MIRROR

2022

YWCA OF INDIA MAGAZINE

WELLBEING

Spritual

Digital

LITER

Green

AMBASSADOR

PRESIDENT'S MESSAGE

ABBREVIATIONS

NR: NORTHERN REGION
WR: WESTERN REGION
ER: EASTERN REGION
NER: NORTHEAST REGION
SWR SOUTHWEST REGION
SER: SOUTHEAST REGION

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MIRROR 2022

YWCA

YWCA OF INDIA

NATIONAL MAGAZINE

ABOUT US

Young Women's Christian Association is a world wide movement that targets the empowerment of women, protection of their rights and building of leadership. It aims at advancing the physical, social, intellectual, moral and spiritual interests of young women. Mirror is a publication that intends to provide a space to bring out the creative expression with freedom at their own leisure and pleasure.

DR. SHAKUNTALA DAVID
NATIONAL PRESIDENT

KALPANA DAVID
NATIONAL GENERAL SECRETARY

YWCA of India
10, Sansad Marg,
New Delhi, 110001

TEL: 011 23340294/23345235/23361561
EMAIL: headoffice@ywcaindia.org

DR. ANNIE THOMAS
EDITOR-IN-CHIEF

We all know that normal life of people has been drastically and unexpectedly changed now which has consequences for our mental and physical well-being. To cope with the new situation YWCA members should keep focused on doing our best even with the hardship of family responsibilities in the unique environment of closed schools, and partial lockdowns .We should never give up our dreams to excel and take up opportunities that may provide more scope to experience and provide results .That is why we have come up with our next issue of newsletter MIRROR to nurture the literary talents of our members. This edition of Mirror has focused on themes like Financial empowerment, Digital literacy, Spiritual wellness, Women as Green Ambassadors. I am very happy to see that most of our members have expressed their views very well on these relevant topics and this has prompted others to think, as well as helped us to engage with ourselves, creating new knowledge and new verbal artefacts. In this modern world we can't live without digital literacy and understanding this significance many of us have come up with novel suggestions for our members to be equipped with.

We know that Earth provides enough resource for our sustenance but we are harming our planet which causes irreversible damage to the environment .Our mother earth needs to be saved as our survival depends completely on this planet. Here comes the significance of Ecospirituality. Although spirituality means various things to different people, It is usually defined as "a manifestation of the spiritual connection between human beings and the environment. "That's why a spiritual person cares about people, animals and the planet always. Vedic perspective on environment says
"Do not harm the environment, do not harm the water and the flora, earth is my mother, I am her son, may the waters remain fresh". According to Bible God has given us the responsibility to act as stewards of his creation – to care for, manage, oversee and protect all that God owns. In this respect Women plays crucial role as stewards of Nature.

Research suggests that women have higher levels of socialization to care about others and are socially responsible, which leads them to care about environmental problems and are willing to adopt environmental behaviors .They are willing to reduce the impact of consumer choices on the environment by using ecofriendly shopping bags, reusable pads and menstrual cups etc.

They have unique knowledge and responsibilities in the sustainable use and conservation of biodiversity. They are agents of a transformational change also. The Chipko movement, led by the renowned Indian philosopher and eco-feminist Dr. Vandana Shiva is a unique example of very concrete activism, drawing on a humanization of nature and ideas of female empowerment.

Beijing Declaration and Platform of Action by United Nations and Women's Rights Organizations was a call to action for all of us – to ensure that women are included and empowered to make decisions that impact them and their communities in their relationship with the environment. So as Green Ambassadors ,our experiences and perspectives are essential for sustainable development in policymaking and actions at every level, for a healthy planet for generations to come.

DR SHAKUNTHALA DAVID
NATIONAL PRESIDENT
YWCA OF INDIA

Dear Sisters of the Y!

I write this message with great happiness and much appreciation for the Editorial Board of Mirror Magazine for publishing the 2021 edition of Mirror E-magazine. Such occasions evoke special feelings of gratitude and inspiration, that we get to work together under this movement for a higher cause. And in a way it brings a sense of contentment to put words into action guided under the beacon of our Lord Almighty's first commandment- To love thy neighbor. The wonderful thoughts and articles very accurately capture the remarkable stride that each YWCA member has taken to improve as a volunteer and as a leader and also re-affirms our commitment as socially aware individuals. This magazine has succeeded in aptly reflecting the progress of the mindsets of the YWCA volunteers who are evolving as fore-front leaders and change makers which is the sole reason for providing an irrefutable reputation to the YWCA mission and vision

We are at the threshold of a new year. With new hopes and new plans we are set to make our marks. The quadrennium 2018-2022 is also coming to a close in less than a year. The action plan set in the beginning is coming to a full close and we are looking into accessing our progress so far which will give us important insights into the degree of success of the YWCA local association interventions. I call upon all the leaders to complete the multidimensional goals set forth and prepare ahead for the National Convention

For the upcoming quadrennium we are developing our action plan anchored on the core principle, 'Leaving No One Behind' adapted from the Bible Verse: 1 Thessalonians 5:11, in continuation with the previous quadrennium theme of 'Women Against Violence'. Through this theme, we intend to institute our focus on children, young women and the elderly while ensuring that we build the activities by making men and boys active allies to the changes initiated.

We need to understand that change starts from a very young age and every intervention should begin with the children, precisely why we insist on strengthening our Y-Deepas and keep it as a priority.

This edition of Mirror has focused on Digital and Financial Empowerment. We have seen that the COVID-19 crisis has accelerated automation and digitalization. This has also revealed the glaring gaps in the digital divide that is growing and the disproportionate impacts of this divide for women in comparison to men. Not to mention the gender disparity and under representation of women in digital technical skills leading to lack of job opportunities and increasing economic inequalities for young women. Beyond the public health and mental crisis in the pandemic, all these factors have rapidly morphed into a full-fledged economic and social crisis for which the effects will likely reverberate for years to come.

Therefore its imperative to concentrate on building policies and interventions focusing on Financial Empowerment and Digital Transformation which are demonstrably great enablers for gender equality, women's empowerment, sustainability and advancement especially to address the pandemic's economic impacts and the devastation of jobs and livelihoods.

KALPANA DAVID
NATIONAL GENERAL SECRETARY
YWCA OF INDIA

I congratulate the Editorial team for coming with their second edition of the Mirror E-magazine in the quadrennium 2018-2022.

This also is a curtain-raiser year for the 31st National Convention which is scheduled in November 2022. The focus of this Convention is to "Leave no one behind" and the topics chosen for the second edition of the Mirror are very apt and will add value to the YWCA work in the coming quadrennium.

One of the topics of the Mirror that resonates with me is Financial literacy which has become the need of the hour in this Covid times. For past ages, parents have consciously kept children out of money matters and would hide their financial worries from them. Nowadays, the same takes place in organizations where only a handful is made aware of the financial working, making it difficult for the stakeholders to become aware of any looming financial crisis.

Till now we had easy access to almost all resources, assets etc that money could buy which were not available nor an option for the earlier generations. Technology has entirely bridged the gap between want and access. Due to easy accessibility to resources, the new generation has no understanding of the real value of assets and money.

We had never realized that the advent of Covid will change the economic wellbeing across all strata of society. It is therefore high time that we give financial education the same importance as we give for academic learning. All our education is focused on getting a job or a placement and to earn money yet responsible handling of money, savings, investments etc are never part of the curriculum nor even discussed or taught.

The moment is now for everyone to become more responsible towards spending habits and consciously saving money for unprecedented situations in our lives. This process should start with children from an early age to build critical financial skills enabling them to reach their goals of education, asset generation, and savings as part of their well-being.

As YWCA let's work together in building financial intelligence in our young generation and within our movement. Let's ensure that these habits are inculcated from an early age in our children especially before they venture as independent adults into the world.

The sooner we start; the earlier we all will be able to master these habits and be self-sufficient in money management.

SHALOM

DR SARAMMA CHERIAN
YWCA OF ALAPPUZHA, SWR
DRSARAMMA@YAHOO.CO.IN

Spiritual wellness as mentioned in Hebrew language, it is 'SHALOM', meaning a fulness in all respects. It is being connected to something greater than yourself. We, one and all are created and controlled by the All-Mighty God. So, the spiritual wellness, bestowed by the Almighty results not only in the wellness of an individual but the whole world including its community, culture and even nature. This incorporates, values, principles and morals. In other words, it provides a sense of purpose and meaning in life; with physical, mental i.e., psychological and social dimensions. In other words, 'OTHERS' are the extensions of our lives.

WHO has also modified its definition for health for 21st century by adding spiritual wellness as part of its dimension in health. The present pandemic Covid-19 has opened our eyes to the fact that it has affected not only physical health but also mental, social, economic and communal health of the whole world at large. Spiritual wellness is the only solution for this.

Jesus Christ in St John 10:10 said, "I have come so that you will have life and have it abundant". So, let us turn our eyes upon Jesus and receive this spiritual wellness.

ENRICHING SPIRITUAL LIFE

DR.ANIAMMA KURIAKOSE
YWCA OF KALATHIPADY,SWR.
ANNIEJOSEPH10@YAHOO.COM

We believe that Man is the supreme creation of God. He/she is created in God's image and bestowed with infinite potential. We are multi-dimensional, complex, and intricate with physical, mental, and spiritual dimensions. As a result, we act and react in incredible ways, and earn rewards or suffer penalties in due or undue proportions. We have a purpose in life and for the successful culmination of our purpose, we need a harmonious blend of the physical, emotional, psychological, social, and spiritual realms that make up our 'BEING.'

Once a year we as Y spend one whole week to charge our spiritual life to provide fuel enough to foster other activities. We are the lamps to shed light and not supposed to keep our lamp hidden under a bushel.

We have to fight spiritual warfare in our daily life. It is the fight with God and Satan; Good and Evil. To overcome this battle in life we have to enrich our spiritual life. The Bible says we are God's temple and God's Spirit lives in us. "The heart is deceitful above all things, and desperately wicked; who can know it?" Only prayer and spiritual life can enlighten and ennoble our minds. We are all manifestations of God Almighty and so, when we indulge in spiritual uplift, we can easily conquer the evil forces and it will contribute abundantly to our spiritual wellbeing.

WOMEN AS GREEN AMBASSADORS

REBECCA GEORGE
YWCA OF PATHANAMTHITTA,SWR
REBECCAGEORGE150@GMAIL.COM

A sustainable society is one in which we do not damage the environment or overuse resources and are therefore able to leave a beautiful, peaceful and bountiful earth that future generations can continue to inhabit. A wonderful and a beautiful dream. The reality is different. Global warming , plastic overuse, overpopulation, pollution, deforestation. Mother earth is sore pressed! Green ambassadors are the need of the hour. And we, women are just the right people. I say this because sound environmental practices always requires a quality which most women possess and that quality is 'thrift'. Women know how to get an extra innings from the resources they are given.

Let us begin with home. Because if every home adopts earth-friendly practices then the world won't be far away from the sustainable human society reality . A home has many resources – electricity, water, soil ,etc. Judicious use of these resources will go a long way in creating a sustainable society. But don't you see women have always done these things. Conservation of electricity and water, we, women have always done it. Don't you remember your mother telling you to switch off the light! Reusing plastic, tin and glass – again we, women have always done it. But there are many lifestyle changes women must adopt to ensure a green future.

Using a cloth bag goes a long way in minimizing the amount of plastic covers we bring home. Instead of using disposables let us use reusables. This way we can reduce our carbon footprint.

Using of alternate sources of energy like solar can be seen in many homes today. The excess electricity generated is sold to the Government .So you can make some money too. We know every house generates a certain amount of waste. This waste can be classified into three – kitchen waste (bio-degradable waste), plastic waste and others. Kitchen waste can be composted and reused as manure for the garden. The other waste should be safely taken care of. It should not find its way to streets and rivers.

Walking to work or using public transport is a good green practice. Using local produce be it vegetables, milk or eggs, is a great green practice. It benefits the local farmer . It discourages preservative ridden produce in the super markets.

All these practices are a drop in the mighty ocean of environmental woes but many such drops will finally turn the situation around. As women change and adopt earth-friendly practices they shape the next generation to carry the torch forward .Therefore women are apt ambassadors for a green world because it is no longer enough to be morally and socially responsible . It is equally important to be environmentally responsible.

TO BE SPIRITUALLY WELL

RANJANA BISWAS
YWCA OF BALASORE,ER

As human beings we all desperately seek happiness, peace and love. God is the source of all good things. According to the Psalmist in the Bible, “I’ll instruct you and teach you in the ways you should go, I’ll counsel you and watch over you”- Psalms 32:8.When we follow His directions for life, we’ll enjoy His blessings and bring blessing to others.

Spiritual wellness is defined as a person’s ability to be positively connected or engaged with self, others and our environment. It is important to be spiritually well to achieve what we are passionate about.

The key to one’s spiritual wellness is associated with one’s overall wellness. And overall wellness depends on an individual's behavior. An individual should be positive and optimistic. He should have a set of values, principles, morals and beliefs which provides a sense of wellness. One has to search and acknowledge the purpose and meaning of life. In this regard the person has to be balanced physically, emotionally, socially and spiritually in every aspect of one's life. It is easy to understand that overall wellness is associated with spiritual health especially with one’s connection to those around him. So, one’s action should be invariant with his values and beliefs. There are many spiritual practices to boost one’s spiritual health that includes his connections , compassions, self-awareness and empathy . Here are a few spiritual practices : 1) Prayer: It helps us to stay connected to our faith in God. A simple and honest conversation with God helps us develop our relationship with Him. By seeking intimacy with him everyday in every area of life.

2) Reading and Reflection: Reading Bible and daily devotion are equally important to be connected with the word of God. The Bible is alive. So by reading and listening to His word our soul is renewed, restored and rejuvenated. And by letting the words into one's heart will change oneself and he will never be the same.

3) Meditation: It helps us with a sense of self-esteem and self-awareness. It strengthens our inner-being to be ready to take on whatever comes our way.

4) Keeping a journal: It can help us to improve mindfulness. Having recognized our unhealthy emotions, journaling can help us to examine and release them.

Following all these processes of self improvement shapes our spiritual health and wellness. Someone justly said, " Each one of us is a work in progress"

FINANCIAL EMPOWERMENT

MOUSUMI TEWARY
YWCA OF BALASORE, ER
TEWARYMOUSUMI11@GMAIL.COM

"I truly believe that liberty for a woman comes from the ability to make financial decisions for her life." - Reema Bint Bandar Al Saud (Saudi Arabian Ambassador to US) Indeed, a woman can be empowered in the true sense only when she is financially empowered. Financial independence for a woman means when a woman is earning on her own and also has the ability to spend her earnings as per her own will. In today's day and age, we can see women employed in the labour market in nearly equal numbers as men. Over the years, the percentage of women employed has increased. While this is a good news, we cannot ignore that there is a huge pay gap due to gender discrimination in both formal and informal sector. Additionally, the majority of the employed women are found to be in the informal sector. Nonetheless, women breaking the shackles of being restricted to their households and standing tall in the labour market is a great feat in itself. However, it does little benefit to the woman if she is earning on her own, but is unable to spend as per her own will. Women will achieve financial independence in its true form only when they start making decisions on their own on how they desire to spend their earnings. It is seen that even today, a large section of women, even though they are employed, give their earnings to either their parents/ parents in law or husbands. In our society, women are assumed to be incapable of taking mature financial decisions and hence, they are coerced by their family to submit their earnings to those in the household who are perceived to be 'more capable' of taking wise monetary decisions. This is detrimental for the woman on many levels.

First of all, she is stereotyped as someone who is unable to handle finances, hence she ends up being the 'stupider' gender. Secondly, she loses her agency as now in order to fulfill her needs, she has to depend on others' decision of whether they consider her wants as important or not and accordingly will grant her the same. This is where the aspect of financial literacy comes in. Every woman needs to be taught at least the basics of financial literacy. Financial literacy equips us with the right set of skills and knowledge which helps us make informed and effective decisions with all of our financial resources. Only when a woman is equipped with these skills, will she be able to plan her finances to meet her goals. This will help her in her journey to be financially independent and eventually, financially empowered.

SPRITUAL HEALTH

DORCAS PEARL SUDEEP,
YWCA OF BANGALORE CITY ,SER
DORCASPEARLSUDEEP@GMAIL.COM

Just the way mental health and physical health are important, so also Spiritual health.

Often, people forget that it is spirituality that impacts one's Mind and Body. True, it is a hard subject to discuss but there is no way one should neglect the spiritual aspects of life. In modern times, there is a tendency to think everything is science. Yes, the same science is driven by God the Creator (Gen 1:1). It's a fad to call oneself an 'atheist' but it's such a sad call; realization comes too late and never to those who stick to their frozen thoughts.

Traditions, culture, and practices are all part of one's Faith. There is no way a person excludes herself or himself in following her/his own at least one tradition, a small amount of culture imbibed, and some practices that would have become part of her/his life.

It's time we wake up calling upon God, the one who has breathed the breath of life (Genesis 2:7) and surrender our lives into His Mighty Hands. We are only humans and not Heavenly bodies; have a lot of limitations and we need to accept them. Happiness being the end goal of any person, it is recommended that maintaining connectivity with God is the ultimate.

As our YWCA logo depicts the inverted triangle of equal sides – mind, body, spirit, it's all inter-connected. Anything less or anything more would mean unhealthy life it's the spirituality that directs us to be emotionally intelligent and pay more attention to our physical well-being. We become owners of our body and mind and stewards of our Happiness. This becomes infectious over some time to members of our own family and starts spreading among the people we are surrounded with. In prime areas - family and work, we flourish.

ONLINE LEARNING AND FIVE YEAR OLD CHILDREN

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RANI SARAH THOMAS
YWCA OF TRIVANDRUM,SWR
RANI.THOMAS6150@GMAIL.COM

After the initial shock of the lockdown, the world came to realise that Covid is here to stay. Technology, digital literacy, online learning - all came to the rescue of the stunned and isolated communities. Five year olds who were ready to start school, but who had never been to one were given this great tool of "online learning". So, 'school' to them meant a tablet or a laptop reminding one of the prophetic words of Isaac Asimov ! When you opened the programme, there was this lady, 'a teacher' who was responsible for teaching them the three'Rs': Reading, 'wRiting and ''Rithmetic'. Classes started, children struggled with their gadgets, working parents juggled with their schedules; but soon things fell into place. With synchronized (all children doing the same work at the same time) and asynchronized (each child working at his own pace) techniques, the bright, the average, the restless, the dyslexic and the physically challenged benefitted. But there were negatives too – 'zoom

fatigue', dependence on parents, and loneliness of children with no siblings made them more gadget dependent. A cause for concern!

The biggest plus point is that these youngsters are in the safety of their homes without being exposed to the virus. Moreover, families could spend more time together which was a rare thing in pre Covid times. A reason to rejoice !

BLESSINGS OF FAITH

PRABHA JOSHUA
YWCA OF TRIVANDRUM,SWR
AZARIAH_JOSHUA@HOTMAIL.COM

The life we are living is a form of 'not being sure', 'not knowing what next' or how. Many of our dreams and aspirations are just within our grasp, but keep stretching. Every day is a prayer and when we start investing on our spiritual wellbeing we discover that all things are really possible.

Spiritual health is achieved when you feel at peace with life. It is when you are able to find hope and comfort even in the hardest times.

Each one's path to spiritual wellness may be different. Spirituality brings about a positive outlook, forgiveness, self-acceptance and commitment. Those with spiritual health display hope, clear values and fulfilment. Spiritual wellness creates awareness to have clear defined ideas of right and wrong. We get connected with others and have a sense of belonging. Our social activities and volunteerism gets stimulated.

As we age it is easy to slow down and become socially isolated. It is heart breaking when close family members, lifelong friends and some of their spouses pass away. It is during this time that some of us question our life and reason for living. That is when church or support groups become important for our spirituality. Each day becomes a gift from God and our hearts overflow with thankfulness.

If the only prayer you ever say in your entire life is ' Thank you 'it will be enough.

REFLECTIONS ON SPIRITUAL WELL BEING

ELIZABETH VERGHIS
YWCA OF THIRUVALLA,SWR
ALWAYZZZMAILME@GMAIL.COM

Spirituality is an encounter with one's own inner being and its various dimensions. It is not synonymous with religion, but to a believer, it is what goes on between him and his God. It is the realisation that you ARE your brother's keeper.

Your mantra becomes "Loka samastha sukhino bhavanthu" i.e. loving your neighbour as yourself. Like Buddha, we know the world is full of sorrow. But a spiritual person never immerses himself in sorrow. He looks at things dispassionately. He overcomes problems through the power of endurance and positive thinking, through sheer will power. Will power is that force that strengthens you from within, a never-failing spark which helps brighten up things. It is akin to Godliness.

Spirituality helps him see things in a larger perspective, even in the mundane, boring routine of life. He never ceases to see the miracles in everyday life. He knows that he is just a tiny drop in the vast ocean that the universe is, a thought which makes him humble.

Spirituality upholds high thinking and low living. As the Bible says "Man doesn't live by bread alone". It helps keep one's feet firmly on the ground and reach for the stars.

FREE SPIRIT & FREE MIND

SHEFALI BHARDWAJ
YWCA OF SIMLA,NR
TOSHINEMOON@GMAIL.COM

"I appeal to you therefore, brothers, by the mercies of God, to present your bodies as a living sacrifice, holy and acceptable to God, which is your spiritual worship. Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect." Romans 12:1-2

Our lives are affected by how we handle the turbulence that life brings us. If chronic stress is left unchecked, over a period of time our bodies take a toll. A strong faith can help us to cope with the stress that we experience in our life and enable the impact of that stress to be less significant. Without a strong faith we must resort to our own resources to cope with the stress present in our life. Often, we attempt to cope with this stress through addictions and other methods of escape. This behavior can further exacerbate the effect of stress on our mental health. A strong personal faith can be a resource that helps to manage stress.

"Stress makes you believe that everything has to happen right now. Faith reassures you that everything will happen in God's timing!"

HOW TO BE HAPPY IN LIFE

SOPHY JOHN
PRESIDENT
YWCA OF CHATHANNOOR ,SWR
SOPHYJOHN2303@GMAIL.COM

You should read a hundred of books on how to be happy in life and they won't be enough because ultimately happiness is nothing but a choice. Will give you 12 habits that can develop and strengthen over the course of the next 12 months to live a happy life.

1. EAT HEALTHY

Eating healthy helps you stay mentally and physically at your best which in turn your personal, professional as well as social life. . Eat healthful today so that you can enjoy your favourite delicious once in a while for the rest of your life

2. SMILE MORE

Your face is a reflection of your internal emotions. You be happy on the inside, smiling also helps you to lower you heart rate, relax, boost longevity. It makes you look younger and more attractive

3. EXERCISE

Exercise helps us stay fit and in good shape physically. It also has above the neck benefits like boosting memory and creativity, addiction control, facilitating better sleep, de-stressing and enhancing self-confidence.

4. DO WHAT YOU LOVE

Love stitching, cake making educating young children or simply socialising. Make time to do it because nothing will give you as much genuine happiness as these activities.

5. SPEND TIME WITH YOU LOVED ONES

Spend time with your aging parents. Create happy memories with then as it could lead your children to mimic the same environment setting in their families when they grow up

6. DUMP NEGETIVE THINKING

Focus more on your blessing your way of thinking can influence your health and wellbeing - positivity is good for you career relationship and it helps you age gracefully

“After all you are what you think”

7. LOVE YOURS SELF

The person with whom you spend the most of time in your life is you. People may come and go, but you will always remain the same which makes loving yours self very important for your happiness.

8. FORGIVE AND FORGET

When you hold a grudge against someone you simply increase the stress in your own life. This stress can result in high blood pressure a weaker immune system and many other health problems

9. MANAGE STRESS

Every one has stress and If you are not managing it well, It puts you at risk for heart diseases, depression and other health issues. You can practice relaxation technique like yoga and meditation for stress relief

10. BE A GO-GETTER

Don’t wait for opportunities to knock on your door - create those opportunities yourself. Learn from failure. Stop putting off things for later and waiting for perfect time to begin .

11. BALANCE WORK AND LIFE

Don’t be a workaholic. Unplug every once in a while, to pursue your hobbies you will be surprised to find how positively it transforms your work life

12. BE THANKFUL TO GOD

Be thankful for your family health the roof over your head and the lovely parents and children that you have.You are more fortunate than many others around you and so always be thankful to God Almighty

CLIMATE CHANGE CAMPAIGNERS

E. AGNITA SHARON
PH.D. RESEARCH SCHOLAR.
YWCA OF MADRAS,SER
AGNITAJOHNSON02@GMAIL.COM

Defining women to be leaders of equality, human rights activists, individuals capable of transforming their communities is a well-established area. But we do realize that women have a lot more to offer than they always do. They have always cared a lot about Nature and its surroundings and stand their ground on it too. From young girls taking up chairs at the United Nations summit to being active climate change campaigners. Women have exhibited exceptional roles in earning the attention of world leaders and are leading a more sustainable livelihood for the benefit of the future generation. The catastrophic effects of climate change can be felt at their worst across different parts of the world. But one common thing is that climate change affects women and marginalized societies the most. Due to which climate action drives the state of women and non-binary groups towards climate leadership across different parts of the world. At present, Feminist climate ambassadors share unique combinations of socio-economic aspects of different societies. Here in India the Chipko movement and the Narmada Bachao movement signified the active participation of women. 17-year-old Khushi chindaliya a regional ambassador for India raises awareness on safeguarding environmental treasures of India. The recent COP26 conference also showed the frustration of ecofeminists as to how the crisis has been handled so far.

GO GREEN

DR. MERCY V. JOHN ,
YWCA OF KOTHAMANGALAM, SWR.
MERCYVJOHN@GMAIL.COM

‘ Go green’ is an option to cure the severely exploited nature. Women can do a lot in this case.

A woman can make her household activities eco-friendly. Old cotton cloths can be reused as kitchen towels, table wipes, shopping bags and fancy cushion covers with a little artistic mind. Bottom part of plastic bottles can be used to plant seedlings. A mini vegetable garden is possible in any house. Food making can be controlled so that no wastage occurs. A proper waste managing system can be set.

Energy savings is by using minimum water for cooking, switching off light and fan and unplugging phone charger and Laptops when not in use. Women can set examples at home.

Outside home, form a small group of ladies to sort out what all things are to be done at home as environmental friendly. Share the activities that are doing. Make a target of finding 5 items each day. In this way at home and in society we can set examples to make the world a better place. YWCA Kothamangalam is doing their share.

FINPOWER FEMPOWER

PROF.MARY AGNES FERNANDEZ
YWCA OF ALLEPPEY,SWR.

Covid 19 has spelt loss of jobs, employment opportunities, closing down of private sector industries and blocked small and medium enterprises. Many government schemes like MNREG(Mahatma Gandhi National Rural Employment Scheme) have been stopped partially and some completely. Financial Empowerment is the need of the hour to earn and be master of one's own financial situation. .

The pioneer role in the Financial empowerment of women should be taken up by women's organisations providing training and imparting information regarding government schemes, life insurance, ,medical insurance and other income generating self-employment schemes.

Entrepreneurship is significant both in an individual's growth and business and in the economic growth and standard of living of the country. Micro entrepreneurs should be educated and trained in digital transactions and careful use of credit\debit cards. Online trading, food services and apparel businesses are escalating. Face to face deals are bygones. For fear of frauds many still operate in cash. Digital Financial Services help in saving time, money and travel.Financial Literacy will help in family budget planning,saving for emergencies, for retirement and safe and secure investments.To women wealth is security and peace of mind. Hence Financial Empowerment is a means for women empowerment .

CURBING THE DIGITAL DIVIDE IN INDIA

SACHU R. SUNNY
YWCA OF QUILON ,SWR.
SACHURSUNNY@GMAIL.COM

' As Covid-19 spread across India, the government responded through lockdown, making it essential for individuals to have skills and access to digital technologies more than ever. Even though the pandemic opened new possibilities to work virtually, the already existing gendered digital divide created barriers to women mainly belonging to poor and marginalised communities. According to GSMA Mobile Gender Gap Report (2021), Indian women are 15 per cent less likely to own a mobile and 33 per cent less likely to have access to mobile internet than Indian men. Even when women have digital access, many are controlled by the men in the household.

As an esteemed organisation in the country, YWCA should focus not just on bridging the gap in access to digital technology but also on enabling women to effectively use technological literacy for self-growth and contribute to societal discourses. Local YWCAs should design digital policy frameworks that suit their local populations and transform learners. Since the internet has a plethora of educational resources, being digitally literate will enable women to participate equally in social and economic life and eventually gain agency in their life.

WARRIORS OF ENVIRONMENT

LUCY SARA GEORGE(YOUTH MEMBER)
YWCA OF KOTTAYAM,SWR.
LSG1998FEB@GMAIL.COM

Climate Change and resulting environmental changes are the culmination of human beings' carefree attitude towards our environment. Though the effects of these are far reaching on all depths of society, women and marginalised sections tend to be the primary affected persons. But they tend to be the last persons to be consulted on regarding climate policies. Each individual has the power to make change in the present systems affecting environment and organise the world into persons striving to prevent environmental destruction.

Climate change is creating mass inequalities among the world population. It is also challenging the basic human rights of individuals and resulting in disproportionate growth of community. By encouraging more involvement of groups, mainly women will only benefit the fight for our world. Women have always strived to be green ambassadors through the little things in daily life like reducing the wastage of food, recycling old items, upcycling old clothes and working through organisations like UN Women, Women Environment and Development Organizations, YWCA and so on. Thus, though not given the platform, women have always been warriors of environment.

WHY DIGITAL LITERACY?

SUPRIYA RATH
PRESIDENT, YWCA OF CUTTACK ER
SUPRIYARATH2@GMAIL.COM

Digital literacy means an individual's potential to search, find, evaluate and compose clear information from digital source. Through digital literacy you get a chance to navigate the digital world through reading, writing, critical thinking and technical skills.

Digital literacy can boost employability and enhance student experience using digital tools that proves best for them and not leave them at worst. For awareness on virtual safe spaces one should possess good knowledge of the critical use of technology. Besides, Digital literacy as cyber laws to counter cybercrimes is essential. Cyber literacy effective teaches you the pros and cons of using technology and simultaneously makes you understand the implication of those actions.

HOW DIGITAL LITERACY AND ECONOMIC INDEPENDENCE ARE INTER-CONNECTED?

In India less than 29% of total internet users are female. A country where we talk about equality among both the genders, we should seriously look into the fact that women should not left behind in digital literacy. Lacking behind in one of this most essential part of today's life-"Internet knowledge" can create a huge difference in the overall development of the country.

DIGITAL LITERACY

ADV. DIANA JOHN,
YWCA OF CALICUT , SWR.
DIANAJ3078@GMAIL.COM

The gigantic tree of digitalization doubtless, has increased manifold, the employability and skills of people through unprecedented employment platforms in the digital arena, irrespective of age, academic or professional backgrounds; but has resulted in cybercrimes involving criminal activity that either targets and/or uses computers to commit crimes like entity fraud, theft of financial or card payment data or corporate data, cyberextortion, crypto jacking, cyberespionage etc. Hence, digital literacy is a necessary concomitant of digital use; and to be imparted to any netizen for creating virtual safe spaces, through schools, government department circulars and websites. The Information Technology Act, 2000 or the Indian cyber law handles transactions and activities in the cyberspace focusing primarily on preventing computer crimes, forgery of electronic data and records in e-commerce and electronic transaction. To reinforce virtual safety, we have to keep personal information professional and limited, keep privacy settings on, practice safe browsing, use secure internet connections, watch your downloads, use strong passwords and purchase online from secure sites. Digital literacy creates individuals with increased scope of self -employment and self-earning, thus ushering in economic independence and simultaneously, the growth and competitiveness of the economy.

WOMEN IN GREEN FASHION

DEEPTHI SUKUMAR
YWCA OF MADRAS,SER
DEEPTHI.SUKUMAR@GMAIL.COM

‘ New clothes! These are two words that make us smile and feel special. There was a time when shopping for new clothes was an event at certain times in the year with a lot of planning and even budgeting. But now we are living in a world of fast fashion. Synthetic and artificial fabrics are used to replicate and mass produce clothes that look and feel like natural and quality fabric. Polyester is one such synthetic and artificial plastic fiber made from a chemical reaction of petroleum, air, and water. Synthetic and polyester clothes are mass-produced and come to the shop racks very fast. There is mad competition and speed to make consumers buy them fast and keep buying. Quality is compromised to make low-cost clothes that do not last so consumers will come back for more. The world is now in a mad rush and chaos with rivers polluted by industrial waste from factories and dyeing units.

We are now mentally conditioned with color and variety by this artificial market to want more and more. As the supply is abundant and affordable, it is easier to discard and buy again. The exploitative market has made us victims of fast fashion and consumerism with a negative environmental impact. This fast fashion has contributed to the pollution and waste due to the cheap materials and manufacturing methods that have polluted the rivers, water and, soil. The synthetic fabrics pollute the water when manufactured and end up in landfills and oceans when discarded affecting the soil and marine life.

The climate has changed and there is disaster and destruction everywhere with an increase in surface temperature. Women can play an important role in combating climate change by just changing our fashion and style of clothing. The earth urgently needs us to change our fashion and style to be more sustainable and environment-friendly. So let us make the right choices. 1) Be responsible consumers. Buy less and good quality that will last longer even if it means paying more. It is worth it when we leave the earth a better place for our children, 2) choose natural and hand-made fabric over synthetic. Cotton is natural and plant-based. It is breathable, absorbent, and good for the skin 3) we love color but look for azo-free dyes that do not leave toxic waste in our waters 4) When having quality and long-lasting clothes we may get tired and bored of the 'same old clothes'. We can be creative and do a make-over with them which is fun and very satisfying. 5) Last but not least let's be original and look for small home-produced businesses and not fall for brands and trends. Supporting artisans and small business is sustainable and good.

Each of us is unique. There is a designer in every one of us. We can make up our own fashion style that will embrace and celebrate the earth and all of God's creation.

"And God blessed them, and God said unto them, Be fruitful, and multiply, and replenish the earth, and subdue it: and have dominion over the fish of the sea, and over the fowl of the air, and over every living thing that moveth upon the earth". We must hold ourselves responsible and accountable to our children and our God.

EARTH SPIRITUALITY

USHA BISWAS,
EX VP EASTERN REGION

' "What we are doing to the forests of the world is but a mirror reflection of what we are doing to ourselves and to one another." Mahatma Gandhi.

Like any other Ambassador, a Green Ambassador is someone who acts a representative of the mother nature and commits to motivating others to become more energy efficient, adopt environmentally friendly lifestyles, and use renewable resources

So also, being a Green Ambassador of YWCA is an important person who represents YWCA and sustainable human society. Her work is mainly categorized into three fields:

1. Justice and Creativity

Justice and creativity hold the essence of what unites nature and human being. One does not encounter injustice in nature; a tiger predates on a deer only when its hungry. Gandhi ji said- "Eat according to your need and not according to your greed" So are, women who are not only strong as a tree but also find innovative ways in making life beautiful without ever giving up on holding together in moments of crisis. Women must challenge violence against women.

2. Urbanising India

The meaning of Urbanizing India is to make India cleaner and free from Municipal Solid Waste (MSW). The average citizen in this country associates the YWCA of India with skill training, guest houses, working women's hostels and as an organization that's works for empowering women.
The organization has added many more dimensions. The mission and vision of the organization is to empower women and maintain parity in gender. The growth of population and rise in standard of living has contributed to an increase in the quantity of MSW.

YWCA should follow the rules and regulations to help manage MSW. YWCA should organize programme to make citizen alert and develop a system for hazardous waste management at household and commercial level.

3.Earth Spirituality

The vocation of each human being is to be pro-human and pro earth. Poverty, industrial pollution. climate change, acute water scarcity, population explosion, religious conflict, and the commercialization of values are the major challenges of the 21st century.World is now in stress of because of our civilization.
The entire cosmos is a co-operation between sun, moon, and stars. So also human, animals and nature should co-operate with each other in survival. If our lives are not based on this truth, then we shall perish
(Article inspired from 29 YWCA Convention 2014. Workbook)

FINANCIAL LITERACY

ANNA LOUIS
YWCA OF CHANGANACHERRY ,SWR.
ALOUISK53@GMAIL.COM

If an empowered woman can be a torch bearer for the society, then a financial empowered one, can be the woman who can radiates power of high voltage. She cannot be broken or beaten. She sees an opportunity in every crisis.

Financial literacy which includes the knowledge of the various financial instruments as well as the ability to understand and avail the digital financial services are the basic requirements necessary to attain this goal and thus emerge into a financially independent individual.

An average woman normally thrusts the financial management and its responsibilities on the shoulders of her husband, even though she possesses considerable assets. But if she is a person with financial literacy, she can wisely and confidently manage the income of the family.

She should also have the correct perspective about the inherited share received from her father. In order to safe guard her from being exploited of her naivety, there has to be laws, that give protection to her rights and assets.

Financial independence, in this modern world, can be classified under the basic needs such as food, clothing and shelter. For this the government should start with a basic remuneration for every house wife, whose work is otherwise taken for granted.

A financially empowered woman has a high morale, she reflects confidence and commands respect. As the saying goes, if you educate a man, you are educating only an individual, but if you educate woman, you are educating a family or a society at large – especially in the context of financial literacy.

SPENDING AND INVESTING IN A MODERN WORLD

PROF. BINA LUKOSE
PRESIDENT,YWCA OF ERNAKULAM,SWR.
BINALUKOSE@GMAIL.COM

'What would you do if you suddenly received Rs. 1 lakh with no strings attached ? Would you spend, save, invest or donate .

A few decades ago, finances were easier to manage since one had only few options. You earn, you spend a portion of what you earn, you save the rest probably in bank deposits, gold or land and then retire with it. However, modern finances have disrupted our lives so much that it is overwhelming to keep pace with changes around.

The proliferation of financial products such as stocks, bonds, mutual funds, credit cards, digital wallets, crypto currencies, NFTs etc is so much that if you do not know some of these terms, you are not alone. The need for financial awareness and planning is so much that frankly most of us would probably be better off with good financial advice based on sound principles. I would like to tackle two essential areas that I believe is affecting us the most. Spending and investing.
Regarding spending, the most important aspect is need vs want. It is highly subjective and varies with age, income and stability of the income. Dave Ramsey, a personal finance personality based out of the US once said,

"We buy things we don't need, with money we don't have, to impress people we don't like."
If we realize and acknowledge the above, half the battle is won. Research has shown that for the same scenario, for example weekend shopping, one typically spends far less had they used cash instead of a credit card. The study mentions that humans perceive value more in its physical format than in the digital format. Additionally, he/she experiences more pain when paying in cash , that we carry much less cash than our credit card spending limits which typically are sometimes in lakhs. A good rule to follow is to avail loans or credit for appreciating assets that you can pay off with your income over time. Need a new vehicle ? Buy it with full cash . This sounds extremely difficult in modern times when credit is so easy to access. But steps like these would add more money to your savings that you can invest.

Regarding investing, the most important concept here is the power of compounding. Assuming an annualized return of 8% and a retirement age of 60 years, an individual investing Rs 5000 every month from age 25 onwards saves Rs 1.1 crore at retirement. Compare that to an individual starting late and decides to invest from age 35 onwards. He/She will save only Rs 47 lakh. Even if the monthly contributions are doubled in the second case, you will still fall short of the first individual. Hence, it becomes extremely crucial to save and invest more during the earlier years to benefit from compounding.

An additional concept here is risk. When you are young, your investments can tolerate more risk and volatility to benefit from higher compounding. As you approach and enter retirement years, the investments need to dial closer to safety than risk. Each individual needs to carefully consider and implement a balanced portfolio of various products with various time horizons to balance returns and risks. A few thousands spent every year on sound financial advice might save you lakhs years later. And do not put all eggs in one basket either. Investing in only FDs may potentially yield little after taxes and inflation and investing in only stocks may expose you to more volatility and risk during retirement years.

To conclude, if you spend wisely, you may save more that can compound more over time. This will give you adequate buffer to live life and serve society. To quote Dave Ramsey again,
"If you will live like no one else now, later you can live like no one else."
Disclaimer – Views expressed are personal. Please seek professional advice or perform independent research and due diligence when making financial decisions.

SPIRITUAL WELL BEING

LIZZY THOMAS
YWCA OF TRIVANDUM,SWR
THOMASANDLIZZY@GMAIL.COM

Spiritual wellbeing is believing in some supernatural power that is God, Spirituality is trust in God and be godly. It is not simple religion or religious beliefs. We can be in any religion but be spiritual.

The body, mind and spirit are inter connected. We feel an inner peace when we are spiritual that will heal us physically and mentally. Build up strong relationship with God through any religion. A feeling of loving, caring and foregiving others will come to our mind and then we feel that we are not alone in the journey of life.

We shall overcome negative thoughts by praying, singing, chanting reading, meditation and doing voluntary services to the society. Spirituality enhances sense of belonging, that will help for psychological wellness.

Humanity gained immense knowledge through science and technology, all this will spell disaster if conscious humans are not created. Here comes the role of a good spiritual being.

Psychologists say that spiritual thinking can boost our mood. When we sigh about our problems that will double. When we laugh at, become bubbles. Have a bubbly life. Knowing spirituality is good, practicing it is better and being spiritual is best.

ECONOMIC EMPOWERMENT

JULIE GEORGE
YWCA OF PUNALUR,SWR.
JUKARINGATTIL@GMAIL.COM

As a women's community organization in a position to help expand economic opportunities for our fellow sisters living in poverty, we can without doubt intentionally promote and create awareness about financial policies, programs, and resources to transform their lives. Through financial empowerment, specifically through financial literacy for financial independence, we can help create

a culture where everyone feels valued and respected irrespective of their financial status.

Some ways in which we can help in this would be by providing:

1. Unbiased and relevant information and advice to low-income people when they need it – information pertaining to financial education, counselling, and any referrals, if required.
2. Help to file their taxes and access government benefit programs.
3. Information on how to access safe and affordable financial products and services that meet their needs - awareness of affordable credit products.
4. Information on how to save and invest in assets that build their financial well being – awareness of savings accounts, digital financing, education plans for their children, retirement plans, etc.
5. Advice to protect them from fraud, financial abuse, predatory lending, foreclosure prevention strategies, etc. Although we have government affiliates providing such services, there is still a gap where we can step in to help the community around us.

FINANCIAL PLANNING

LIGI ALIAS
YWCA OF KOTHAMANGALAM ,SWR.
YWCAKOTHAMANGALAM@GMAIL.COM

Financial empowerment is the feeling of being in control of your own financial situation. Financial literacy is the knowledge necessary to make important financial decisions. It can help with decisions on budgets ,debt and investing. There are five key components for financial literacy. They are earn, spent, save and invest borrow and protect. To achieve financial independence know where you are and where you want to be . Set a time line ,repay debt, take insurance, create an emergency fund and start investing.

In simple words, any asset which holds capital and can be traded in the capital market is referred to as financial instrument. The main financial instrument traded in the capital market are equity shares, debentures bonds preference shares etc. The main instruments traded in the money market are short term debt instruments such treasury bills, trade bills ,commercial paper and certificate of deposit.

Now a days Digital financial services plays an important role in our day to day life. Digital Financial service is delivery of financial service digitally. Financial planning is essential because it help us to control of our income ,expenses and investments. So we can achieve our goals. The most important financial planning is budgeting. Three elements of planning to protect our assets are business plan, estate planning

and insurance protection.So financial planning provides direction to your goals or dreams. A financial plan act as a guide as you go through life's journey..

WOMEN AS GREEN DIPLOMAT

BRIDGET JOSEPH
YWCA OF ALAPPUZHA ,SWR.

Calamities such as global warming and out breaks of diseases due to deforestation and industrial pollution have awoken humankind to the need for sustainable development. The United Nations (UN) defines it as "Development that meets the needs of the present without compromising the ability of future generations to meet their own needs". Society consists of human being that surrounds us, from family, to all citizen of the world. Hence in sustainable societies resources are used responsibly to generate economic activity.

Nowadays women are driving all major economic sectors more than ever before. Dialogue on women's issues has fast- tracked the advent of environment- friendly options for sanitary hygiene, packaging and so on. Women dictate the family's spending, diet and social habits and as mothers, play a critical role in forming a child's world view. Women's upliftment is the best safeguard against population explosion and ensures multi- fold returns for any society. This is why the UN has included Gender Equality as a sustainable development Goal.

A Society that values women strives for justice- social and environmental. Hence, women are the most effective agents of the transformation of the world towards a green future.

William Golding says,

"I think women are foolish to pretend they are equal to men. They are far superior and always have been. Whatever you give a woman, she will make greater. If you give her sperm, she will give you a baby..... give her a house she will make a home..... She multiplies and enlarges what is given to her."

AN ENDURING SAGA

DR. SHIELA ELIZABETH ABRAHAM
YWCA OF TIRUVALLA,SWR.

Do you have any idea
What life was like
For a homemaker
Some eighty years ago?

Her day began at five and ended by midnight
Early to rise but never early to bed,
Her days full of ceaseless toil.

Coming from a family of farmers
Hard work did not scare her.
She applied her skills
To the new home she became part of.

As the family grew, so also her cares
Till she had a dozen children of her own
Whose demands she had to meet.

She gave them lessons in hard work, prudence
and thrift,
Each one taught to do his or her duty
Starting with the family prayer.
She never spared the rod nor spoiled her children.

Her hearth was always alive,
And there was food for all.
She could sense when children or guests
were hungry,
A pot of coffee always stood by the fireside.
You could light the fire in the morning
From the embers of the night
If you were a little patient.

She hardly ever wept for the usual trifles
Her tears were reserved for her children
A brave woman who put up a fight
With the land, the elements, and
Even the fire when it refused to obey her.

Her sophisticated daughters in law were
Lost for words in her majestic presence.
On the rare occasions she went out,
She would be impeccably dressed, well ahead
And wait patiently for the rest
To be ready after their last-minute hassles.

She passed her beauty and resilience on to her children
Her tough façade belied a heart full of compassion and love.
Truly her husband's heart trusted in her
And her children called her blessed.

PSYCHOLOGICAL WELLNESS

JINCY P JOSEPH
YWCA OF KOTHAMANGALAM ,SWR.
JINCY.ELDO2005@GMAIL.COM

When we look at the vast universe, we can observe human beings as the crown of creation. Unlike the other creations, mankind has the wisdom to study the universe by using his God given skills.Every human being has physical, emotional, social, mental and spiritual makeup. Every individual also has his own distinct personality comprising of one's behaviour towards oneself as well as others.

Growth and development are the fundamental factors affecting the journey of one's life from conception, infancy, childhood, adolescence, adulthood, old age till death.Each of these stages exhibit somewhat definite and typical behavioral characteristics.The major areas which witness the quantitative and qualitative changes in an individual is the result of development in physical, mental, social, emotional and spiritual dimensions.

The well-known humanistic psychologist Carl Rogers stated that every one could achieve their goals, wishes and desires in life.He believed that humans have one basic motive, that is the tendency to self-actualize-i.e., to fulfill one's potential and achieve the highest level of 'human –beingness'.Hence self-actualization process is directly related to spiritual aspects of personality which may help the individual to imbibe and inculcate higher order values of overall development of individuality along with individualization of education.

Spiritual development stands for the development of spirituality within the individual to the extent of making one realize and share his relationship with God. The process of development of spirituality is directly linked with the process of development of one's character. To maintain the relationship between men and men, men and nature and men and God, an individual can inculcate moral values that helps him to attain the mind purification. So, the spirituality actually lies in the purification of mind, which can be possible only through the inculcation of moral values through humanitarian approach. This is the essence and nature of spiritual wellbeing.

LITERACY AND TECHNOLOGY.

DR. SMITHA THANKACHAN,
YWCA OF KOTHAMANGALAM,SWR.
SMITHATHANKACHAN@MACOLLEGE.IN,

We are living in an era with impact of technology in every realms of our life. So digital literacy can be considered as one of the vital necessities in present scenario. It is required for effective and safe communication using technology; and to access and develop online information with social responsibility. Usage of digital technology without proper knowledge can become dangerous also. So digital literacy means understanding technology properly and using it appropriately with social commitment. Those who are having a knowledge of surfing a website, sending messages through email or social media can be considered as basic digital literate. Someone having practical software skills like creating a blog or vlog, coding a website etc. can be considered as advanced digital literate.

Even those with basic literacy should have a knowledge about internet safety, digital footprints, cyber bullying and ethic of using online resources (plagiarism).

As we all know computer skills will undoubtedly enhance our employability. Requirement or eligibility of all traditional jobs have nowadays redefined due to the demand of ICT skills in various jobs. However, awareness about how to stay safe online is also very important. Technical skill to keep the online gadgets up to date against malwares, knowledge on need of setting up strong passwords in personal social media accounts and banking, how to keep our personal information secure, safe usage of public network for online money transaction etc. are very important for security of online activities. Present pandemic has urged even older citizens also to shift to online for their day-to-day activities. So digital literacy has become necessary to all age groups including elderly and children. Local associations and NGOs can propose and work on activities to making aware of general public about digital technologies, cyber laws and its implementation etc. So we can look forward for a better tomorrow with all our citizens apart of their age, gender and educational qualification becoming complete digital literate.

HUMANS-A COMPLEX SPECIES

ANN KORAH
YDEEPA MEMBER
YWCA OF KOTHAMANGALAM ,SWR

They're smart
But they tend to forget
They're ambitious
But often act like fools
They pretend to know
Every single problem
But fail to solve Their own
They're so complicated
That they themselves
Are confused with Their complexity. ...
What a race. ....
Alas..only if they knew
That one day
Everything will be gone.

REFLECTION ON SPIRITUAL WELLNESS

SHEEBA VARGHESE
YWCA OF ERNAKULAM,SWR.
SHEEBAVARUGHESE@YAHOO.COM

"And they lived happily ever after"

Most fairy tales have the above ending. As we read it a smile lits up inside us, picturing the positivity and the happiness.

Happiness can only multiply when we share it. Having happiness in our lives depends on our inner consciousness- our thoughts, emotions, beliefs and desires. So, is Spiritual wellness connected to happiness? Having a spiritual dimension means finding a sense of inner peace - both in our minds and hearts.

The knowledge of our spiritual self is an affirmation of our positive thoughts.Celebrate the inner YOU with confidence and love.

I admire King David's heart. His flaws never made him fall, but made him better being , he repented, cleansed himself with faith and he moved on with self esteem. His spiritual well-being is an admirable lesson for those who are in distress.

Proverbs 17:22 says

A Merry Heart doeth good like a medicine.

SALT OF THE EARTH

SUBHRA MAHANTY
YWCA OF CUTTACK ,ER
SUBHRAMAHANTY19@GMAIL.COM

"You're the salt of the earth". Mathew 5:13

Salt is ordinary and cheap nowadays, but it was really valuable in the time of Jesus. It's even used as preservative to preserve food from rotting.

A pinch of salt does wonders to every dishes you add to.

Salt acts as a desire to drink water.

WHAT DOES JESUS MEAN BY SAYING "You're the salt of the earth".?

A Christian's courage, hope can bring a new flavor into his/her life as well as a change in the society.

Our spiritual lifestyle should be an inspiration to each and every human around us and even just a change in our spirituality can be demotivating too.

God wants to use us to bring an impact on people around us.

Are we slowing down?

Are we enhancing the flavor of our society?

What is the thirst of right living?

The pandemic, financial crisis, family problem, sickness which has created a sense of fear and uncertainty in the minds of every individual but our Lord never fails us. He helps us to bring a flavor in our life.

THE WELLNESS WHEEL

ALICE PAULOSE
YWCA OF PERUMBAVOOR,SWR.
YOURMINDMATTERSTOYOU@GMAIL.COM

Once a VIP was visiting a jail and an inmate gave him the tour. The inmate was well behaved and courteous, his demeanor belied the stereotypes of inmates. The surprised VIP asked him, why was he in the jail. The inmate responded 'I could not wait for two minutes. He continued, one day he came home from a busy day's work. He requested his wife to make a cup of tea and she responded, 'I will prepare tea in 2 minutes after watching TV serial'. He could not control his anger, and in a fit of rage, he strangulated and killed his wife.

In this story, it's not the event but rather his response which resulted in the outcome. If we think deeply, 90% of our lives are defined by our reaction to 10% of the events.

Hence two principles of life are-

1- Event + Response = Outcome

2- 90-10 principle

One should be aware of ours and others' emotions, to help calibrate our response. Spirituality helps us to be aware of emotions.

To have spirituality one should develop 3 curiosities-

1- About you

2- About people around you

3- About your own thoughts

The wellness wheel

In summary total well-being is defined by adaptive quotient is the sum of all wellness aspects.

Adaptive quotient(AQ) =
Intelligent quotient(IQ) +
Emotional quotient(EQ) +
Social quotient(RQ) +
Spiritual quotient(SQ) +
Physical quotient(PQ) +
Environmental quotient(EnQ)

DIGITAL LITERACY A VITAL TOOL

LIZY RAJAN,
YWCA OF PUNALUR ,SWR.
LIZYRAAJAN@GMAIL.COM

Digital Literacy - a term that is familiar yet ignorant to most of us these days. What is "digital literacy"? It simply refers to one's ability to find, analyze and communicate information through various digital platforms. Examples of digital platforms are internet, social media (facebook, whatsapp), etc.

Digital literacy is often mistaken for its literal meaning. Any person who reads any online content is not a digitally literate person. He is merely reading the words which is printed on a paper/textbook. A digitally literate individual is one who has the ability to read and understand the content, is able to use various tools on the platform (for eg: Microsoft word, font, audio links etc.), can create strong password, understands and uses the privacy settings and is aware of what to share and not, on digital platform.

In the present world , digital literacy is a mandatory skill required in almost all aspects of life. For better employment and better opportunities , one is required to have the basic skills of typewriting and knowing how to use computer, mobile device. Examples of how digital literacy has uncaptured in our daily life are the rampant uses of thirdparty payment platforms like Gpay, Paytm, PhonPe. Life has become so much easier and fast paced with the introduction of these applications in our life (whether it be buying vegetables or boarding a taxi!).

As much as the use of such applications has made life easier, it has also exposed us to the world of cyber attacks and crimes. Cyber laws and its needs is a grey area to most of us . Understanding the cyber laws, its use, and how to use them are very crucial. It is unfortunate that many among us are not aware of existence of such laws and how it can help one in need. Cyber crime is a serious punishable offense . Therefore it is important to create a basic awareness on these laws and its power. If only one is aware of cyber laws , he/she can recognize the attack on himself/herself and seek appropriate help.

Digital literacy is an essential tool of today's world.

FINANCIAL LITERACY AND INDEPENDENCE

ALBA MIRANDA E COSTA
YWCA OF GOA ,WR

According to research only 20% of the women in India are financially literate. Having understood that, it is one of my greatest desires to assist women to be financially independent. As there are various investment avenues available in today's world, it may tend to cause confusion, as to where one must invest, how much to invest, if it is safe to invest in certain avenues etc.

Some of the most reliable and fixed investment avenues apart from saving accounts are fixed deposits, recurring deposits, postal savings etc, which provide a rate of interest which is higher than keeping funds idly in bank account. Life is uncertain, we must keep an amount aside for our loved ones in the case of unfortunate demise, investing in life insurance enables the same.

We must also understand that health insurance is important to us, in case of an unfortunate accident or illness, it will help lessen the burden to pay high hospital expenses.

Digitalization has made work quick with a click of a button, however there are still many who suffer to cope up with this change.With constant camps and drives to help people use technology, we will be able to curb this issue which they face. Sitting at home, one can transfer money anywhere in the world.

As mentioned earlier, there are various schemes and investment opportunities to invest viz. mutual funds, but it depends on your risk appetite. It is important to choose a Fund Manager carefully, however it is very important to be financially literate yourself.

DYNAMICS OF COMMERCE

ANUSHKA NITIN DESHMUKH
A YOUNG VOLUNTEER
YWCA OF BANGALORE CITY ,SER.
ANUSHKA8DESHMUKH@GMAIL.COM

With the rapid advancement of technology today, there has been a change in almost every aspect of life, especially in the financial world.

Yet, there is a knowledge gap prevalent that must be addressed. Finance, though, thought of as a separate domain of study is actually a very important element of not just the business world but even the lives of the common man. Therefore, it is important for India as a country to help its citizens become more financially literate.

Money is the backbone of every household, yet apart from being a token of exchange for goods most people do not understand its real value. It is important for schools to introduce into their curriculum as a subject the basics about economy and commerce. It is important to build curiosity and enable students to engage in discussion about inflation and taxes even though it may be at an elementary level. The sooner they understand the dynamics of commerce, the sooner they will realize their role and the real empowerment that their education has.

Understanding the importance of saving to combat inflation, the types of saving instruments, the functioning of banks are some important concepts that can help improve overall decision making and as well as create more informed citizens. These students will go out into the world to become working professionals and business owners and therefore will be instrumental in oiling the wheels of the economy. Hence, it is paramount and our duty to teach students about real-world problems such as credit and loans, taxes, and savings to make them aware of the realities of the world rather than to keep them shielded.

LOVE AND MENTAL HEALTH AMONG YOUTH

DR. JAISY KARINGATTIL
YWCA OF KOTTAYAM,SWR

Protecting the mental health of young people is very important in the context of social media and the post-pandemic era. A healthy generation can enrich the development for the good governance of the nation. But the increase of mental stress, conflicts, and loss of self-esteem, etc are the crucial issues among the new generations.

There is constant competition, confusion over the choice of multiple courses, sudden changes in the circle of friends associated with school-college transition, difficulty adapting to new circumstances, insecurity at home, and workplaces are issues related to mental stress.

Moreover, social media addictions create psychological signs like depression, anxiety, fear, and isolation. In Addition to this, there are physical, emotional, and behavioral problems among our youth and teens.

The impact of globalization, westernization, information and communication technology, etc are created a new romantic culture and behavioral patterns among the youths in our society. In fact, teenage romance and relationships are an important part of the overall development of a person. It often involves exploring physical intimacy, sexual feelings, and sexual attraction. Therefore, adolescence is a time of incredibly physical, social, and emotional growth, and peer relationships. No doubt that the role of social and digital media play a vital role in romantic relationships with new generations. Though true love is a strong and lasting affection between lovers who are in a happy, passionate and fulfilling relationship, the new generation love affairs have only a short span of life. Love looks upon wealth, beauty, talents, and smartness. The new generation is losing the beauty of love . Break-ups are a very common feature of adolescent romantic relationships, some of which last only a few weeks. The impact of splitting up may not be particularly severe or long-lasting, but sometimes it may cause damage to their minds and lead to anxiety, depression, suicide, etc..

Therefore, we should provide proper training and counseling for the healthy resolution of mental conflict in our youth. This is possible through the joint efforts of parents, teachers, and school counselors. The Church and the organizations like YWCA and YMCA can also do effective relevant awareness programs for the youth. Moreover, mental health awareness programmes need to be implemented more effectively in all sections of the population, including students, teachers, parents, and health workers. Then only we can develop a healthy atmosphere of love and affection in society. Heartfelt love has the power to transform the lives of the people. It is compassionate, kind, tolerant, and forgiving. The model of love poured out by Christ is good for warm and healthy relationships.

Suggestions:

1. Training programs should be planned and implemented to protect the mental health of young people and to diagnose and treat mental health problems early.
2. Effective mental health and life skills training are essential for families to embrace the beauty of love.
3. Religious and social organizations should provide better training to the new generation to realize the beauty of life and the joy of love..

SKY IS THE LIMIT

PROF. LEELA MARY KOSHY
YWCA OF KOLLAM.SWR.
LEECHUMMAR@YAHOO.COM

Literacy opens a window to the world. And digital literacy takes us beyond our dreams : Sky is the limit!

Digitalization brings information to our fingertips. Where women are concerned, digital literacy is a source of empowerment and provides women with the strength to attain equality, freedom and justice through the digital platforms. They get power to meet the challenges.

Women who are frustrated with their status as home makers are now able to utilize their freetime to enrich their curriculum vitae. Their 'Me-time' could become income generating initiatives through a pursuit of their interests and aptitudes. In addition to making extra pin money, it improves their self-worth.

COVID-19 has brought WFH as a boon to many people. They are free to continue with their work, remaining in any part of the world where they have been socially isolated by the COVID protocol. They are able to save their time, energy and finances through the WFH provision. Students who are ambitious are now able to join any university, anywhere in the world to pursue their studies. They need not forgo the comfort of their home or bear the ordeal of seeking accommodation in an unfamiliar country. The young generation can now take to their wings to fly to the utmost limits of their dreams, if they are digitally efficient.

Now the market comes home to buy and sell! Without leaving the four walls of our house, we buy what we need and also sell our own products and even our ideas get sold in the Youtube. How enterprising we can become, if we are digital- efficient!

Digitalization has its snares too! Fraudulence abounds in the digital world. It is important to know how to identify fraud to protect our data and money. It is better to be a digital savvy to safeguard ourselves from the ' camouflaged-service providers' who try to capitalize from our ignorance.

Digitalization brings good news to lovers of literature. They can read books online and also publish their books online.If they choose 'print on demand ' option, they can save the cost of printing and also incidentally become environment- friendly to protect trees and reduce global warming. Digital literacy impacts each one of us and we impact the world. Let us be positive with our impact. To the young and the old alike, sky is the limit, if empowered with digital literacy!

COPING STRATEGIES FOR THE POST COVID ERA

DR SHAMY ALEYAS
YWCA OF KOTHAMANGALAM,SWR.
SARAHISSAC09@GMAIL.COM

The pathetic situation of covid-19 pandemic has been changed now but the pandemic still persists. Now we are all exposed to media and online learning has a significant role in this era.

We know that online learning saves money and time. One can learn things anywhere , at any time and has no geographical barriers and doesn't require any infrastructure.

But this learning process isolates people and doesn't give any physical interaction or practical skills. Working professionals face similar problems. Social isolation leads to both mental and physical health problems. Children and elderly people are the most affected ones. Many technical problems might arise in online learning and it is not affordable to all as it requires smart phones, laptops etc.

Some strategies may be adopted to overcome such difficulties. Communicate through phone and video chat with family ,friends ,relatives and colleagues. Spend time with them by arranging outing and small tour programmes etc. But don't forget social distancing, masking and sanitizing. If possible support poor students in their online learning.

Even after the crisis ends online learning can be continued. A combination of both online and offline learning might give a better result.

INTERNET SAFETY RULES.

VIMA SUSAN MATHEW,
YWCA OF KOZHENCHERRY,SWR.
VIMAMATHEW@GMAIL.COMCOM

Digital literacy is the ability to use technology to navigate, evaluate, create and communicate information using both cognitive and technical skills.

Digital technology has transformed our lives beyond our wildest imagination. Along with which a new set of crimes have come up. The most common of which are:

1. Phishing Scams

Phishing emails mimic messages from someone you know or a business that you trust. They are designed to trick people into giving up personal information or clicking on a malicious link that downloads malware.

What you can do: Be vigilant when responding to emails from unknown sources. Do not share personal/critical information with unknown sources.

2. Website Spoofing

Website spoofing is when a website is designed to look like a real one and deceive you into believing it is a legitimate site.

What you can do: The easiest thing you can do is ignore and delete anything you're not anticipating.

3. Ransomware

At its core, ransomware works when criminals steal something of great value and demand payment in exchange for its return.

What you can do: Back your data up and then do it again in a separate location. If you only back up your system weekly, or if your backup is infected, you're in for a lot of trouble.

Internet safety rules to follow to help you avoid getting into trouble:

1. Keep Personal Information Professional and Limited
2. Keep Your Privacy Settings On
3. Practice Safe Browsing
4. Make Sure Your Internet Connection is Secure
5. Be Careful What You Download
6. Choose Strong Passwords
7. Make Online Purchases From Secure Sites
8. Be Careful What You Post / Who You Meet Online

HOW DIGITAL LITERACY AND ECONOMIC INDEPENDENCE ARE INTERCONNECTED

SHARON PIRES
YWCA OF BOMBAY,WR
SHARONPIRES3@GMAIL.COM

Interdependence is the way ahead. Covid-19 has literally forced people across the globe to embrace change and digital literacy. Millions have lost jobs and launch taken to the internet to learn first and then launch start-ups and business ventures online, connecting and collaborating in myriad ways. Digitally speaking is visually connecting, fast and far reaching, learning and earning, creating friends and followers from the comfort of home.

Desire, Determination, Drive: Making things happen through consistency and committment

Interest and Involvement: Give 100%, you won't get disappointed

Get started and keep growing: Jump right in; there's no looking back.

Imbibe: Research well, absorb and soak in

Time – Allot time everyday to read, listen, share, connect
Awareness – Keep your eyes and ears open always
Learn – Be a life-long learner
You can earn through Micro Jobs, doing small tasks online like emailing, writing resumes, editing etc.

Another option is Blogging especially for writers who want to connect online without putting a face to their work. Affiliate Marketing is a good way of earning some cash, as also Course creation in your area of expertise. Get Digitally competent to experience economic independence. The opportunities are plenty and freely available, tap them. Enjoy the ride!

TOGETHER WE CAN MAKE IT HAPPEN

DR. MARY S PETER YWCA OF ERNAKULAM,SWR.
MIRIAMJOSEPH@GMAIL.COM

As women achieve power, barriers will fall. As society sees what women can do, as women see what women can do, there will be more women out there doing things and we'll all be better off for it". Ruth Bader Ginsberg, Associate Justice of the Supreme Court of the United States."

Women have made tremendous strides in their social and economic development since the last three decades. Ever since the Rio Declaration was made in 1992, provisions have been made for the recognition of women's contributions and their full participation in developing a sustainable society. Despite these efforts we find that there is still a heavy representation of women among the world's most vulnerable groups. The accessibility to resources and power remains highly skewed towards men. Gender equality is the first step in paving the way towards a sustainable society so that the interests of both men and women are taken into account in the allocation of resources.

A sustainable society is one that meets the needs of the present generation without compromising the needs of future generations in meeting their own needs. And who but women can best ensure intergenerational and intra generational equity. The age old adage,"the hand that rocks the cradle rules the world reiterates the role of women in developing a sustainable society. A sustainable society rests on three interrelated pillars, economic development, social development and environmental protection. These three pillars reinforce each other and bring about the establishment of a sustainable society, Equal opportunities for work, equal pay for equal work, equal sharing of responsibilities at home and outside ,are some of the planks on which a sustainable society rests.

With environmental degradation looming large as a threat on our horizon, what is the role of women in protecting our resources? The general attitude to climate change and personal behaviors such as purchase and consumption patterns, recycling of resources such as energy and water are better managed by women than men. Women tend to use more ecofriendly means of transport such as walking and cycling. Planting trees in and around our houses or apartments will definitely help in fostering a cleaner environment. If an uneducated tribal woman Tulsi Gowda, winner of the Padma Sri Award could plant thirty thousand saplings, we, as educated women, the green ambassadors of the future can do our share to protect the world from environmental damage. "In order to change the real world, you need people who are intrinsically motivated. They hold on whatever happens" Together we can make it happen.

A PENNY SAVED IS PENNY EARNED

MAGGIE DAVIS
YWCA OF ANGAMALY ,SWR
EMAGGIEDAVIS@YMAIL.COM

Women today have the power to control anything, be it family or finance. We should know all our sources of income that we have for the family, where it is spent and saved. A very valuable quote by Benjamin Franklin explains itself "A Penny Saved is a Penny Earned". Saving the hard-earned money is the most important skill in our life for that one needs financial literacy.

Today there are so many financial instruments available in the market right from Savings account, Fixed deposit, Post office schemes, Equities, Mutual Funds, Bonds and lot more. Based on one's requirement and income tax slab one can choose from above financial instruments.

Demonetization & Covid19 had taught us lot on the digital services especially for a safe and secure transaction. Right from account opening to transacting in any financial instruments is made easy sitting at home in just few clicks.

Financial Planning is a clear understanding on the total income less the expenses is the investable surplus which is left to manage and achieve goals. Being aware of our net worth and future requirement, a proper financial planning paves way to achieve the goals.

A WISE WOMAN BUILDS HER HOUSE

MRS. GLORIA JAWAHAR
YWCA OF MADRAS,SER
JAWAHAR.GLORIA@GMAIL.COM

A woman who is spiritually well will impact not only her life but the lives of her family and society at large. The Bible says "A wise woman builds her house" Proverbs 14:1, because she has built her life on the rock (Jesus).

A. Balancing physical, social, and spiritual aspects: As her strength comes from the lord, she is able to attend all the household chores like providing food for her family. A working woman will also support financially. Emotionally she tries her best not to depend on the love from others; rather she gives love to all around her selflessly. She channels her love for God by showing love in action. She helps in NGOs like the YWCA, visiting the sick and those in prison, etc. Spiritually she sets an example to her family and society - she sees that her family prays and goes to church, she organizes and attends prayer fellowships, conventions, etc.

B. Spiritual wellbeing and psychological wellness: Her faith in God keeps her psychologically stable. She is prone to anger, loneliness, and tears, but she overcomes them due to her faith in the great comforter Jesus. Everyone can see that she has good communication with God. Her spiritual well-being has a positive effect on all those around her.

OUR BODIES BEFORE THE TREES"

RACHEL CHITTI MOHAN,
YWCA OF BANGALORE CITY ,SER
RACHELMOHAN@GMAIL.COM

Trees are among one of the most magnificent of God's creations. Trees live for several hundred years and as the years go by they become stronger and sturdier sinking and spreading their roots deep into Mother Earth. The Californian Redwood trees grow to a height of 250 – 300 ft. and these giants can live to be 2000years and have graced the planet for more than 240 million years! Trees weather many storms with courage and resilience and are home to many creatures giving shade and shelter to all in times of need. Well-cared-for trees rooted in good soil continue to bear fruit throughout their lives. Their productivity may scale down but their activity never ceases! They are useful as long as they live.

Women, with their instincts for nurturing and caregiving coupled with their resilience in facing the most daunting situations, can be compared to trees. A classic example of this is the tree-hugging Chipko Movement of the 1970s. 'Our bodies before the trees' was the slogan raised by the village women to the forest contractors who came to fell the trees. As a women's movement, it inspired eco-feminism in India and other parts of the world.

Taking cues from this, there is much we can do today. We need to create awareness among the younger generation who are the conservationists of the future. Encourage outdoor play among children to make them aware of the beauty of nature around them and young people to take up jogging in the park for exercise as an alternative to the gym. Play an active role in the Resident Welfare Associations of your locality and make tree planting, kitchen waste recycling, garbage disposal, and issues related to environmental preservation an important of the agenda in spreading awareness. You can be an environmental activist in many simple ways within your sphere however small it may be. Many little drops of water make a mighty ocean!

SAVE OUR PLANET

DR. SUJA MATHAI
YWCA OF TRIVANDRUM,SWR.
SUJAMATHAIKUNNATH@GMAIL.COMM

Mother Nature blesses us abundantly, and we are forever indebted to her. It's our duty to keep nurturing her. According to NASA, human activities are the reasons behind the abrupt global warming. We can make a tremendous difference in the people and world around us by taking a few small steps as a woman.

Going green protects us against hazardous products that may impair the immune system's ability to fight diseases. We can build a more durable home when we build an eco-friendly home.

We can reduce the pollutants produced into the air by choosing environment friendly vehicles. Recycling is one approach to be green because it reduces waste and clean up the environment. Renewable energy sources, solar panels, and other resources can be used. Organic farming is a method of land management and farming that is environment friendly.

Going green makes us feel better about ourselves, as well as the people and environment around us, and gives us a sense of happiness for doing something good for our planet.

QUOTIDIAN SPIRITUALITY

MARY SABU GEORGE
YWCA OF THUMPAMON,SWR
THUMPAMON.YWCA@GMAIL.COM

Children growing up in a Christian household normally take part in family prayers every night, at least one personal prayer time, attend church service on Sundays and Sunday School classes. But as you grow up, start a job and adapt to a fast paced environment, the spiritual rituals you followed in childhood disappears little by little and finally dies out from lifestyle. The importance of spirituality in a person's life is not understood by many and the effect of its absence on one's mental and physical health is very evident. Starting and ending a day spiritually is very crucial to improve the performance and outcomes of one's daily undertaking. The time spent spiritually will help you to rejuvenate and clear your mind from all the worries and distractions troubling you. Reading spiritual scripture will motivate you to be a better person and to live a purposeful and happy life.The world is filled with hardships, and your life is going to have many ups and downs but if your spiritual life is stable, you will be able to overcome all the obstacles in your path and you will be able to consider failures as stepping stones to success and not a reason to give up. You will have a positive outlook on life and take hold of opportunities that come your way but at the same time learn to be content with what you have.

We all are spiritual beings and if we do not spend time in taking care of our spiritual side, it will perish. This will disturb the balance of our life and consequently affect the other parts of our life viz., physical, mental and social sides. Therefore, remember to set aside some time of the day to pray and restore your spiritual side. We need to feed or spiritual life to keep it healthy, just like we spend time to keep ourselves physically, mentally and socially fit. Once your spiritual life is set in order, you will find your physical, emotional and social side coming into place automatically and you will be able to live a more complete and happy life.

YWCA OF ALLEPPEY

Violence against women:

We are well aware that it's a violation of women's human rights. The problem of violence against women still "remains one of the most pervasive forms of human rights violations worldwide "Violence against women often affects the general well-being of women and prevents them from leading a life filled with joy and purpose. It also severely affects their relationships with their, friends, families, community, and the country at large.The general tendency of silencing the voice of protests raised by human rights activists, students, and the media has risen these days to which we have to react and respond.

It is also imperative to enforce legislation and implement policies that promote gender equality whilst taking steps to prevent and eliminate this violence. In solidarity with the ' Prathishedha Jwala' organised on November 1st 2020, to protest against violence against women, the members of Alleppey YWCA lit lamps and offered their staunch support to safeguard the well-being of the marginalised.

Supporting the Health care system

Alleppey YWCA contributed 10 Pulse Oximeters to the Health department which was collected by Dr Sairu Philip, Community Medicine department Alleppey Medical College and P P Sangeetha, President of Mararikulam South Panchayat .

REPORT BY:
PRESIDENT
YWCA ALLEPPEY

YWCA OF CUTTACK

REPORT BY:
PRESIDENT
YWCA CUTTACK

YWCA Cuttack has started a new project on Beautician Course in collaboration with (JSS)Jana sikhana sansthan of Govt. of India and giving training to twenty women to make them self sufficient and earn their livelihood.

YWCA OF MOKOKCHUNG

The year of 2021 has been a year of outreach for YWCA of Mokokchung. Beginning with our Waste Management Workshop which took place on 23 February 2021. During this workshop, members of YWCA of Mokokchung collaborated with the Teens Ministry Mokokchung Village to discuss efficient and alternate methods of waste management. The 46 youth that attended the program participated in hands on activities to further demonstrate proper waste management options.

Additionally, on 23 July 2021, Members of YWCA of Mokokchung, members of Eco Club and interested faculties and students observed Plastic Free July. Participants were encouraged to step outside their comfort zone and sign pledge cards to observe the challenge for just one day, one week, the whole of July, or for July and beyond and also to reduce use of plastic in a few different ways. The participants learned how to segregate waste and also learned how to make usable and salable items made of plastic waste from our homes and workplaces.

On 8 March 2021, YWCA of Mokokchung participated in the International Women's Day program titled 'Women in Leadership: Achieving an Equal Future in a COVID-19 World'. The members of YWCA of Mokokchung specifically led a session on 'Choose to Challenge'.

Additionally, members of YWCA of Mokokchung observed International AIDS Candlelight Memorial Day 2021, in remembrance of those who have lost their lives and loved ones to AIDS as well as those living with HIV/AIDS.

In addition to the outreach programs highlighted above, YWCA of Mokokchung has continued the Mask Project which began on 14 March 2020, where members volunteer and sponsor The Vocational Centre to sew and finance face masks for the community.
We are also happy to share that we have been able to begin our Prayer Fellowship once again. We are looking forward to an exciting year ahead!

REPORT BY:
DR TEMJENSANGLA PONGENE
PRESIDENT, YWCA OF MOKOKCHUNG
PONGENASANG@GMAIL.COM

YWCA LUNGLEI (GIF)

Amidst multiple extended government enforced lockdowns, members of YWCA of Lunglei GIF have been doing our best to meet the need of the moment of our community members. Realizing that many families were having difficulty meeting ends meet due to the prolonged lockdowns, we pooled together our resources and donated various food items and basic necessities to hospitals and COVID-19 quarantine centres. Additionally, during the heightened border dispute, members responded to the need of the hour by donating food items, torchlights and emergency lights to the volunteers and those on duty at the Lawngtlai District State boundary. Placing importance on the upliftment of women, members of YWCA of Lunglei GIF held a seminar with the Handloom and Handicraft Cooperative Society Ltd. at Thenzawl Village on 20 March 2021.

YWCA of Lunglei

During this seminar, the importance of skill upgradation and training of women in the handloom sector was discussed. We feel this would be beneficial especially for those victims of domestic violence and abuse as this could provide an avenue for financial independence.

In regards to financial support, members of YWCA of Lunglei GIF are often made aware of people who need special assistance. For example, in March 2021, we were made aware of three widows in our immediate community who were experiencing dire financial crisis. Victims of domestic violence are also often referred to us. In such times as these, members pool together resources to support such women.

In these small ways, YWCA of Lunglei GIF aim to carry our the vision and mission of YWCA and look forward to continuing to carry on the torch.

REPORT BY:
LALDAWNGZELI RALTE
SECRETARY, YWCA OF LUNGLEI GIF
MADAWNGIRALTE@GMAIL.COM

YWCA OF AIZWAL

Throughout 2021, much like our counterparts the world over YWCA of Aizawl has been managing programs in the 'new normal' as extended and strict lockdowns, which were imposed due to the COVID-19 pandemic, have been lifted. United with the shared desire to continue outreach efforts, members of YWCA of Aizawl banded together to execute programs in innovative ways.

Meeting the needs of those referred to YWCA of Aizawl through our Family Counseling Centre takes great priority. As such, our Counselors have continued to help women who are victims of domestic violence. They meet with those referred to us in person but also via phone or online means, as per the convenience of those who need counseling. Our counselors have helped victims file FIR and Direct Incident Reports when necessary, and conduct home visits to ensure they are in a safe environment. Additionally, our counselors along with our Board Members have continued to conduct Outreach and

Training programs with various men's fellowships and associations as well as local police stations. Outreach and training programs outline the role that men in our community play in the upliftment and empowerment of our young wo

Outreach and Training at Kulikawn Police Station

The People Living with HIV/AIDS community is another key population that YWCA of Aizawl work with to provide support and training on livelihood programs. Board members contributed money to provide food and essentials such as masks, disinfectant sprays and sanitizers to families in an especially hard-hit area. Furthermore, YWCA of Aizawl collaborated with Mizoram State Network of Positive People (MISNOPP) to establish a Shelter Home for those HIV positive patients who come to the capital from the village for medical treatments.

YWCA of Aizawl

Outreach and Training at Chanmari Veng Men's Fellowship

PIYA Members have leveraged technology to continue outreach efforts to various Aizawl based colleges and secondary high schools to equip youth with tools needed to create safe spaces within their respective communities.
One such effort was through the ' Confidence Building & Gender Issues Training Workshop', where our Young Board Members worked with a group of 50 young leaders during a three-day training workshop designed to encourage the women to embrace their strength and identity, and understand that they have the power to change their personal narratives.

Above we have highlighted just a portion of the activities we have led during this past year. The members of YWCA of Aizawl are humbled to have been able to spearhead these programs, and it is with great excitement that we look ahead to the new year in hopes that He will continue to guide us to do our part in His work.

REPORT BY:
LUCY SAILO
GENERAL SECRETARY, YWCA OF AIZAWL
LUCYLSAILO@GMAIL.COM

YWCA OF MOOVATTUPUZHA

Due to ignorance fear and social stigma many women fail to detect cancer in the early stages .Joining with Malanadu Obstetrics and Gynaecology Society Muvattupuzha Ywca held a class on cancer awareness, patient navigation and importance of early detection in breast and cervical cancer screening. The class was given by eminent gynaecologist Dr Agnes Matthew and our member Dr Annie Uthup.

YWCA OF KOTTAYAM

Our world is experiencing a period of unprecedented uncertainty. The COVID-19 pandemic is an arduous stage in history that is affecting us not only as individuals, but also as families, communities, businesses, nations and as a global society. But, we were able to provide financial assistance, awareness classes, and services this year.

Virtual programmes we held are:-

· A webinar on "Healthy Ageing' in collaboration with Manipal Academy of Higher Education.

A Google meet on 'Finding peace and self-care' , 'Keep beauty through Ayurveda' Stress Management' ,Love and mental health .

The physical meetings we held are:-

· Conducted awareness class about early cancer detection and treatment for Kudumbasree members

Community development programmes

- We have donated utensils to Newly formed Covid centre
- Provided masks and provisions to fifty families in Vijayapuram colony
- Donated a Thermal scanner and Sanitizer stand to LP School at Kanjikuzhy.
- Conducted eye camp for people of Margadeepam colony in collaboration with Vasan eye care hospital.

REPORT BY:
MINI BINOY
GENERAL SECRETARY, YWCA KOTTAYAM

YWCA OF CHATHANOOR

YWCA OF ANGAMALY

Biriyani to Inmates of Vincent DePaul Nagar Old Age Home

Keralapiravi Celebration on November 1st 2021

REPORT BY:
MAGGIE DAVIS
YWCA85@GMAIL.COM

YWCA OF THODUPUZHA

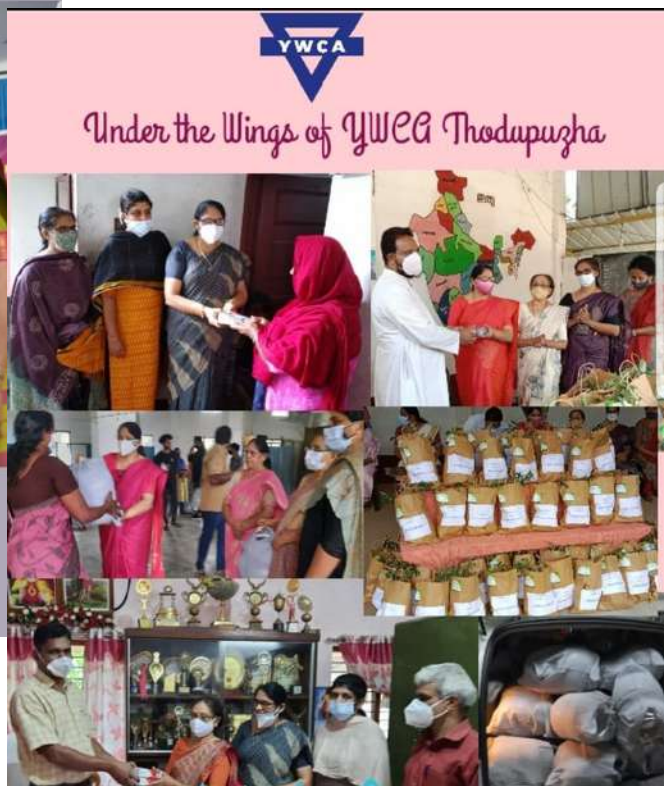
1. Mobile Phone distribution to Students

2.Onam Kit Distribution .

Distribution of Utensils in the Recent Flood affected areas at Mundakkayam

Y Deepa project and their art work

Souvenir 2020 Releasing .



YWCA OF KOTHAMANGALAM

PPE Kit Donation : We extended our support and prayers to economically weak Covid patients admitted at St:Joseph's hospital, Kothamangalam by donating 50 PPE kits on 20th May 2021. Old cloths and bags were collected from YWCA members and donated to an organization Goonj for humanitarian and waste management work on 23rd July 2021. Charity fund collected from YWCA members was donated for surgery and treatment of after-Covid complications aroused to one of the family member of a deserving family on 19th July 2021. Lunch was arranged for inmates of an old age home on 21st August 2021.. International Day for Older Persons: Honored our senior most member in connection with International Day of Older persons on 1st October 2021. A book on 'Digital Literacy' was presented to our senior member on that occasion.

YWCA OF KOZHENCHERRY

Donation to Kozhencherry Grama Panchayat for Covid Relief Fund:

YWCA Kozhencherry visited the Kozhencherry Grama Panchayat President, Smt. Gigi Varughese and handed over the donation to the Panchayat Covid Relief Fund, in the presence of the panchayat Secretary, for the COVID relief endeavours of the Panchayat.

Conducted a session under the theme "Intergenerational action for Gender-Based Violence":

Every year on the third week of October, YWCA encourages communities to think and act towards a world without violence, and for this year, the movement came together under the theme “Intergenerational action for Gender-Based Violence: Co-Creating the future”. As part of this, YWCA Kozhencherry conducted a session and Prof. Dr. Sheena Eapen conveyed the relevance of the theme in the present scenario. YWCA members and hostel residents participated in the session held in the Kozhencherry YWCA prayer hall.

YWCA OF SIMLA

ONE BILLION RISING 2021

As part of the One Billion Rising 2021 Rising Gardens Campaign, a program was organized by YWCA of Simla on 14.02.2021. 'Rising Gardens' are a defiant creative call for revival, restoration and transformation.

The program included an awareness session on the theme, dance performances, distribution of seeds/saplings and tree plantation at YWCA. Members of YWCA and volunteers participated in the same.

INTERNATIONAL WOMEN’S DAY 2021

On the occasion of Women’s Day, a program was organized by YWCA of Simla which included sessions on Financial Management and Health & Skin Care followed by a cultural program.

Free face masks stitched by the students of YWCA Tailoring class were also distributed to all present.

'SAMVEDNA' BLOOD AND PLASMA DONATION DRIVE: YWCA of Simla partnered with National Integrated Forum of Artists & Activists (NIFAA), Inner Wheel Club, Sadev Foundation and Himachal Medical Representative Unit, Shimla in organizing a Blood Donation Camp on 23rd March, 2021 at the Ridge, Shimla. Hon'ble Governor of Himachal Pradesh, Sh. Bandaru Dattatraya inaugurated the camp.

MP and President State BJP Sh. Suresh Kashyap, Chairperson State Red Cross Hospital welfare Section Dr. Sadhana Thakur, former Smt. Mayor Kusum Sadret, Deputy Commissioner Shimla Sh. Aditya Negi and other prominent people were also present on this occasion.

EARTH DAY 2021: YWCA of Simla observed Earth Day this year by planting some flowers on 22.04.2021

LOVE IN ACTION – COVID 19: YWCA of Simla partnered with St. Thomas' School, Shimla and other likeminded organizations with the initiative to provide relief to the most vulnerable section of our society during the Covid 19 pandemic by providing food, clothing, hygiene kits, sanitization & cleanliness, counselling, etc.

YOUTH ACTIVITY: The PIYA Committee distributed face masks and hygiene kits to the migrant laborers on 06.08.2021. The members interacted with the laborers and also shared food with them.

YOUTH DAY 2021: As part of the International Youth Day Celebration, the PIYA Committee organized tree plantation at St. Michael's Cathedral, Shimla. Deodar and Chinar trees were planted in the premises by the youth members in an effort to conserve the environment and increase the green cover in the city.

WEEK WITHOUT VIOLENCE: An awareness session on gender based violence was led by the youth committee of YWCA of Simla on 24.10.2021. The session included movie screening, gender exercises and an interactive discussion.

YWCA OF TRIVANDRUM

Women as Green Ambassadors for a Sustainable Human Society

Over the years, the women at YWCA of Trivandrum, through their projects and initiatives have strived to be green ambassadors. To spread the idea of "Rising Gardens" the theme for one Billion Rising, we distributed vegetable saplings to the women at Vazhayila our community extension centre. This was done to encourage them to create and grow gardens to rise and deepen our relation with mother earth. The girl children took it as a challenge and came back few months later with the vegetables they grew in their own kitchen gardens. The free space of our hostels were planted with wide variety of vegetables which motivated the residents to go organic.

To reduce the use of plastics, the 'Blue Triangle Creations' of YWCA of Trivandrum stitched unique and fashionable cloth bags. Many related organisations were very impressed with these eco – friendly products. We are proud of the few residents of our Working Women's Hostel who have chosen to lead an environment friendly life style by choosing cycle as their preferred vehicle. These youngsters continue to inspire those around them to do their tiny bit to 'Go Green'.

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YWCA OF SECUNDERABAD

YWCA of Secunderabad was established in 1894 & has been working to bring about social, psychological & economic justice in lives of women & girls as individuals & at the community level.

In order to attain the above, we have adopted a community at Adarshnagar, in Bolarum in the Secunderabad area. Our Community Development Project has evolved over a period & has been reaching out to different targeted groups like children, youth & women. Our primary objective is to address all the issues of the community which includes Education, Domestic Violence, Substance Abuse, Awareness on HIV/AIDS, Sexual Harassment, Awareness on Suicide Prevention, Stress Management (to Youth & Police), Life Skill Education to schools, colleges / institutions, Health awareness programmes & Medical Camps.

Apart from the awareness programmes, we have also started two major projects for our community, i.e. Women Vocational Training (tailoring) & Balwadi Project (pre-schooling to under privileged children). Our tailoring course is an ongoing training, & around 200 women benefitted every year under this project. Under the Balwadi project we take care of marginalized children under the age of 5 year by providing them free nursery education, nutritious food, free uniform, regular medical checkups & free medicine.

Our ongoing projects also includes the HIV Fund Project, Y-Deepa Project & the Yuvata series. HIV Project was started in August 2008. We provide nutritional supplements to those infected with HIV/AIDS.
Y-Deepa is one of our important ongoing projects. In this year we have covered 6 institutions & around 200 children / students benefitted through this project.

YWCA of Secunderabad had taken up Menstrual Hygiene as an important project with the commemoration of World Menstrual Hygiene Day which is observed on 28th May every year. This project was initiated to bring about the awareness on Menstrual Hygiene & the importance of personal hygiene during the menstruating time. Under this project, there are 262 adolescent girls & women were educated. As part of the awareness, we have also distributed 622 sanitary napkins packets (3832 pads) to all the participants.

COVID Crisis Response Fund Project was developed by YWCA of Secunderabad in order to impede the spread of the infection caused by Corona. One of the main goals of this project was to improve measures on how to aid people at risk & provide the needed support by giving awareness sessions & counseling. The three most important protocols used in the project were Prevent, Protect & Prepare to the communities to deal with the COVID-19 pandemic. Though our sessions, 673 people benefited.

REPORT BY
SHARON SOLOMON
GENERAL SECRETARY, YWCA OF SECUNDERABAD

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YWCA OF KOTAGIRI

YWCA of Kotagiri has done several programmes on Financial Development and Empowerment in tribal communities by marketing handcrafted products on Toda embroidery, Kurumba paintings and furniture, Irrulas spices and honey, Kota handcrafted decor and clay pots. We have travelled a lot in tribal villages to focus on tribal communities to uplift young people, especially women and children for a standard living. We have marketed the products through the central government channels to support them. And also provided them welfare book with special tehsildar by our effort and shown the tribals to central government by handing them Artisan Card for more than 1000 people. YWCA of Kotagiri has also driven a Legal Awareness Programme, nearly 20 km by walk, 200 km by drive, 100+ places (consisting of tribal hamlets, villages and towns, etc.) and got recognised as Lok Adaalat in district and state in legal service authority.

YWCA of Kotagiri initiated a tuition centre in tribal hamlet to stop breakage of chain on Education. We honoured the tribal teachers from tribal communities and we guided them to work on the education to support younger generation and safety for girl children.

YWCA OF BOMBAY

As Public relations we were determined to address the urgent need to go public in creating awareness and address the current Pandemic Covid 19. Slogans and appropriate posters in Hindi and English were displayed on Isolation Sheets in auto rickshaws, the convenient mode of transport in the absence of local trains. This was the modality to be used to spread our message. The project had a three-fold objective: 1. To advertise the presence of YWCA in Mumbai, create a brand of YWCA as an Association in the service of humanity and arouse curiosity and remember our mission. 2. Raise awareness through public outreach campaigns. 3. Safeguard the passenger as well as the driver by installing the transparent Isolation Cover, to ensure safe-distancing and safe travel for both driver and passenger. 500 Isolation Sheets were distributed.

Shelter Homes: 291 women and children have benefitted from the two Shelter Homes inaugurated in 2019, for homeless run in collaboration with the Municipality. All their basic needs are taken care of at the center. Residents participated in sessions on Cyber Safety, Menstrual Cycle, Stress Management, Human Rights, Drug addiction, HIV/ AIDS, Reason for the Season, Art, Craft and entertainment. Residents are encouraged to pursue their education, take up vocational training or jobs depending on their need and interest.

Counselling is conducted by professionals. Individuals are encouraged to display and share their talents. International Homeless Day was celebrated with Medica check up, Vaccinations, Clean up drive and Documentary film on motivation.

YWCA OF MADRAS

Harvest from Rural development project

Ever since the unprecedented and ongoing situation of Covid-19 ravaging the world on a global scale, the YWCA of Madras has also had to cope and meet the challenges arising out of this Pandemic, which, with God's Grace, it has been doing so admirably through sustainable agriculture and farming. Organic fruits and vegetables and other products of Rural Development Project of YWCA of Madras are chukka coffee powder, Idli podi, Rasampodi, Sambar podi, chilly and Coriander powder, Brooms, cloth bags, Mehendi powder, Modakathan dosa batter, and Idiyappam / Puttu flour. Saplings such as cactus, herbs, etc and organic fruits and vegetables are grown giving eco-friendly, sustainable opportunities for women's livelihood.

ART WORK

1) TESSY JOY
YWCA CHANGANACHERRY

RAJASTHANI COUPLE

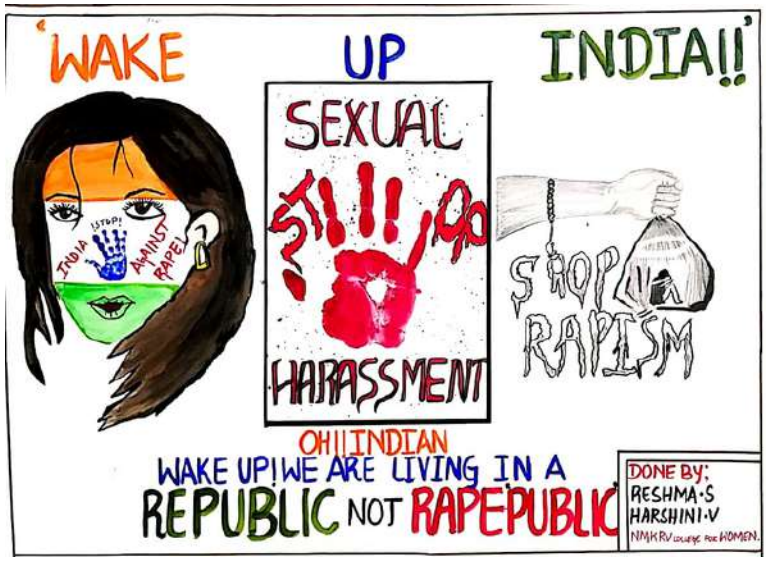
AN EAGLE MADE WITH WASTE MATERIAL

LONDON BRIDGE

2) GAYATHRI. S, RISHIKA, BHARATHI & MERIAM NELO
YWCA BANGALORE CITY

3)K. ANNIE PRIYANKA
YWCA SECUNDERABAD

4) RESHMA S. & HARSHINI V.
YWCA BANGALORE CITY



5) PHILOMINA BABY
YWCA MOOVATTUPUZHA

6)SANDRA MARIA JOSEPH
YWCA ANGAMALY

7) NEENA THOMAS
YWCA ERANAKULAM

8) YWCA TRIVANDRUM

9) RAINA MICHYARI
YWCA BOMBAY

Christmas 3D three layered masks.

Christmas Macrame Plant Hangers

THE TEAM

DR. ANNIE THOMAS
EDITOR IN CHIEF
SWR

MS. PRIYADARSINI JOHN
EDITOR ASSOCIATE
WR

CO-EDITORS

MS. ROHINI SINGH
NR

MS. MARIA DOROTHY DAVID
SER

MS. ZORAMMAWII RALTE
NER

MS. BHASA BISWAS
ER

MS. SAIRA JAMES
SWR

COMPILED & DESIGNED BY:-

MS. YASHIKA SHARMA
RISE UP! YOUNG WOMAN LEAD
HEADOFFICE