr Narayanan addressing FLO members

**PANEL DISCUSSION ON
AFTER INTRODUCTION OF COMPUTERISATION
THE INDIAN BANKING SYSTEM IS MORE VULNERABLE TO
WHITE COLLAR CRIMES
New Delhi : April 12, 1995**

FLO organised a Panel Discussion on "After introduction of computerisation the Indian banking system is more vulnerable to white collar crimes" on April 12, in New Delhi. The distinguished speakers included - Ms Tarjani Vakil, Mr P N Vijay, Mr Jairam Ramesh and Mr Utpal Bose, Moderator. The discussion focussed on the different aspects of bank computerisation. The consensus reached was that since the introduction of computerisation, the banking system had rapidly deteriorated. A number of factors had contributed to this decline. There had been rapid expansion of bank

branches around the country. Also due to fear of competition modern technology had been introduced - but the staff were poorly trained to handle the new systems.

Mrs Beena Khaitan, President in her welcome speech stated that the most successful bank would be one which would continuously update its technological capabilities and turn these into effective competitive advantage for the benefit of the institution and the nation as a whole.

Dr (Mrs) Manju V Mehta, Vice-President gave the vote of thanks.



Sitting from L to R : Dr (Mrs) Manju V Mehta, Mr P N Vijay, Mrs Tarjani Vakil, Mr Utpal Bose,
Mrs Beena Khaitan, Mr Jairam Ramesh and Mrs Shipra Chatterjee

INTERSTATE MEETING OF FLO MEMBERS

Madras : May 10, 1995

An interstate meeting of FLO was held on 10th May 1995 at 34 Kothari Road, Madras. Apart from the Madras based members, members from other parts of India like Delhi, Hyderabad, Coimbatore and Calcutta were also present on

the occasion. The meeting was presided over by Mrs Beena Khaitan, President who spoke about the future activities of FLO in general and Madras Chapter in particular. The meeting ended with the Vote of Thanks.

FISME RECOGNITION AWARD TO FLO

New Delhi : May 22, 1995

The Federation of Indian Women Entrepreneurs, FISME held a conference on Interaction on International Co-operation on Women Entrepreneurs in Delhi on May 22, 1995. On the Occasion the FISME 1994-95

Award on Contribution Towards Entrepreneur Development was presented to FICCI LADIES ORGANISATION by Mr Arunachalam, Minister of State for small Industries.



Mr M Arunachalam presenting the FISME Recognition Award to Mrs Beena Khaitan

TALK BY MR T N SESHAN
CHIEF ELECTION COMMISSIONER OF INDIA
New Delhi : June 6, 1995
Madras : October 7, 1995

Mr T N Seshan, Chief Election Commissioner of India addressed the FLO members on Review of Electoral Reform on October 7 at Madras. During his address he underscored the need for granting immunity to electoral officers against harassment by the Central and State Governments. Mr Seshan promised to "take a stand as never before" in the 1996 general elections and reduce the role of criminality and corruption. "I'll show you what clean elections are."

"Earlier in her welcome speech Mrs Beena Khaitan said that it is not enough to give all adults the right to vote. It is equally necessary that the vote of each one of them should have equal value.



Mr T N Seshan, addressing FLO members. Also seen in the picture are Dr Amit Mitra, Mrs Shipra Chatterjee and other participants



In a relaxed mood. Mr T N Seshan, Mrs Beena Khaitan and Mrs Indira Dutt

Mr T N Seshan, Chief Election Commissioner of India delivered a Lecture on Indian Democracy at the Cross-Roads to the FLO members on 6th June at New Delhi. While delivering the lecture Mr Seshan commented that the executive machinery had completely caved in under the pressure from politicians and was in fact furthering their cause. He also added that the country was at the cross-roads today and exhorted the masses to change their "passive attitude" which might prove suicidal. Future generations would pay dearly for "our sins". The programme was attended by around 100 members.



VISIT TO DELHI STOCK EXCHANGE

New Delhi : June 19, 1995

The Indian stock markets have recorded a phenomenal growth in terms of volume of business and number of investors in the last 5 years, particularly after liberalisation of the Indian economy. To get a first hand knowledge into the working of the stock exchange FLO organised a visit to the Delhi Stock Exchange

on 19th June. Around 25 members led by Mrs Beena Khaitan, President, visited the Exchange and watched the action on the floor. Thereafter, they proceeded to the Office of the President of the Delhi Stock Exchange, Mr Ashok Kumar Agarwal. Mr Agarwal answered all the queries raised by the members.

VISIT TO THE CALCUTTA STOCK EXCHANGE, LYONS RANGE

Calcutta : November 9, 1995

A visit to the Stock Exchange, Lyons Range was organised for FLO members of the Calcutta Chapter by Mrs Renuka Shah on November 9.

A senior Stock-broker was deputed to explain the working of the Stock Exchange and later fielded questions from the ladies present. The

group then witnessed the activities in the trading ring. The frenetic activity belied the fact that trading was dull that day

All members who attended expressed satisfaction about the arrangements made.

**PANEL DISCUSSION ON
COMPLETE WOMAN : MYTH OR REALITY
Bombay : June 20, 1995**

FLO and the Ladies Wing of IMC, Bombay organised a Panel Discussion on 'The Complete Woman : Myth or Reality?' in Bombay on June 20.

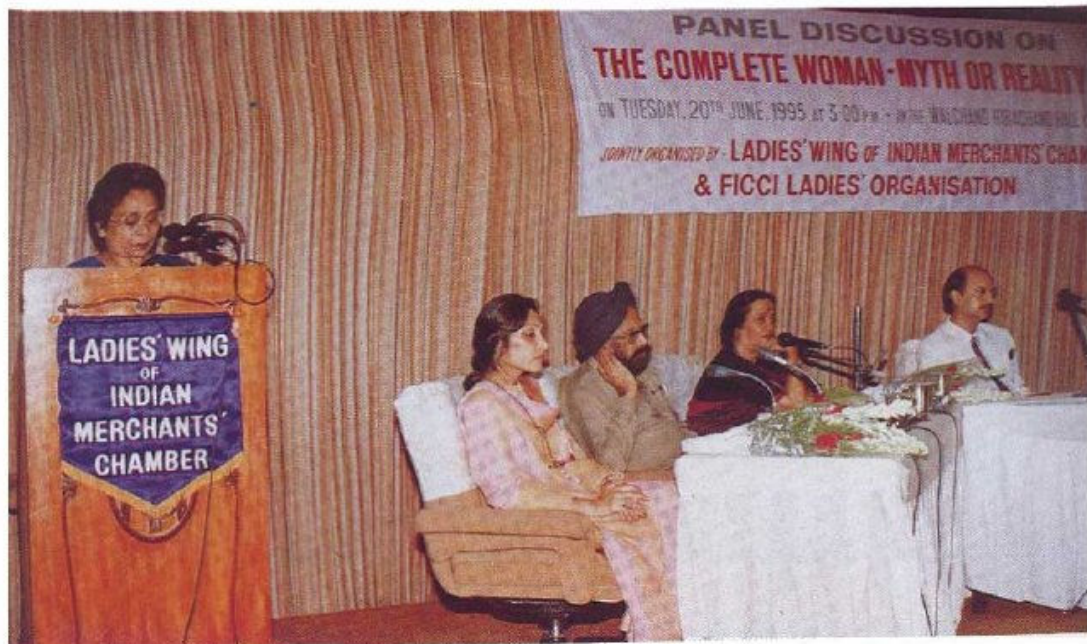
A lively discussion was initiated by the moderator, Mr Utpal Bose, Mr Kushwant Singh, Dr Mallika Sarabhai, Ms Satya Saran, Mr Denise Leonard and Mrs. Anjolie Ela Menon participated.

In his inimical style, Mr Kushwant Singh felt a complete woman was a myth. To Dr Mallika Sarabhai the complete woman was one who felt fulfilled. It required a pattern of evolving as an individual and could not be imposed by

society. This thought was echoed by Ms Satya Saran, who added completeness was "believing in oneself and being oneself."

The celebrated artist, Mrs Anjolie Ela Menon bemoaned the fact she felt more complete at the age of 21. Ms Denise Leonard opined that completeness was both a mythical and philosophical concept.

Ms Aarti Kotak, President, Ladies Wing of the IMC welcomed the gathering. While introducing the speakers, Mrs Beena Khaitan, President, FLO commended the progress made by Indian women during the last five decades. A vote of thanks was proposed by Mrs Bharati Gandhi.



Mrs Beena Khaitan delivering her welcome speech sitting from L to R : Ms Satya Saran, Mr Kushwant Singh, Ms Anjolie Ela Menon and Mr Utpal Bose

REPORT ON 4TH MEETING OF IFWE CONFERENCE Langkawi, Malaysia : July 6-8, 1995

The 4th meeting of the International Federation of Women Entrepreneurs Conference was held at Langkawi, Malaysia on July 6-8, 1995. IFWE is affiliated to the World Association of Small and Medium Entrepreneurs.

Mrs Beena Khaitan, President, FLO was invited to attend. She was accompanied by Mrs Sadhna Aggarwal, Member, FLO.

At the colourful and impressive inaugural session Mrs Begum Salma Ahmed, spoke eloquently on the

rapid strides made by women entrepreneurs and the problems and challenges they will have to face in the next century.

On the second day of the conference, Mrs Beena Khaitan presented a paper on the Status of Women Entrepreneurs in Developing Countries. She was later invited to attend a committee meeting to discuss a paper on Women Entrepreneurs which would be presented at the UN Conference on Women at Beijing.



Women entrepreneurs delegation to Langkawi, Malaysia



PANEL DISCUSSION ON THE COMPLETE WOMAN - MYTH OR REALITY? Calcutta : July 22nd, 1995

Over 350 invitees in Calcutta sat enthralled through the panel discussion on "The Complete Woman - Myth or Reality?", organized by FICCI Ladies Organisation at the Gyan Manch on July 22nd, 1995.

The galaxy of eminent speakers - Mrs Bachi Karkaria, Mrs Bharati Ray, Mr Gurcharan Das, Mr Russi Mody and Mr Utpal Bose (Moderator)- needed no introduction.

The panel expressed the view that achieving total 'completeness' would imply no need for

further improvement. They believed women - and men - needed to evolve constantly to achieve their fullest potential.

Earlier in her welcome speech Mrs Beena Khaitan, President said that FLO had decided to hold panel discussions on the subject in all four metropolitan cities to probe FLO's assessment that the Indian woman was truly 'Complete' as she successfully coped with her family, professional and social commitments.



A view of the Panel Discussion. Seen in the Picture are -
Mrs Beena Khaitan and other Panel Members

**TALK BY H E MR E DOWEK ON
GREENING OF THE DESERT
New Delhi : August 24, 1995**

H. E. Mr E Dowek, Israel's Ambassador to India gave an interesting talk on "The Greening of the Desert" to FLO members in Delhi on August 24. He emphasized that Israel was interested in assisting India in science, bio-technology, water and seed management.

Over the years, Israel had invested 3.5% of its GNP in research and development. Today it was one of the few countries in the world which had developed agriculture, while pursuing industrialisation. State-of the art technology developed by Israel could be used to help small and marginal farmers.

Answering questions from the floor, Mr Dowek said that while Israel had the technological expertise for non-conventional forms of energy, at current oil prices it was not economic to use them.

In her welcome address Mrs Beena Khaitan said the secret of Israel's agricultural success lay in the close interaction between farmers and researchers.

Vote of thanks was given by Mrs Anjana Somany, Member, Governing Body.



H E Mr Dowek addressing the FLO members. On his right Mrs Anjana Somany and Mrs Beena Khaitan on his left

REPORT ON NGO FORUM AND 4TH U. N. WORLD WOMENS' CONFERENCE China : August-September, 1995

Mrs Beena Khaitan, President, FLO and Mrs Sudha Jhunjunwala, Past President were invited to attend both the NGO Forum at Huairou and the 4th World Womens' Conference at Beijing. Both meetings were held under the aegis of the United Nations. The FLO delegates were overwhelmed to have had the opportunity to participate in these historic fora.

At Huairou over 25000 NGOs from every continent met to exchange ideas and discuss problems and strategies on how to overcome difficulties. If nothing else, the Forum achieved the main objective of the organizers - networking of womens' groups through learning and sharing.

The UN Conference commenced on September 4, 1995 with an impressive inaugural ceremony that was attended by world leaders.

For Indian delegates a major break-through was made, when developed countries like Japan, Europe and the Nordic Block, agreed to incorporate in the "draft platform for action" the proposal by G-77 countries that there should be an international commitment to fund womens' development programme.

The Beijing Declaration had not yet been finalized when this brochure went to print. However, it is apparent that the call to bring about gender equality, empowerment of women and legislation against domestic violence has reverberated around the globe and it will not be silenced till necessary action is taken by all national governments.



Mrs. Beena Khaitan and Mrs Sudha Jhunjunwala at the Fourth World Conference, Beijing

ENCoUNTERS

CITIBANK LEADERSHIP SERIES LUNCHEON MEETING FOR THE RT. HON. BARONESS THATCHER O M, F R S New Delhi : September 22, 1994

During her lecture tour in India, when she participated in the Citibank Leadership Series, Lady Thatcher gave the keynote address at a luncheon meeting hosted by Mr. Robert S. Eichfeld, CEO Citibank in Delhi on September 22, 1994.

Mrs Beena Khaitan, President, FICCI Ladies Organisation was invited to attend. After lunch, Mrs Khaitan was fortunate to have the opportunity to meet Lady Thatcher. She presented her with a small memento on behalf of FLO and a copy of the FLO profile. In her letter of thanks Lady Thatcher wished FLO members every success in achieving their commendable goals.



Dr Nelson Mandela during his visit to India. On his right Mrs Beena Khaitan, Dr (Mrs) Manju V Mehta and on his left Mrs Shirin Paul and Mrs Rita Singh

MEETING WITH PRESIDENT NELSON MANDELA New Delhi : January 26, 1995



Mrs Margaret Thatcher talking to Mrs Beena Khaitan and Mrs Neelam Mohata

Dr Nelson Mandela was the chief guest at a dinner hosted in his honour by the Joint Business Council at the Taj Mansingh Hotel, New Delhi on January 26th.

Mrs Beena Khaitan, President, FLO had the proud privilege of meeting the president on that occasion.

On hearing that a FLO Trade Delegation would be leaving shortly for South Africa, President Dr Mandela assured Mrs Khaitan that he would be happy to meet FLO members during their stay in Pretoria- a promise that was fulfilled.

GARDEN RECEPTION FOR MRS HILLARY CLINTON

New Delhi : March 28, 1995

During her visit to India, a garden reception was held at the American Embassy by Ambassador, H. E. Frank Wisner for America's First Lady, Mrs Hillary Clinton. Mrs Beena Khaitan, President, FLO, was one of the invitees who attended despite the inclement weather. She was introduced to Mrs Clinton by the Ambassador.



Mrs Beena Khaitan meets the US First Lady Mrs Hilary Rodham Clinton

During their brief meeting, Mrs Clinton was very articulate in her concern about women's issues and the girl-child. Her deep commitment to these cause was most apparent.

REPORT ON THE MEETING WITH MRS SONIA GANDHI

September 1, 1995

Mrs Beena Khaitan, Mrs Manju Mehta and Ms. Aarti Kotak, President of the IMC Ladies Wing of Bombay called on Mrs Sonia Gandhi on September 1, 1995. Mrs Khaitan apprised Mrs Gandhi of the activities of FLO and their efforts to empower and enlighten women. They requested Mrs Gandhi to inaugurate an exhibition by women entrepreneurs to be sponsored by FLO and SIDBI on October 9, 1995. To the great joy of FLO members the confirmation of Mrs Gandhi was received a week later.



Mrs Sonia Gandhi, on her right Mrs Beena Khaitan, Dr (Mrs) Manju V Mehta and Mrs Arti Kotak on her left

SOCIO-ECONOMIC PROJECT Dakshinpuri

FLO has been successfully conducting Vocational Training Courses in Cutting and Tailoring over the last six years for the weaker sections of women as a scheme towards helping women in income generation. The course was restructured during the last year and students were given the opportunity to choose any two of the following subjects : Tailoring, Embroidery, Knitting, Fabric painting

The training programmes sponsored by FLO are presently held in the Community Centre, Dakshinapuri, Delhi in collaboration with India International Rural Cultural Centre.

The Typewriting Institute for Women which was started two years back at NOIDA in collaboration with "Karuna", has trained around 50 women.



Prize distribution ceremony at Dakshinpuri

**EXHIBITION BY WOMEN ENTREPRENEURS
IN COLLABORATION WITH S I D B I
New Delhi : October 9-11, 1995**



Exhibition inaugurated by Mrs Sonia Gandhi



ACTIVITIES HELD DURING THE YEAR 1994-95

1994

September 2	Governing Body Meeting	New Delhi
September 22	Luncheon Meeting for the Rt. Hon. Baroness Thatcher - Citibank Leadership Series	New Delhi
September 23	Talk on Autonomy of the Media in the Context of Economic Liberalisation by Mr. Mark Tully	New Delhi
October 4	Visit to Jama India	Coimbatore
October 5-7	Training Programme on Mushroom Cultivation	New Delhi
October 7	Talk on Review of Electoral Reform by Mr T N Seshan	Madras
October 27	Panel Discussion on Religion is a Binding not a Divisive Force. Speakers : Swami Bodhanand Saraswati Mr Moosa Raza, Mr P M Narielvala, Mr Utpal Bose	New Delhi
October 27	Governing Body, Meeting	New Delhi
November 15	Visit to Stock Exchange	Calcutta
November 25	Talk on What Every Woman Should Know about Cancer by Dr (Ms) Ketayun Dinshaw	New Delhi
November 28	Talk on Feminist Movements in America and Feminists Women's Art by Ms Pauline Hahn	Calcutta
November 30	Development of Business by Ms Shanta Raghavan	Bangalore
December 9	Talk on Globalisation of Indian Industry : Footsteps towards the 21st Century by Mr Aditya Vikram Birla	Calcutta
December 15	Talk on Women in Business and their Rights by Mr Ram Jethmalani	New Delhi
December 19	Governing Body Meeting	Calcutta
December 20-22	Visit to Santiniketan	West Bengal

1995

January 4-6	Training Programme on How to Start an Export Business	New Delhi
January 6	Governing Body Meeting	New Delhi
January 20	Meeting with Dr. Manmohan Singh Union Finance Minister	New Delhi
January 26	Dinner Meeting with Dr Nelson Mandela, Hon'ble President of South Africa	New Delhi
January 27	Meeting with Mr Pranab Kumar Kukherjee Minister of Commerce	New Delhi
January 28	Meeting with Mr R L Bhatia Minister of State for External Affairs	New Delhi
January 30 to February 16	Delegation to South Africa	
February 4	Talk on Telecommunication Systems in India by Mr K S Gurumcoorthy	Coimbatore
February 16 (6 weeks)	Entrepreneurship Development Programme	Bangalore
February 17	Meeting with Russell 20-20 Delegation from USA Chief Guest : Mrs. Margaret Alva	New Delhi
February 18	Visit to the studio of Mrs Srila Mookerjee	Calcutta
February 23	Panel Discussion on Has the Indian Tiger Awoken in collaboration with IMC Ladies Wing. Speakers : Prof Kirit Parikh, Mr A Vasudevan, Mr D R Pendse & Mr Vir Sanghvi	Bombay
March 1-7	Laposcopic Sterilization Camp	Madras
March 12	Women's Car Rally by Goodyear Tyres	Bombay
March 17	Visit to Kasturba Sreenivasan Textile & Art Museum	Coimbatore
March 18-19	Visit to Gandhigram Rural Institute	Gandhigram
March 21 (Six weeks)	Entrepreneurship Development Programme	Calcutta



March 23	Talk on Thrust Areas in the post-GATT Era — Challenges and opportunities for women entrepreneurs by Dr Subramanian Swamy	New Delhi
March 23	Meeting on Dakshinpuri	New Delhi
March 27 (6 weeks)	Entrepreneurship Development Programme	Madras
March 28	Garden Reception for Mrs Hillary Rodham Clinton	New Delhi
March 31 (6 weeks)	Entrepreneurship Development Programme Inauguration : Mr M Arunachalam	New Delhi
April 4	Talk on Importance of Numbers in One's Life by Mr R Narayanan	Coimbatore
April 7	Valedictory Function of EDP	Bangalore
April 12	Panel Discussion on After Introduction of Computerisation the Indian Banking System Is More Vulnerable to White-Collar Crimes. Speakers : Ms Tarjani Vakil, Mr P N Vijay, Mr Jairam Ramesh and Mr Utpal Bose, Moderator	New Delhi
April 26	Talk on Importance of Numbers in One's Life by Mr R Narayanan	Calcutta
May 5	Valedictory Function of EDP	Calcutta
May 10	Interstate Meeting	Madras
May 22	Valedictory Function of EDP	New Delhi
May 22	FISME Recognition Award for 1994-95 on Contribution Towards Entrepreneurship Development of FLO	New Delhi
June 6	Lecture on Indian Democracy at the Cross-Roads by Mr T N Seshan	New Delhi
June 9	Valedictory Function of EDP	Madras
June 19	Visit to Stock Exchange	New Delhi
June 20	Panel Discussion on "The Complete Woman Myth and Reality" Speakers : Mr Utpal Bose, Moderator, Ms Denise Leonard, Mrs Anjolie Ela Menon, Mrs. Sathya Saran, Mr Kushwant Singh, Dr Mallika Sarabhai	Bombay

June 20	Panel Discussion on "The Complete Woman Myth and Reality" Speakers : Mr Utpal Bose, Moderator, Ms Denise Leonard, Mrs Anjolie Ela Menon, Mrs. Sathya Saran, Mr Kushwant Singh, Dr Mallika Sarabhai	Bombay
July 6-8	International Federation of Women Entrepreneurs Conference	Malaysia
July 12	Monitoring-cum-Guidance Committee Meeting of EDP - 1995	New Delhi
July 22	Panel Discussion on "The Complete Woman - Myth or Reality" Speakers : Mr Utpal Bose-Moderator, Mr Russey Mody, Mrs Bachi Karkaria, Ms Bharti Ray and Mr Gurcharan Das	Calcutta
July 26	Governing Body Meeting	New Delhi
August 1	Meeting with Mrs Sonia Gandhi	New Delhi
August 14	Lunch Reception to meet Mr R L Bhatia, Minister of State for External Affairs	Calcutta
August 24	Talk on "Greening of the Desert" by H E Mr E Dowék, Israel's Ambassador in India	New Delhi
September 14	Governing Body Meeting	New Delhi
August 31/ September 9	Fourth U N World Conference on Women	Beijing
September 15	Valedictory Function of EDP	Coimbatore
October 9-11	Exhibition by Women Entrepreneurs Inauguration : Mrs Sonia Gandhi	New Delhi
October 9	Symposium on Path Finders	New Delhi
October 10	Panel Discussion on "The Metamorphosis of the Indian Women - Changing Roles.	New Delhi
October 11	Annual Session : Inauguration by Mr Salman Khursheed, Minister of State for External Affairs, Govt. of India.	New Delhi

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Governing Body Meetings of FLO held during the year - 1994-95

Governing Body Meeting at New Delhi	2.9.94	Governing Body Meeting at New Delhi	6.1.95
Governing Body Meeting at New Delhi	27.10.94	Governing Body Meeting at New Delhi	23.3.95
Governing Body Meeting at Calcutta	19.12.94	Governing Body Meeting at New Delhi	26.7.95
		Governing Body Meeting at New Delhi	14.9.95

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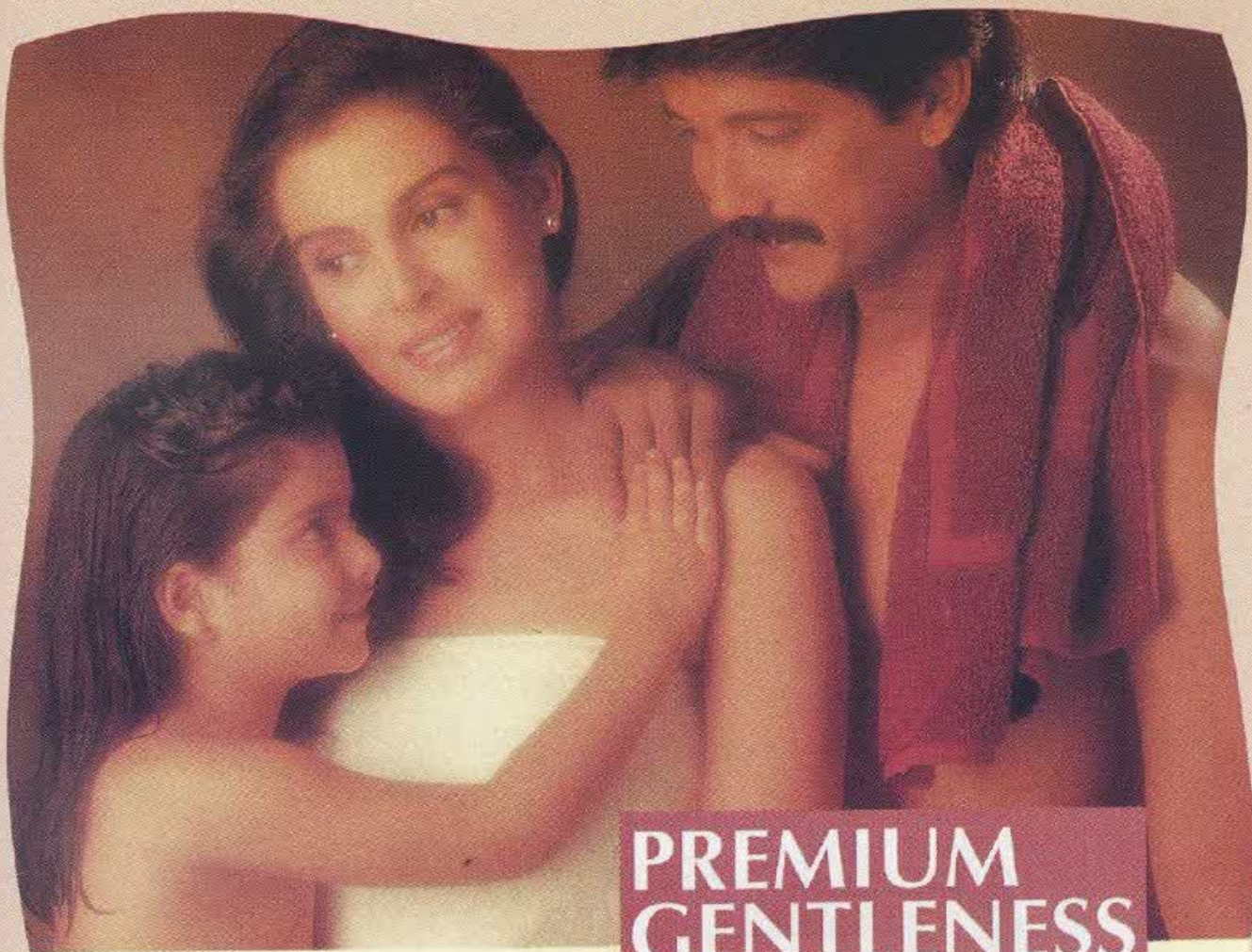
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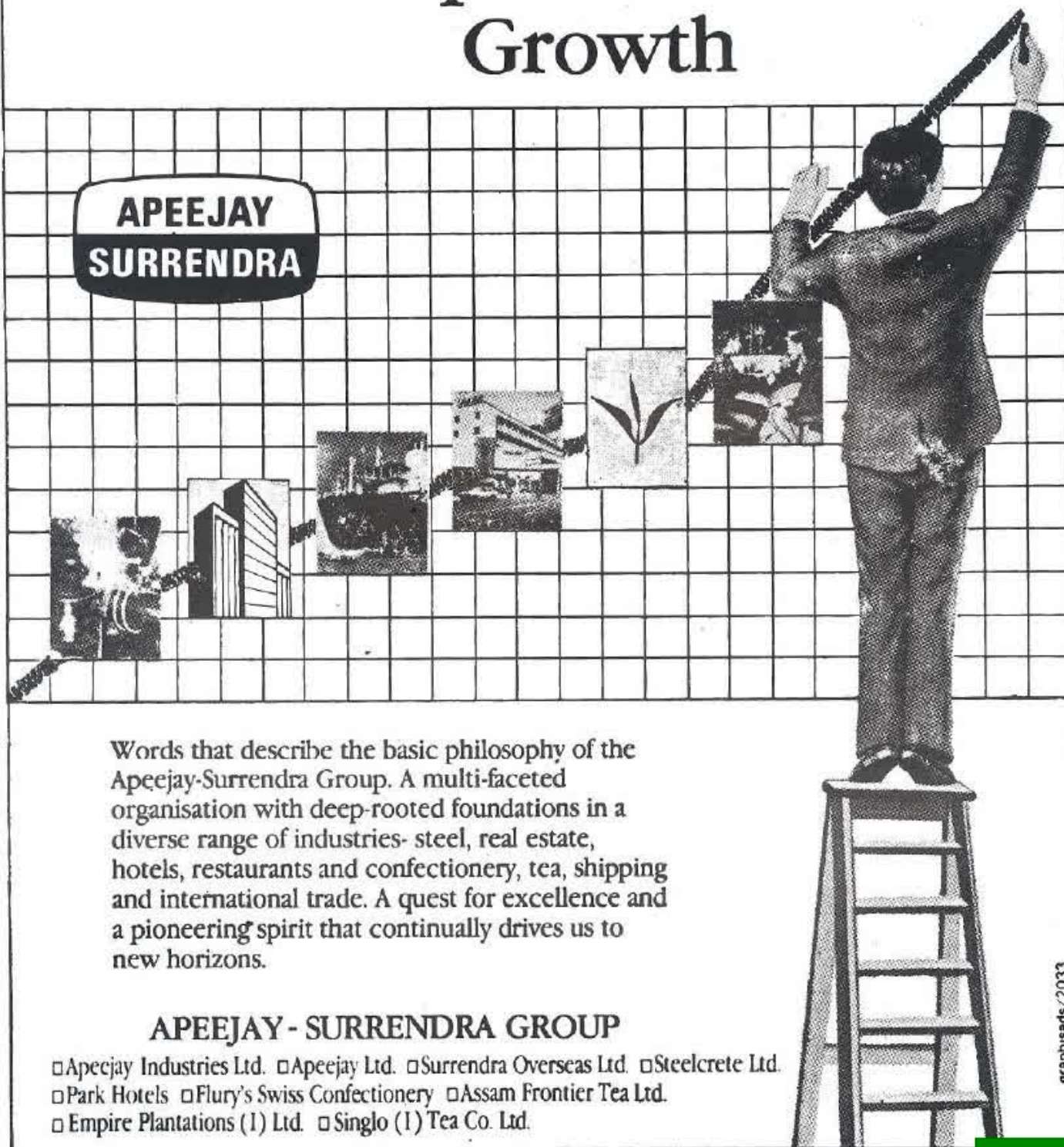
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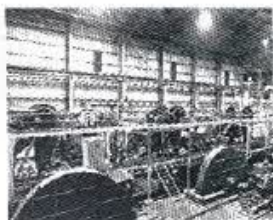
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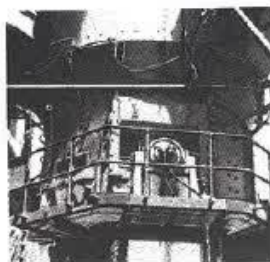
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FROM OUR DELHI BUREAU

THE budget proposals have left industry and trade disappointed. Conceding that the government has been spared at the cost of inflation and erosion of the rupee, those who had hoped for a tax on interest income of banks and financial institutions will ultimately be disappointed. The introduction of a tax on interest income will ultimately be passed on to the borrowers and to the lenders, leading to higher interest rates and higher costs of borrowing.

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takings, the emphasis will henceforth be placed on controlling and regulating monopolistic, restrictive and unfair trade practices.

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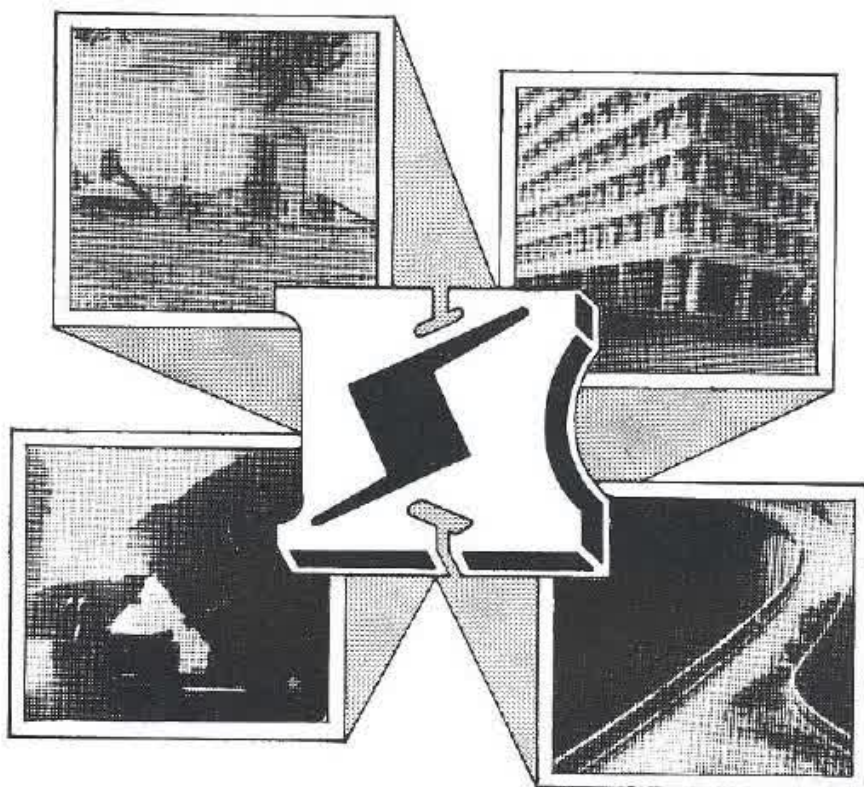
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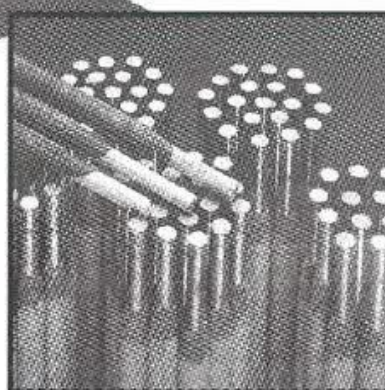
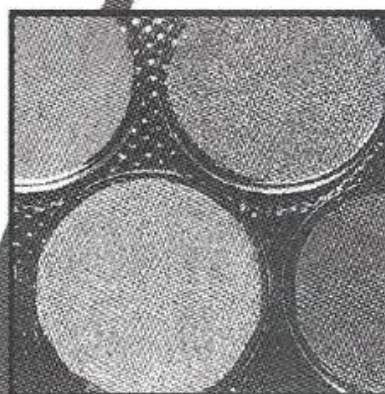
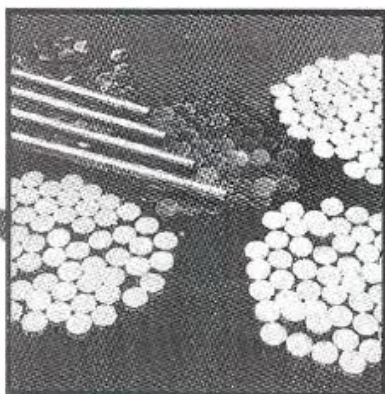
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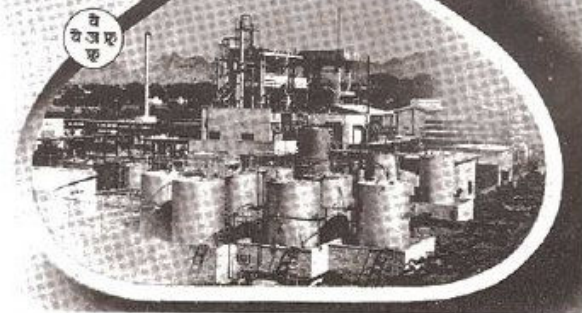
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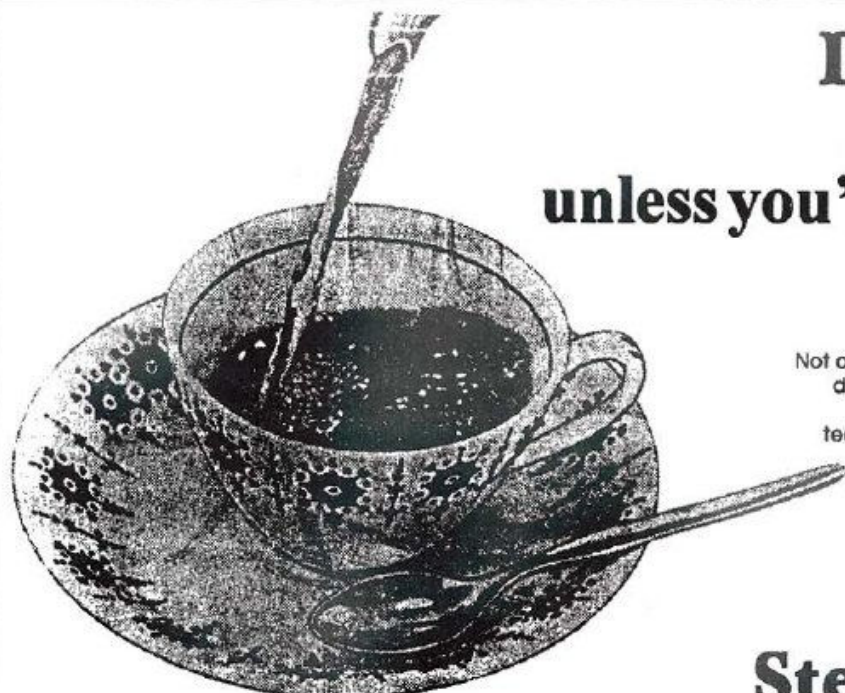
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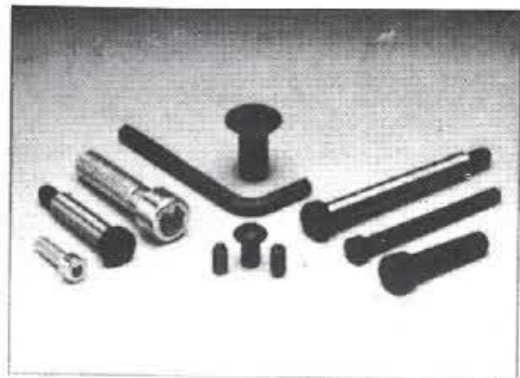
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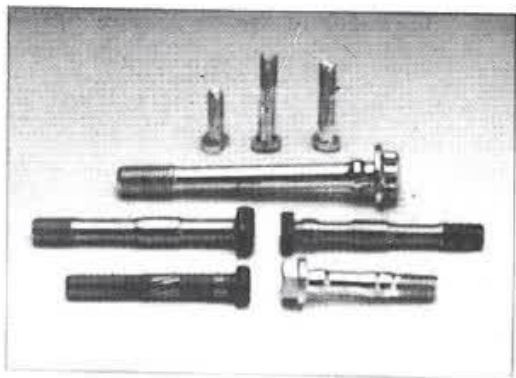
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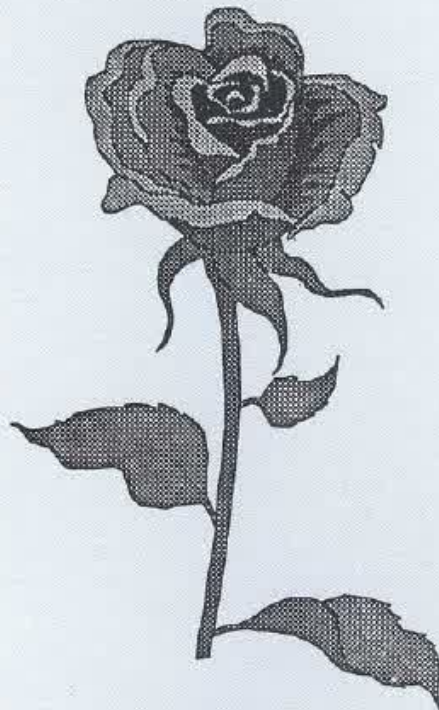
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