

8TH ANNUAL SESSION



FICCI LADIES ORGANISATION
Federation House, Tansen Marg, New Delhi

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PRIME MINISTER

MESSAGE

Women in India are coming forward in increasing numbers as entrepreneurs and professionals. This is a welcome development and a sign of changing times. With women coming to the fore in different areas of economic activity it is becoming increasingly possible to utilise human resource, the most precious of our assets, to its full potential.

The contribution of FICCI Ladies Organisation in promoting the interests of women entrepreneurs and professionals has been commendable. I wish it the very best for the future.

P.V. Narasimha Rao
(P.V. Narasimha Rao)

New Delhi
August 7, 1991



FEDERATION OF INDIAN CHAMBERS OF COMMERCE AND INDUSTRY

FEDERATION HOUSE, TANSEN MARG, NEW DELHI-110 001

DR. V L DUTT
President-Elect

M E S S A G E

I am glad to note that the FICCI Ladies Organisation (FLO) is holding its Eighth Annual Session on 7th September, 1991. The Organisation, since its inception in 1983, organised a number of useful programmes to channelise the capabilities of its members into creative and constructive areas. FLO has been making useful contribution in the development of entrepreneurship among women. It's two six-weeks' Entrepreneurship Development Programmes (EDPs) sponsored by the Industrial Development Bank of India (IDBI) and Indian Bank have been a great success. Under its auspices a delegation of women entrepreneurs also visited the Newly Industrialised Countries (NIC) like Taiwan, Korea, Japan and Hong Kong.

I am sure, the FLO would continue to work in these areas in the future also and dedicate itself to the issues of social and national concern especially to those relating to women entrepreneurs.

I wish the Organisation every success in its endeavours and send my best wishes on the occasion of its Annual Session.

August 28, 1991

(V L Dutt)

FORWARD

FICCI Ladies Organisation (FLO) has entered its ninth year. Since its inception, FLO has organised a number of beneficial programmes for the social & economics upliftment of women. During my tenure as President, programmes have covered a wide spectrum catering to the various needs of women and to help them meet the challenges and requirements of the changing times. Today FLO is a homogeneous forum of entrepreneurs, executives, professionals and housewives interested in business, trade, commerce and the Indian economy at large. It has become a vibrant organisation throbbing with new ideas and plans of action. It had been my constant endeavour during my term of office to fulfill the aspirations and diverse interest of the evergrowing membership of the organisation.

With a view to encourage women entrepreneurs interested in foreign trade, FLO has organised four Export Orientation Programmes in Delhi, Calcutta, Madras and Jaipur which together provided training to about 600 potential exporters, mostly women.

Management is the key to success of a business venture whether on a large or small scale. To provide an insight to the members on the pros and cons of the management, FLO organised a talk by Mr. Rahul Bajaj on Management Challenges for 90s.

Entrepreneurship is considered to be an in born quality. But one's talent should be honed and polished. In view of this, FLO organised two Entrepreneurship Development Programmes (EDP) for women giving the required training inputs to prospective women entrepreneurs. Both the EDPs were sponsored by IDBI and Indian Bank. Around 60 potential women entrepreneurs from all walks of society were

given training in various aspects that go to make an entrepreneur. Going by the statistics of the last EDPs, the success rate of our participants in establishing their industry is as high as 70 percent. Our consultancy cell encourages these trainees to come to us with their day-to-day teething problems.

A socio-economic programme which started one and half years ago remained one of the important activities during this year. The vocational training centre for cutting and tailoring at Dakshinpuri, a slum area in Delhi. Around 200 under-privileged women have already been trained under this scheme. FLO is committed to implement many more such programmes in the coming years for the under-privileged women with a view to supplement their income through self-employment.

During my tenure, I had the opportunity to lead a trade delegation to Japan, Korea, Taiwan and Hong Kong. The delegation made an honest endeavour to promote Indian business. Members of the delegation worked hard to acquire information, ideas enter into contracts and generally explore business avenues. The response in all these countries was overwhelming and we had opportunities to address their various chambers of commerce and women's organisations.

To get first hand knowledge about the entrepreneurs from tiny and small scale sectors and their challenging field, FLO had sponsored a delegation to Ahmedabad and Baroda.

FLO had an opportunity to meet late Shri Rajiv Gandhi and the then Prime Minister, Shri Chandra Shekhar. The members apprised them of the problems being faced by women

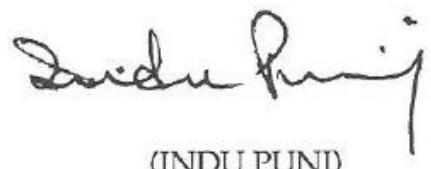
entrepreneurs. This year we had the opportunity to be addressed by a galaxy of prominent persons. Mrs. Nalini Singh renowned journalist and social worker addressed FLO members on the Girl Child and showed a film 'Bandeshe' which focused on the girl child of India and has been filmed in Delhi, Bombay, Lucknow and in some parts of Kerala.

With a view to promote internationalism & fellowship amongst women, FLO had organised a talk by Mrs. B. Moonesinghe from Sri Lanka on the problems of the women entrepreneurs in developing countries. To educate women regarding their legal rights, a talk was arranged by Justice Mrs. Sunanda Bhandare. At another meeting Mrs. Vimla Patil spoke at length on the contribution of women in the economic development of the country, and an interesting talk was delivered by Mr. M.R. Pai on Consumer Rights.

The guidance and cooperation received from the Government have been quite useful for us in activising FLO activities. This year we have received an overwhelming response from Government officials especially in the Ministries of External Affairs and Commerce in sponsoring on delegations abroad. The

cooperation which we had received from the Embassies of Korea, Japan, Taiwan and Hong Kong for coordinating our visits was tremendous. The ensuing pages contain in detail our programmes for the year 1990-91.

I wish to place on record my deep gratitude to all who have helped in conducting the Entrepreneurship Development Programmes. My sincers thanks to IDBI and Indian Bank officials for their full cooperation. The success of our EDPs has been due to the assistance and support from Mr. H.K. Mittal, my heartfelt thanks to him. During my tenure I have received excellent cooperation from the FICCI President, Mr. S.K. Birla and President-elect, Mr. V.L. Dutt in planning and implementing FLO programmes. The members of the Governing Body and the other members of FLO were extremely helpful to me in discharging my duties. I received valuable support from Mr. D.H. Pai Panandiker, Secretary General, FICCI. My sincere thanks to Mrs. Nischint Arora, Secretary FLO and Mrs. Shipra Chatterjee in making this year's programmes successful. My thanks to Mr. Joseph Thachil, Press Officer FICCI for the excellent media support for our programmes. I am grateful to all of them.



(INDU PUNJ)

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 has been 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 Asharam, 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 Worker.

Mr 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 Harijan 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 Adison and Company Limited, Madras.

Award for Outstanding Woman Entrepreneur/Professional

The jury decided not to give the Award this year.

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 Saṅgha 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 a leading manufacturer and exporter of leather garments, shoes and

shoe uppers. She set up a factory with 40 hand operated sewing machines and used high quality zips, buttons, decoration and linings. Her products are very popular in Europe. She personally keep a check on quality control at final stages. Direct and indirect employment are given to 3,000 workers including women. Also, set up a laboratory for manufature of medicines for exports to Africa and Latin American countries. She bagged a turnkey project worth of Rs. 30 crores for setting up a tannery at Tashkent, U.S.S.R.

Award for Outstanding Woman Social Worker

The cash Award of Rs. 11,000/- is to be shared by Mrs Donna Fernandes, Bangalore 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 Hardvard 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 Women Entrepreneurs

The FLO Award for Outstanding Women Entrepreneurs is to be 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 receives 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.

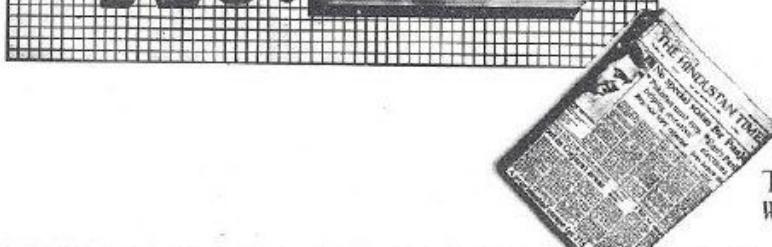
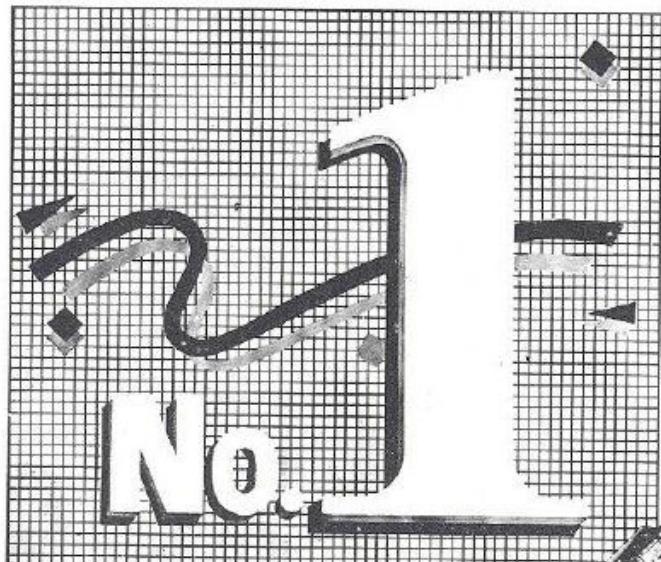
Award for Outstanding Woman Social Worker/welfare Institution

The jury decided not to give the Award this year.

Members of the Jury

1. **Mr. Justice P.N. Bhagwati**
Former Chief Justice
Supreme Court.
2. **Dr. D.S. Kothari**
Educationist
3. **Dr. M.S. Swaminathan**
Chairman
MS Swaminathan Research Foundation.
4. **Mr. H.K.L. Kapoor**
Ex. Chairman
Union Public Service Commission.
5. **Dr. A.P. Mitra**
Director General
Council of Scientific & Industrial Research.
6. **Prof. Yash Pal**
Chairman
University Grants Commission.
7. **Mr. S.K. Birla (Ex Officio)**
President
FICCI

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Setting up A New Business-Tax Implications

New Delhi — 7-11 Aug. 1990

The 5-day training programme on Setting Up A New Business-Tax Implications was organised by FLO. The intention of course was to give an overall view on the tax problems of the small women entrepreneurs. In India, tax laws and rules are complex and cumbersome which inhibit a person to file the returns of income tax, central excise, gift tax, etc. This leads to a drain on budding entrepreneurs

limited resources as they have to employ tax experts. Some steps were taken to re-model the tax laws but these did not produce the desired result. The need of the hour is to rationalise tax laws to make them more simple and easy to comply with. The programme was inaugurated by Mr. P.K. Appachoo, Chief Commissioner, Income Tax.



Sitting from left — Mr. N.S. Jain, Mr P.K. Appachoo and Mrs. Indu Punj.

Talk By Mr. Rahul Bajaj New Delhi — 24-8-1990

Mr Rahul Bajaj addressed the FLO members on "Management Challenges for 90s." He emphasised that Indian companies should try to make their goods competitive in the international market and for this he stressed on three factors : imported quality, reduced cost, and up-to-date technologies. His experience was a manager should be an advisor and a motivator. He should strive for perfection and

should try to create an atmosphere to increase his efficiency. The decision making process should be fast and there should be proper interaction and cooperation among the various operating departments. Leadership is not just charisma, not public relations, not showmanship. It is performance, consistent behaviour and trustworthiness.



Sitting from left to right — Mrs. Indu Punj, Mr. Rahul Bajaj and Mrs. Nirmala Jain.

FLO Delegation to Taiwan, Korea and Japan

28 th August- 16 th Sept. 1990

To explore the prospects, to augment bilateral trade, identify commodities that can be exchanged, pinpoint areas of cooperation in setting up joint ventures as also to interact with the women's organisations, FLO sponsored a trade delegation to Taiwan, Korea and Japan.

The 9-member trade delegation was led by Mrs. Indu Punj, President, FICCI Ladies Organisation (FLO). The interest of the delegation ranged from textiles, cotton fabrics, readymade garments, bed linen, leather products, heavy engineering services, gas pipeline projects etc. Some of the members of the delegation have succeeded in bagging export order viz. plywood, table cloths, towels, etc.

In Taipei, the delegation visited Taipei Import Fair, organised by China External Trade Development Council (CETRA) which was an ideal opportunity to promote two-way trade. The delegation had a fruitful discussion with the council which is the apex body to promote the foreign trade of Taiwan.

In Seoul, business meeting and display of Indian goods were arranged which evoked wide interest. Some of the items which have been indentified by the delegation for exports to Korea were towels, table cloths, napkins,



Mrs. Indu Punj shakes hand with the Vice President of Women's Wing of JCCI. Mr. A. Wnsari is in the middle. leather goods, silk fabrics, herbal cosmetics, etc.

In Tokyo, the delegation had discussion with the women's wing of Japan Chamber of Commerce & Industry and other trade-related bodies. It was found that items like textiles, garments, jewellery-real or artificial, costumes, tourism, chemicals, house-hold items, varnishing, furnishings, sports goods, travelling material, high quality of fashion and luxury goods such as fashion garments, silk carpets, etc. which have good potential for exports. The delegation had also participated in Osaka Global Business Opportunities Convention.

Apart from the formal meetings with the business organisations, the FLO delegation visited Matsushita factory in Osaka, the parent company of National Panasonic, and also the House of History where historical materials concerning Matsushita were exhibited.

The other members of the delegation were : Mrs Uma Agarwal, Mrs Kusum Ansal, Mrs Meenakshi Bajaj, Mrs Beena Khaitan, Mrs Renuka Shah, Mrs Yashodhara Shroff, Mrs Madhu Singhal and Mrs. Shipra Chatterjee as Member-Secretary.



FLO delegation to Japan, Korea and Taiwan.



FLO

Project on Cutting and Tailoring in Dakshinpuri — New Delhi

FLO has been successfully running a vocational training course on cutting and tailoring over the last two years for the weaker sections of women in income generating scheme. The basic objective of the project is to create self-employment opportunities for women especially from lower income group as to promote their self-reliant growth. Around

200 women have already been trained under this scheme. Mrs. Sheila Gujral distributed the certificates on 23rd October, 1990 to those who have completed their course and passed the examination.

Mrs. Indu Punj, President FLO, and Mrs. Maya J. Daryani donated one sewing machine each to participants in the Dakshinpuri Project.

Visit to Kelvinator of India Ltd. Delhi — 14.11.1990

FICCI Ladies Organisation delegation visited Kelvinator of India Ltd. Factory at Faridabad under the leadership of Mrs. Shubhra Gupta Vice-President, FLO.

Kelvinator of India Limited is a Public Limited Company incorporated in the year 1960. It has been manufacturing and selling Refrigerators and other products for over two decades. The Company started producing Refrigerators from 1963-64 in collaboration with the world famous Kelvinator International Corporation of the USA. The original Industrial Licence was for 6,000 Refrigerators per year.

This was subsequently enhanced to 32,500 then to 1,00,000 and finally to 5,00,000 Refrigerators per annum. The Company has a wholly owned subsidiary — EXPO MACHINERY LTD which exports not only the various products manufactured by the Company but also other engineering items from India.

Some senior managers of the Company took delegation around the factory and apprised them about the production process and marketing network. Later a lunch was hosted in honour of the delegation by the Company.

Training Programme On Exports

FLO has been successfully organising training programmes on exports, primarily aimed at women. This year also training courses on 'How to Start an Export Business' have been conducted at various centres, viz. at Delhi, Calcutta, Madras and Jaipur. The

objective of the programme was to acquaint the potential exporters about the export procedures, documentation, EXIM policy, packaging, shipping etc. A synopsis of the different programmes held at various centres are given in detail.

Training Programme on Exporting to Europe Calcutta — 18-22 December, 1990

A five-day training programme on Exporting to Europe was organised in collaboration with Indian Chamber of Commerce (ICC) in Calcutta. The programme was attended by 35 candidates. The faculty of this programme was drawn from ICC, Indo-German Chamber of Commerce.

Trade Development Authority, EXIM Bank and export hours.

Later a reception was hosted by Mrs. Indu Punj on 18th Dec. 1990 in honour of Ladies Study Group Committee Members.

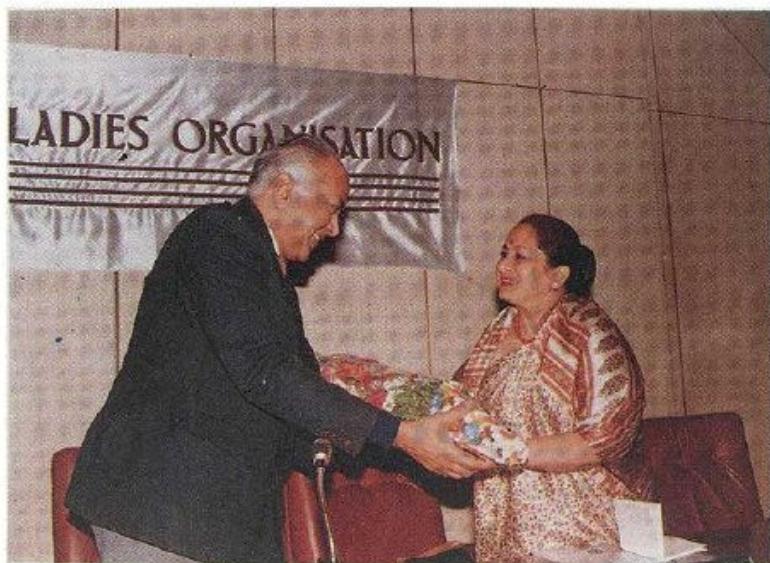


Participants of the Training Programme on Exporting to Europe at Calcutta.

Training Programme on "How to Start an Export Business" New Delhi — 4-8 February, 1991

A six-day training course on How to Start and Export Business was conducted in New Delhi from 4th to 8th February, 1991. The programme was inaugurated by Dr. G. Sundaram, Additional Secretary, Ministry of Commerce, Government of India. While inaugurating the programme Dr. Sundaram said that an institutional framework and the creative schemes for younger generation for export business was necessary to build an export

culture. He stressed the propagation of an export culture cannot be brought about under the governmental framework alone. On the other hand, it should be result of an interface between industry and various schemes of the Government, he stressed. However, he said that the procedural wrangles which come in the way of exports should be simplified and rationalised.



Mrs. Indu Punj welcoming Mr. G. Sundaram.

Training Programme on "How to Start an Export Business" Jaipur — 14-18 May, 1991

The training programme at Jaipur was conducted in collaboration with Rajasthan Chamber of Commerce and Industry attended by around 100 potential exporters. The five-day

training course was inaugurated by Shri S. Ganesh, Dy. General Manager of IDBI. Repeat programmes were requested.

Training Programme on "How to Start an Export Business" Madras —9-13 April, 1991

The training programme on exports in Madras was organised in collaboration with Southern India Chamber of Commerce and Industry. It was attended by more than 100 participants and was inaugurated by Mr. P. Joy

Oomen, Joint Chief Controller of Imports and Exports.

Mrs. Mahamooda Haja Sharoff hosted a welcome lunch in honour of Mrs. Indu Punj and other Southern based FLO members.



Mrs. Indu Punj delivering her welcome address to the participants of the Training Course on "How to Start an Export Business" in Madras. From left to right Mr. J. Prasad Davids, Mr. P. Joy Oomen, Mrs. Indu Punj, Mrs. Mahmooda Haja Sharoff and Mrs. Shipra Chatterjee.

Speech of Mrs. Indu Punj at the National Seminar on Expanding Responsibilities and Independence cum Panel Discussion — 7.1.1991

Mrs. Indu Rani Punj, President FLO delivered a speech at the Conference on "Towards Expanding Responsibilities and Independence" organised by Foundation for Organisational Research and Education (FORE) New Delhi. She spoke on the New Women Managers. She started that the dilemma which a woman manager faces whether she should concentrate more on career path or on her

house and family etc. In today's world women should tread way so cautiously so that the realms of their responsibility become all embracing and multi-faceted.

Though women themselves would have to find way so that they can denote their time both to offices and homes, government and society both can give them a helping hand.

Bandeshe — Film show by Ms. Nalini Singh New Delhi—16.1.1991

A film 'Bandeshe' on girl child has been shown to FLO members on 16th January, 1991. The film was directed by Ms. Nalini Singh. She has depicted in the film the status of girl child in our society. The film has been shot in New Delhi, Ahmedabad, Bombay, Lucknow and in some parts of Kerala. The sincere and dedicated

work she has put into for making the film and the reality she has shown for bringing out the truth was remarkable and legendary. While addressing the FLO members, she spoke on the role of women and the strategies they should chalk out to integrate themselves closely with the fabric of society.



Sitting from left to right-Mrs. Shipra Chatterjee, Mrs. Indu Punj, Mrs. Nalini Singh.

Meeting With Ms. Sabina Meitzel

New Delhi — 18.1.1991

FLO had organised an informal meeting with Ms. Sabina Meitzel, Training Officer, When she visited Delhi on 18th January, 1991. She explained to the members to activities

undertaken by ITC for strengthening the role of women in business and exports and strategies may be pursued for trade promotion and export development.

PRODEC Delegation's visit to India

Programme for Development Cooperation (PRODEC) delegation visited India to attend the Follow up Seminar on Effective Business Management for Export Marketing. Mrs. Indu

Punj hosted a reception at her residence on 22nd January, 1991 in honour of the leader of the delegation Ms. Hele Gronfeldt and other members.

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Talk by Mrs. B.C. Moonesinghe of Sri Lanka—23.1.1991

Mrs. Beulah Moonesinghe, Chairperson, Agro-Mart Foundation, Sri Lanka Delivered a talk on 'Development of Women Entrepreneurs and their involvement in the Chamber of Commerce in Sri Lanka" to the members of FLO. The Agro-Mart Foundation of Sri Lanka was incorporated as a non-governmental organisation with charity status in May, 1989 and has its main objectives

the upliftment of ruler women and others through training and economic literacy. In her speech, Mrs. Moonesinghe described the activities of women organisations in Sri Lanka specially relating to their work on women's emancipation, women's right etc. FLO members had a good opportunity to interact with her and found many similarities in the problems faced by women in both the countries.



Mrs. Indu Punj welcoming Mrs. B.C. Moonesinghe on her left is Mrs. Shipra Chatterjee and extreme right is Mrs. Shubhra Gupta.

FLO Delegation to Ahmedabad and Baroda

22-27 February, 1991

There has been a significant increase in awareness among potential entrepreneurs about good career prospect in this activity. More and more people have come forward to take up the challenging field of entrepreneurship as their career. In fact, many of those who joined this rank earlier have successfully graduated from tiny to small and medium scale ventures.

To get first hand knowledge about the

entrepreneurs Mrs. Indu Punj, President FLO led a seventeen-member delegation to Ahmedabad and Baroda from 22nd to 27th February, 1991. The delegation was received by Entrepreneurship Development Institute of India (EDII). A very comprehensive programme was designed by them for the delegates, such as, talk by Dr. V.G. Patel on "Seven crisis in the business", factory visits meeting with the ladies wing of Gujarat Chamber of Commerce and Industry etc.



Delegation to Ahmedabad and Baroda.

Entrepreneurship Development Programmes, New Delhi : 15th March to 24th April & 7th June to 22nd July, 1991

FICCI Ladies Organisation (FLO) organised two-six week Entrepreneurship Development Programmes (EDP) for women in New Delhi sponsored by IDBI and Indian Bank. Around 60 perspective women entrepreneurs were benefitted by the programmes. The first programme was inaugurated by Mr. Suresh Mathur, Secretary, Ministry of Industry, Government of India and also attended by senior representatives from IDBI, Indian Bank and other financial institutions.

While inaugurating the programme, Mr. Mathur pointed out that more and more women should join the ranks of entrepreneurs to give a big push to the industrial development of the country. They should be in a position to rough up the problems of business in a more pragmatic manner to enable them to establish their ventures on a strong footing, he



Participants of Entrepreneurship Development Training Programme.

said. The entrepreneurial talent development programmes, he said, would enable them to brush up their inherent talents in a more systematic and scientific manner, he added. He called on them to avail of the facilities being extended by commercial banks and financial institutions for setting up their units.

Earlier, welcoming the delegates, Mrs. Indu Punj, President, FLO, pledged the commitment of FLO in grooming up a dedicated band of entrepreneurs in the country. She said that the FLO would relentlessly make strides for giving the right exposure to women entrepreneurs. The earlier programmes organised by FLO, she said, were very successful and many people succeeded in setting up their own units.



Sitting from left to right : Mrs. Shubhra Gupta,
Mr. Satish Kumar, Mr. D.H. Pai Panandiker, Mr. G.P. Gupta,
Mr. Suresh Mathur, Mrs. Indu Punj, and Mrs. Shipra Chatterjee.

Meeting with Late Shri Rajiv Gandhi (Ex Prime Minister) — 29.3.1991

Mrs. Indu Punj along with other members of FLO called on late Shri Rajiv Gandhi to appraise him about, the activities of FLO and to seek his advice and guidance as how to strengthen the activities and the Organisation.

Other members of the delegation were : Mrs. Shobhana Bharitia. Mrs. Shubra Gupta, Mrs. Abha Dalmia, Mrs. Manju Bharat Ram, Mrs. Nirmala Jain, and Mrs. Shipra Chatterjee, Member-Secretary.



Late Shri Rajiv Gandhi with FLO members.

Meeting of FLO Members with Shri Chandra Shekhar — 6.4.1991

A delegation of members of FLO led by its President, Mrs. Indu Punj called on the then Prime Minister Shri Chandra Shekhar. Mrs. Indu Punj appraised him of the FLO's effort for upcoming women entrepreneurs which included conducting training programmes and sponsoring trade delegations abroad. FLO members suggested certain special incentives

for involving women increasingly in the manufacture and trade activities. The other members of the delegation were : Mrs. Abha Dalmia, Mrs. Manju Bharat Ram, Mrs. Shubhra Gupta, Mrs. Usha Patodia, Mrs. Sudha Jhunjhunwala, Mrs. Nirmala Jain, Mrs. Neelam Mohta and Mrs. Shipra Chatterjee, Member-Secretary.



FLO members called upon the then Prime Minister of India Shri Chandra Shekhar.

Training Programme on "Computer Applications and New Opportunities" New Delhi — April 30-May 3, 1991

FLO and CMCS jointly organised a training programme on "Computer Applications and New Opportunities" to familiarise the participants with handling the personal computers and thereby improving their effectiveness. It covered the programming languages, line demonstration of different computer applications in business, financial management areas, etc. The programme emphasised on future trend and potential of

computers for women. The course was attended by around 30 participants.

The programme was inaugurated by Dr. N. Seshagiri, Director General National Informatics Centre (NIC). Dr. Seshagiri stated that NIC has decided to start a scheme where educated housewives will get opportunity to participate in the development of computer software, sitting at home.



Participants of the Training Programme on Computer Applications and New Opportunities.

Talk by Mrs. Justice Sunanda Bhandare New Delhi — 4.5.1991

Mrs. Justice Sunanda Bhandare delivered a talk on 'Inheritance Rights' to FLO members. According to her, the law of inheritance are heavily weighted in favour of men. In the ancient time women was placed on a very high pedestal but gradually over the centuries women have been degraded to a level of a slave. Both law and religion contributed in a

substantial measure to aggravate inequalities. Through the efforts of social reformers some legislations were enacted to improve the status of women. Mrs. Bhandare asserted that women themselves have to play a very important role in business and in bringing a change of opinion about the dependance of women on men for their existence.



Sitting from left to right : Mrs. Sudha Jhunjhunwala, Mrs. Indu Punj, Justice Mrs. Sunanda Bhandare, Mrs. Shubhra Gupta, and Mrs. Shipra Chatterjee.

Talk by Mrs. Vimla Patil

New Delhi — 26.6.1991

Mrs. Vimal Patil, a distinguished Woman Journalist and Social Worker of India, addressed the FLO members on "Women and Economic Independence". She emphasisted the fact that women's contribution in all fields has been quite significant. They are however, capable of playing a much higher role.

According to her, women themselves have to play an important role in creating conditions in society and economy where the talent and potential of women and their economic independence could be harnessed in greater measure.



Siting from left to right : Mrs. Nirmala Jain, Mrs. Shipra Chatterjee, Mrs Indu Punj, Mrs. Vimla Patil, and Mrs. Shubhra Gupta.

Talk by Mr. M.R. Pai

New Delhi — 12.7.1991

Mr. M.R. Pai, Honorary Vice President of Forum of Free Enterprise, Bombay, addressed FLO members on the subject "Consumer Rights with regard to Banking, Telephone, etc." According to him, consumer has the most important role to play in defending consumer rights as a well informed consumer alone can defend his rights by taking resort to a consumer protection legislation. Educational

programmes, booklets on consumer protection, media Government, all can ensure that at no point consumer interest are jeopardised.

He also stated that there is no organisation in the country which really gives systematic knowledge regarding role of consumers. The talk was educative and informative and was appreciated by FLO members.



Mr. M.R. Pai addressing the FLO members. Sitting from left to right are — Mrs. Shipra Chatterjee, Mr. M.R. Pai, Mrs. Indu Punj, and Mrs. Vimla Patil.

Panel Discussion on PROBLEMS BEFORE SSI New Delhi : 14-8-1991

A Panel Discussion on Problems Before SSI was organised by FLO for women entrepreneurs and related organisations. The panelists of this Discussion were from leading institutions like Industrial Development Bank of India (IDBI), Small Industrial Development Bank of India (SIDBI), Indian Bank, Bank of India, Canara Bank, Delhi Financial

Corporation (DFC), Office of the Directorate of Industries, Ministry of Industry, National Institute of Public Corporation and Child Development (NIPCCD), and National Institute for Entrepreneurship and Small Business (NIESBUD). Around 80 perspective women entrepreneurs have benefitted by this programme.



Mrs. Indu Punj welcoming Panelists for the Discussion on Problems being faced by SSI.

RECEPTION : TO MEET WOMEN PARLIAMENTARIANS

New Delhi : August 28, 1991

Mrs. Indu Punj, President, FLO hosted a Reception to felicitate women Parliamentarians. The Reception was attended by around 80 participants. Apart from FLO members Mrs.

Jayanti Natarajan, M.P. Mrs. Shiela Gautam M.P., Mrs. Bhawana Chikhiliya, M.P. also were present.



Standing from left to right : Mrs. Jayanti Natarajan, M.P., Manju Bharat Ram, Mrs. Indu Punj, Mrs. Lakshmi Kurup, Mrs. Surekha Panandiker.

PROGRAMMES OF FICCI LADIES ORGANISATION HELD DURING THE YEAR 1990-91

S.No.	Date	Subject	Speaker	S.No.	Date	Subject	Speaker
1.	30.6.1990	Governing Body Meeting, New Delhi		13.	7.1.1991	Speech delivered by Mrs. Indu Punj at the National Seminar-cum-Panel Discussion on Towards Expanding Responsibilities and Independence' organised by Foundation for Organisational Research and Education (FORE), New Delhi	
2.	Aug. 7-11, 1990	Training Programme on Setting up of a New Business — Tax Implication					
3.	24.8.1990	Talk on Management-Challenges for 90's	Mr. Rahul Bajaj				
4.	Aug. 28 to Sep. 16, 1990	Trade Delegation to Taiwan, Korea, Japan and Hong Kong		14.	16.1.1991	Film Show on "Bandeshe" and talk on Girl Child	Ms. Nalini Singh
5.	23.10.1990	Certificate Distribution Function to Dakshinpuri Trainees	Chief Guest : Mrs. Shiela Gujral	15.	18.1.1991	Meeting with Ms. Sabina Meitzel of ITC Geneva on International Trade	
6.	23.10.1990	Mrs. Indu Punj and Mrs. Maya. J. Daryani Donated one sewing machine each to Dakshinpuri Project		16.	22.1.1991	Reception hosted by Mrs. Indu Punj in honour of Programme for Development Cooperation (PRODEC)	
7.	9.11.1990	Governing Body Meeting, New Delhi		17.	23.1.1991	Delegation Talk on "Development of Women	Ms. B.C. Moonesinghe
8.	14.11.1990	Visit to Kelvinator of India Ltd, Faridabad				Entrepreneurs and their involvement in the Chamber of Commerce in Sri Lanka"	
9.	13.12.1990	Governing Body Meeting, New Delhi		18.	Feb. 4-9, 1991	Training Programme on How to Start an Export Business, New Delhi	Iaugurated by Dr. G. Sundaram, Addl. Secretary, Ministry of Commerce
10.	Dec. 18-22, 1990	Training Programme on "Exporting to Europe", Calcutta		19.	Feb 22-28, 1991	FLO Delegation to Ahmedabad and Baroda	
11.	18.12.1990	Governing Body Meeting, Calcutta					
12.	18.12.1990	Reception hosted by Mrs. Indu Punj, in honour of the Committee Members of the Ladies Study Group, Calcutta					



FLO

S.No.	Date	Subject	Speaker	S.No.	Date	Subject	Speaker
20.	15.3.1991	Entrepreneurship Development Programme sponsored by IDBI and Indian Bank	Inaugurated by Shri Suresh Mathur, Secretary, Ministry of Industry	31.	9.5.1991	Valedictory Function of EDP and Certificate Distribution	
21.	19.3.1991	FLO sponsored to school going girls for their study from Delhi Council for Child Welfare		32.	May 14.18, 1991	Training Programme on How to Start an Export Business In Jaipur	Inaugurated by Shri S. Ganesh Deputy General Manager, IDBI
22.	29.3.1991	Meeting with late Shri Rajiv Gandhi		33.	7.6.1991	Second Entrepreneurship Development Programme for Women, New Delhi	
23.	6.4.1991	Meeting with then Prime Minister, Shri Chandrashekhar		34.	26.6.1991	Talk on 'Women and Economic Independence'	Mrs. Vimla Patil, Social Worker and Editor of 'Femina'
24.	April 9-13, 1991	Training Programme on How to Start an Export Business in Madras	Inaugurated by Mr. P. Joy Oomen, Joint Chief Controller of Imports & Exports	35.	10.7.1991	Panel Discussion with Second EDP Trainees	
25.	11.4.1991	Governing Body Meeting, Madras		36.	12.7.1991	Talk on "Consumer Rights in Regard to Telephone, Banks etc"	Mr. M.R. Pai
26.	11.4.1991	Reception hosted by Mrs. Indu Punj in honour of Madras based FLO Members		37.	26.7.1991	Valedictory Function of Second EDP and Certificate Distribution	
27.	Apr. 13 to May 3, 1991	Trainin Course on Computer Applications and New Opportunities in collaboration with CMCs	Inaugurated by Dr. N. Seshagiri, Director General National Informatic Centre	38.	7.8.1991	Governing Body Meeting, New Delhi	
28.	19.4.1991	Panel Discussion with EDP Trainees		39.	14.8.1991	Panel Discussion with Women Entrepreneurs and other relavant Organisations	
29.	24.4.1991	Governing Body Meeting, New Delhi		40.	28.8.1991	Reception hosted by Mrs. Indu Punj to felicitate Women Parliamentrains	
30.	4.5. 1991	Talk by Justice (Mrs.) Sunanda Bhandare on "Inheritance Rights"		41.	4.9.91	Governing Body Meeting, New Delhi	
				42.	7.9.1991	Exhibition cum display by Women Entrepreneurs	

GOVERNING BODY MEETING OF FLO HELD DURING THE YEAR —1990-91

Governing Body Meeting, New Delhi	30.6.1990	Governing Body Meeting, Madras	11.4.1991
Governing Body Meeting, New Delhi	9.11.1990	Governing Body Meeting, New Delhi	24.4.1991
Governing Body Meeting, New Delhi	13.12.1990	Governing Body Meeting, New Delhi	7.8.1991
Governing Body Meeting, Calcutta	18.12.1990	Governing Body Meeting, New Delhi	4.9.1991

GOVERNING BODY MEMBERS FOR 1990-91

The following members were nominated by President, FICCI, as the Governing Body of
FLO for the year 1990-91

President

Mrs. Indu Rani Punj
New Delhi-10011

Vice-President

Mrs. Shubhra Gupra
Delhi-110 054

Immediate Past-President

Mrs. Nirmala Jain
New Delhi-110 065

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1. Mrs. Snehlata K. Poddar
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2. Mrs. Minaskhi Bajaj
Bombay
3. Mrs. Rashmi Podar
Ahmedabad
5. Mrs. Mallika C. Amin
Baroda

5. Mrs. Chandra Garodia
New Delhi
6. Mrs. Sarpraveen Kaur
New Delhi
7. Mrs. Neelam Mohta
New Delhi
8. Mrs. Minakshi Gupta
9. Mrs. Ritu Uttam
New Delhi
10. Mrs. Kamla Singhvi
New Delhi

4. Mrs Beena Khaitan
Calcutta

SOUTH

1. Mrs. Mahmooda Haja
Shareeff
Madras
2. Mrs. Gita Banker
Madras
3. Mrs. Anjana Somany
Hyderabad
4. Mrs. Uma Aggarwal
Bangalore
5. Mrs. Usha Krishna
Madras

NORTH

1. Mrs. Lekha Poddar
New Delhi
2. Mrs. Madhu Kanoria
New Delhi
3. Mrs. Binita Jain
New Delhi
4. Mrs. Karuna Khaitan
New Delhi

EAST

1. Mrs. Sheela Kanoria
Calcutta
2. Mrs. Renuka Shah
Calcutta
3. Mrs. Jyotsna Poddar
Calcutta

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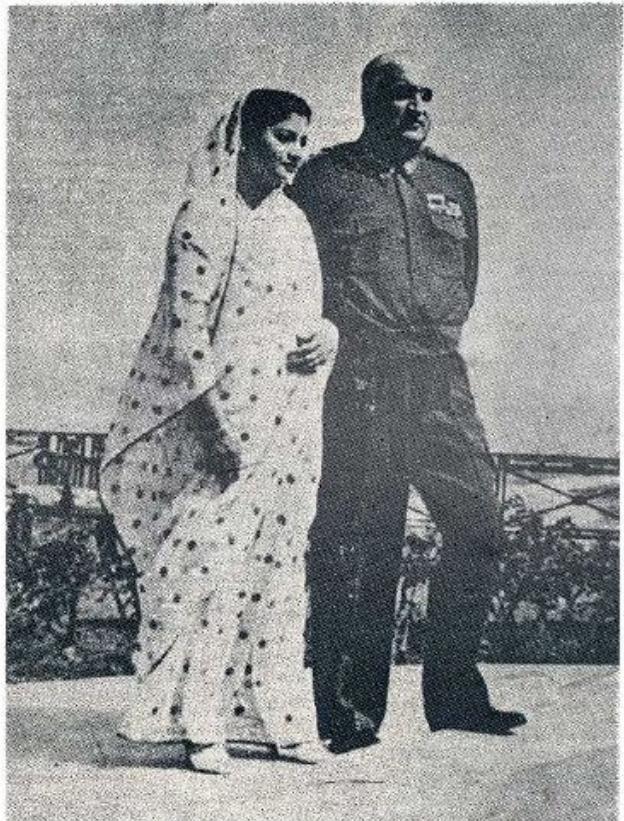
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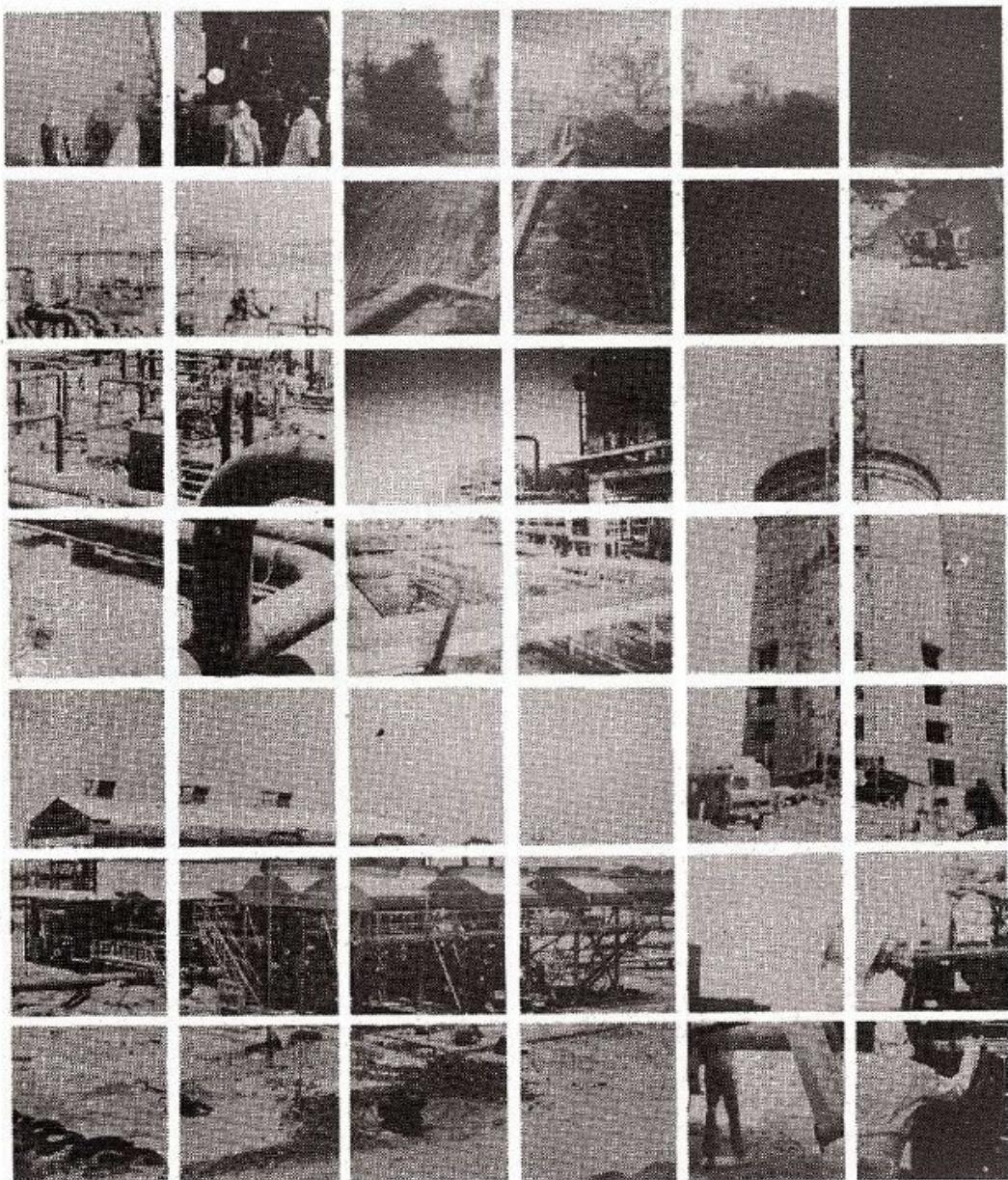
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