



English rendering of the text of PM's address on 50th year celebrations of IMC Ladies Wing in Mumbai via Video Conferencing

Posted On: 13 APR 2017 10:29PM by PIB Delhi

I congratulate the Ladies' Wing of the Indian Merchants' Chamber on the completion of 50 years. The completion of 50-years is very important for any institution, because by that period of time a person or an institution comes out in the form of gold and starts shining; and perhaps that's why completion of 50 years is also called Golden Jubilee. The institution which you are a part of has a very glorious history. It was established in the backdrop of Swadeshi movement. You have also contributed in some way or the other in the last 50 years for the welfare of women; and whatever your organization has achieved is praiseworthy. I congratulate all those who have carried this work forward in the last 50 years.

When it comes to financial empowerment and participation in decision-making, the strength of women has increased in these areas. If you look at any sector, women have moved two steps ahead of men wherever they got opportunity.

Today the women of the country are flying fighter aircraft, going to space and winning medals for the country in the Olympics. From the Panchayat to Parliament, from village well to the Silicon Valley, women of India are shining. And so, it is a myth that the women of India are engaged only in domestic work. If we look at the agriculture sector of India or the dairy sector, one cannot deny the fact that the largest contribution in India's agricultural sector and in the field of animal husbandry is by women.

If you go to a tribal area and see the activities of the men, you will be able to see what happens after sun set. We have never paid attention to the way the women in the tribal areas run the household; their skill, their talent, their capability and power. They engage in economic activities with whatever skill they have and run cottage industries. I believe that every person has an entrepreneurial skill and an inborn knowledge of business. One just needs the right opportunity and guidance.

The women who are engaged in Dairy business in different places of the country, their payment is transferred directly to their bank accounts. Wherever I meet the people of the dairy sector, I urge them that it would be better to transfer the amount to the bank accounts of the women who come to deliver milk, instead of paying them in cash. You see, the poor lady of the village, who keeps a cow, a buffalo, feels empowered when she deposits money in the bank. Her voice is heard in the household. As long as they are not empowered, all the efforts will go in vain. So, these small changes also give a new strength.

Today women are running thousands of milk societies in the country. Many brands have been successful because they had the power, labour and business acumen of women. These brands have also become case studies for big management schools worldwide. Now consider the example of Lizzat papad. Once some tribal women started lizzat papad in the form of a cottage industry, and today, Lizzat Papad has achieved great heights. Today Amul has become a household name. Thousands of women contribute to the milk cooperatives. And as a result of that they have created their identity and made a place for themselves. The women of our country possess willpower, capability, as well as the courage to fight for success. Institutions like yours can help them show the right path.

One more glory that is associated with the Indian Merchants' Chamber is the fact that Mahatma Gandhi was also a member of it. A name must have come to the knowledge of those who have read a lot about Gandhiji. That name did not get the kind of recognition that it should have got. And today I urge you all to ask 'Google Guru' which is that name that I am talking of? That name is 'Ganga Ba'. Probably very few people know about Ganga Ba.

When Mahatma Gandhiji returned to India from Africa, his public life started in Sabarmati Ashram. About 100 years ago one incident took place. Gandhiji came to know from the village about a young widow named Ganga Ba who had lost her husband at a very early age. She started her education again after fighting against the customs of the society. She had become a widow at a very young age probably at the age of 8 or 10 years. Mahatma Gandhi used to tell Ganga Ba that she was a very courageous woman. When Gandhiji heard about her, from Sabarmati Ashram he went to meet her. And when Gandhiji met Ganga Ba, she presented a gift to Gandhiji.

And the Charkha, that became the symbol of national movement for freedom and associated with Gandhiji, was the gift that Ganga Ba had presented to Gandhiji. Ganga Ba had inspired Gandhiji regarding the idea of women's empowerment with the help of this 'charkha'. Today women are also given awards in the name of Ganga Ba and a book on her life has also been published. The point is that even 100 years ago, a woman had that strength of talking about women's empowerment directly to Gandhiji. This is the power of the women in our country.

There is not one but crores of Ganga Bas in our society. We only need to empower them. Our modern India can move forward only by empowering our mothers and sisters. And with this thought the government is taking progressive decisions. Wherever a law is required to be changed, it is being changed; whenever new rules are needed, new rules are being made. More recently, maternity leave has been increased from twelve weeks to 26 weeks by changing the Maternity Act. Even the big and prosperous nations of the world today do not have such a law.

Having made changes in the Factory Act, the states have also been advised to provide facilities for women working at night. Provisions have been made by making changes in the Disability Act for providing the same support and reservation that is available to the Divyangas, also to those women who have been affected by acid attacks. Apart from this, a plan has been successfully worked out to connect the mobile phones of the women with the network of police force through a panic button. Women have now become familiar to the Universal Helpline, 181.

The Government has made a very important decision that the woman head of a household will be the first beneficiary of the schemes of the government. For example, under the Pradhan Mantri Awas Yojana, it is being emphasised that the registry of the house should be in a woman's name. Even today, the situation of our society is such that if we ask a woman in whose name has the house been registered, it is either in the name of her husband or her son; Similarly a car or a scooter is registered in the name of the husband or the son. A woman has to be encouraged and some laws and rules have to be changed if we want to instil in them a sense of self-esteem. They should have that confidence that even a woman can possess a property. We shall definitely get the results if we make women-centric laws. There has also been a major change in passport rules; now it will not be mandatory for women to provide their marriage or divorce certificates. She will have the choice of writing either her father's name or her mother's name in the passport. The government is making every effort at every stage so that women come forward on their own for self-employment.

You all must have heard about Pradhan Mantri Mudra Yojana which has been going on for the last three years. In the last two years, nearly three lakh crore Rupees have been given by the banks as loans without any guarantee from anyone. You will be happy and surprised to know that 70% of the 70 million account holders who take the loan under Pradhan Mantri Mudra Yojana are women. Any Indian would be proud of the fact that a loan of Rs 3 lakh crore was given by the banks and 70 per cent of them were women. Under the 'Stand Up India' programme, the government has started giving loans without any guarantee ranging from Rs 10 lakh to Rs 1 crore to women entrepreneurs.

Right now, Deepak ji was referring to the UJJWALA scheme, under which so far, two crore women have been given free gas connections so that the poor women can get rid of the kitchen smoke and go out to work.

I want to elaborate upon this. I asked the people of the country from the ramparts of Red Fort that if they did not require the LPG subsidy then why they took it. Even the rich households never pondered over this question; they used to take the subsidy. But when I appealed to the countrymen, more than 1 crore 20 lakhs families surrendered their gas subsidies. And then I promised that the gas subsidy which was surrendered would be transferred to the poor.

Once upon a time in our country, a Member of Parliament was given 25 coupons for gas connection so that he could oblige the people of his constituency. In order to get the gas connection, the people had to face a lot of hurdles by knocking at the doors of MPs time and again. These coupons were sold in the black market. In 2014 Lok Sabha elections, a party which was contesting against me, was contesting on the issues such as - whether nine cylinders be provided or 12 cylinders; who should be the Prime Minister of the country; which government should rule the country? One of the parties was fighting on the agenda of whether 9 cylinders should be provided or 12 cylinders! You can imagine that in 2014, we were stuck between 9 and 12; and this government delivered gas cylinders to 1 crore 20 lakh households in the last 11 months!

And the mothers and sisters who are present here among us can imagine when a mother cooks food by burning fire-wood, the smoke that enters her body amounts to smoking 400 cigarettes in a day. Just think about the impact on the children playing in the house. By feeling their pain, I started a campaign to liberate these mothers and sisters from the smoke of fire-wood. Eleven months have already passed; so in the next two years, we have taken this resolution to liberate five crore poorest of the poor families from the kitchen smoke.

As Deepak Ji was telling, devising schemes and making law is not everything. The real transformation in the lives of the people takes place only through proper implementation of the schemes. The vision of this government is that the schemes are chalked out, the road map is prepared and constant monitoring is done to ensure the success of the scheme.

This is Pandit Deendayal Upadhyay's birth centenary. Under the Deendayal Antyodaya Yojna, more than 10 lakh women self-help groups have been created in the last two-and-a-half years, in which about three and a half lakh women are involved. In the budget this year, 500 crores have been allocated for the establishment of Mahila Shakti Kendras. Sukanya Samriddhi Yojana is being implemented so that our daughters can get higher interest rates on savings. So far, accounts of more than one crore daughters have been opened under this scheme.

Maternal mortality, infant mortality, sometimes the death of both the mother and the child or of the pregnant mother, is a very painful scenario in our country. If institutional delivery increases, more and more lives of mothers and children can be saved. And thus, in order to promote institutional delivery, an amount of Rs.6000 in three instalments is being transferred directly to the account of every poor pregnant woman.

If these decisions are viewed separately, perhaps you will not be able to notice the pace at which the work is being done for the empowerment of India's women and to bring about a change in their quality of life. But when you look at many such schemes together, you will understand the intensity with which the government is engaged in women's empowerment through well-planned schemes for increasing women's participation in development, and the magnitude of the work.

Friends, today more than 65 per cent of the country's population is below 35 years of age. They have their dreams. They want to do something and prove themselves. The government is engaged in every way and at every level so that they can fulfil their dreams and can channelize their energy in the right direction. However, the contribution of institutions and agencies like yours becomes essential for this purpose.

In 2022 our country will be celebrating the 75th year of its independence. Five years are still left. I urge the members of IMC, every person, every family, every home, every institution, every organization, every city and every village of the country to fix for yourself some goals; so as to fulfil the resolve that we all have to work together in order to uplift the society. Today we are independent. We are taking our own decisions. The 125 crore countrymen are the framers of their destinies. Is it not our obligation to fulfil the dreams of those freedom fighters who laid down their lives for the freedom of our country, faced immense hardships, were tortured; some young men went to the gallows; some spent their youth in the prisons of Andaman & Nicobar. When I talk about the responsibility, it is not just the responsibility of the government but also of the 125 crore Indians.

I am requesting you all to make contributions in whatever way possible. Before independence, every activity under the leadership of Gandhiji used to be related to independence. For example, any cleanliness campaign or weaving khadi or teaching, everything was associated with freedom struggle. Not everybody went to jail or was hanged but everybody used to do something in his own way for independence. Can we celebrate the 75 years of independence in 2022 with our own contribution? I urge all of you today to make resolutions for 2022 and take some steps to do something for the country and society; I expect this from you.

How to get a market on a large platform, at national and international level, for the small and medium women entrepreneurs who are producing products at a very small level in different parts of the country? Can any campaign be started to make them aware about this? Can a target be fixed till 2022 keeping this goal in mind? Is it possible to organize 500 or at least 100 camps? I would like to suggest to you a small experiment. Organisations like yours are catalytic agents which can tie up women self-help groups with a corporate house that makes certain products. Corporate houses can provide skill development to women self-help groups, give them raw materials, and the women can make the type of product that is required by that corporate house; the corporate house can then market these products along with their own products. You see, a huge eco system will be created at a low cost, where poor people will get the opportunity to work even without the government's involvement. We can work in this direction.

Today India has the strength to send her hardworking and skilled workers all over the world. Can your organization develop such an online platform that will help the youngsters to know about the kind of skill which is in demand around the world these days?

The government is running a national entrepreneurship promotion scheme. Under this, the government wants to sponsor 50 lakh youth. Can your organization start a campaign to spread awareness in these companies regarding these schemes so that more number of youth and women get employment opportunities? The government is also tying up with the corporate sector so that the youth getting training under Kaushal Vikas Yojana are able to get employment. You should also think about how your organization can help in the process of getting more companies to join this campaign.

Can your institution contribute in some way to strengthen the State Level Bankers' Committee? Similarly, how can the representatives of your organization contribute by visiting the training institutions of banks? Every member of the women's wing of IMC has a deep understanding of the merchandise of business. They know business very well. They are well aware of the kind of problems that are faced while starting a new business and they also have the experience of overcoming those difficulties. And they are the ones who can hold the hands of the new businessmen and motivate them to work in this direction.

I hope that your organization will help the common people of the society and give them new strength.

Right now Deepak ji was talking about GST. Can we start small study camps to make the people, the entrepreneurs, especially women entrepreneurs aware about GST? How to use technology? How to make GST seamless? What is the new Tax-system? How is it going to benefit the people? If we can do these things, if we all contribute together, then I am confident that the GST, which has been a long-standing demand, will be a grand success.

We need to change our perception about democracy we have known, a little bit. It is generally believed that democracy is just pressing the vote-button once in five years, and getting the fingers inked every five years. But No, democracy in fact is the journey of participation. Democracy is not successful without the participation of every person at every level. The government does not have a contractor that has been given the contract to change the destiny of the people in five years. The government and the public have a strong partnership, which together only can change the fate of the country and change the economy of the country and strive to fulfil the dreams of the new generation of the country. Come let us move forward cherishing the dreams of a New India keeping in mind the challenges of the 21st century world. We should have a resolution and a road map of our own for the New India and make some of our own contributions. I have put some suggestions in front of you today; perhaps you have better options. I appeal to you that whatever you decide to do put all your efforts into it. New India is the dream of 125 crore people of the country. In order to fulfil this dream, 125 crore Indians will have to work together and find new paths. And with these words I end my speech.

I congratulate the women's wing of the IMC once again on the completion of 50 years. I could not be present there physically, due to paucity of time. But still you gave me the opportunity to speak to you all. I am very grateful to you.

Thank you!

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(Release ID: 1496788) Visitor Counter : 40

