

INTERNATIONAL Women's Day

DFCC Bank Leads Sri Lanka's Banking Sector in Empowering Women: Revolutionising the Landscape for a More Inclusive Future

D FCC Bank aims to lead the banking sector with its latest initiatives in empowering women to achieve financial aspirations and extends an open invitation to women to join its inclusive 'DFCC Aloka', a financial proposition exclusive for women, with the prime goal of enabling women to achieve their aspirations through innovative financial, non-financial solutions, and value additions that provide a holistic approach to the economic empowerment and development of a woman.

As the World celebrates International Women's Day under the theme of "Embracing Equity", DFCC Bank is coming to the forefront in the country's banking sector in supporting women-led businesses and women generally to achieve their financial goals which is a crucial pillar of sustainable development.

In celebrating this special day, DFCC Bank Vice President - Head of Pinnacle/Branch Banking Planning and Implementation, Shera Hassen, recently spoke with us to share the bank's latest initiatives to support its women clientele whilst also touching upon the Bank's efforts to enhance financial literacy among females at a national level.

Following are the excerpts of the discussion:

Q Could you give us a brief overview of a few key products of DFCC Bank?

We are a full-service commercial bank serving a diverse clientele. DFCC Bank provides the full spectrum of retail, commercial and corporate banking services, including a range of savings, transactional, investment and specialised products and services, all supported by cutting-edge digital delivery solutions. We provide credit and debit cards, fixed deposits, savings accounts, trade finance, business and personal loans, leasing, gold loans, corporate financing, grants, and loans through special credit lines from foreign financiers for women entrepreneurs and selected sectors, from time to time, together with a whole slew of other banking and financial services. Whatever your banking requirements and background, you can meet your needs at DFCC Bank.

Q What products are specifically designed to cater to women?

In Sri Lanka, despite achieving gender parity in access to education, women still face significant challenges concerning economic participation. At DFCC Bank, we have identified several key challenges that women in Sri Lanka experience, including limited knowledge of basic accounting and finance, lack of access to information on policies and regulatory frameworks that support female entrepreneurship, difficulties with time management due to multiple responsibilities, lack of training and guidance for future business development, and a lack of awareness of social media and associations focused on women's empowerment.

To address these challenges, we have developed DFCC Aloka, a financial solution designed to empower women across Sri Lanka to achieve their career goals, business ambitions, and personal dreams. Any woman over 18 in Sri Lanka is eligible to join the Aloka community, whether she is a student, homemaker, employee, businesswoman, entrepreneur, or senior citizen. By becoming a part of Aloka, women can access a range of privileges and benefits, helping them to overcome the barriers that have historically prevented them from reaching their full potential in the workforce and society more broadly.



Shera Hassen
Vice President - Head of Pinnacle/
Branch Banking Planning and
Implementation, DFCC Bank

Q Can you elaborate on the 'DFCC Aloka' initiative?

DFCC Aloka is a female-centric savings account that offers a wide range of financial and non-financial solutions to empower women in Sri Lanka. Its product features include high-interest-earning tiered savings accounts, rewards for important milestones, free branded debit cards, credit cards with year-round offers and benefits, free ATM withdrawals, and a range of digital banking services. In addition to these features, DFCC Aloka provides a dedicated web page where female entrepreneurs can share their success stories and access training courses. DFCC Aloka also facilitates business forums, fairs, and knowledge-sharing sessions, partnering with women's chambers across the island and supporting initiatives such as the Women's Chamber of Industries and Commerce Entrepreneur Awards.

DFCC Aloka goes beyond traditional banking by addressing the unique challenges females face, particularly regarding encouraging and promoting entrepreneurship, from self-starters to large-scale businesses. It has also partnered with Doc990, Durdans Hospitals, AMRAK Institute of Medical Sciences, Academy of Design, Institute of Hairdressers and Beauticians, Siddhalepa Hospital & Spa, Web Alliance Sri Lanka and many others to offer additional benefits to women. Ultimately, DFCC Aloka aims to cater to the diverse needs of Sri Lankan women and help them achieve their personal, professional, and business goals.

Q What's DFCC Bank's stance on gender equality, equal pay, and diversity at the workplace?

DFCC Bank is committed to promoting gender equality, equal pay, and diversity in the workplace. The launch of DFCC Aloka, a female-centric savings account, is one example of the bank's efforts to empower women in Sri Lanka. DFCC Aloka has identified and addressed the pain points of females,

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particularly encouraging and promoting female entrepreneurship island wide, from self-starters to large-scale women-led businesses. In addition, the bank has a welcoming nature with a young and energetic team that caters to every financial need of its customers.

DFCC Bank has also facilitated many forums and tie-ups with various organisations to support the needs of women from all walks of life. These initiatives reflect the bank's commitment to

promoting gender equality and diversity in the workplace and are supported by various internal initiatives, which enable women in leadership, and provide support systems, grievance resolution mechanisms and mentorship for women.

Q How would you describe the level of impact DFCC Bank generated over the years to empower women in Sri Lanka?

DFCC Bank has significantly empowered

women in Sri Lanka through its role as the pioneer development bank. As a pioneering development bank in Sri Lanka and now a full-service commercial bank with 66 years of experience, DFCC Bank has played a crucial role in empowering women and promoting gender equality. DFCC Bank has been instrumental in supporting many trail-blazing female entrepreneurs and enterprises in their early and risky start-up stages with a focus on serving under-served communities and providing access to financial services.

Q What's your message on International Women's Day?

Our message this International Women's Day is to fully embrace equity. The theme for this year's campaign is #EmbraceEquity, which highlights the importance of understanding the difference between equity and equality. We need to move beyond simply providing equal opportunities and take equitable actions to ensure that everyone has a fair chance to succeed regardless of their background or starting point. Equity isn't just a nice-to-have; it's a must-have. It's critical that we make gender equity part of every society's DNA. Let's all work together to fully embrace equity not only on International Women's Day but every day.



Partnering the aspirations of Sri Lanka's women

DFCC Aloka is a financial solution designed to empower females across Sri Lanka to achieve their career goals, business ambitions and personal dreams.

DFCC Aloka range of benefits

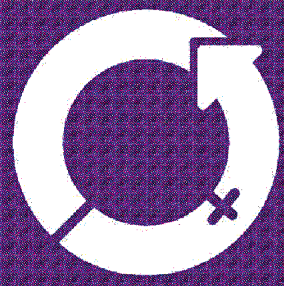
- Savings account with higher interest rates and fee waivers**
- Valuable gift certificates for personal milestones**
- Preferential interest rates for loan schemes**
- Free digital health solutions and life insurance cover**
- DFCC Aloka 24x7 dedicated hotline number 0112 350055**

Visit the nearest DFCC Bank branch to open your DFCC Aloka Savings Account or call 0112 350055 for details.



*Terms and conditions apply.

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INTERNATIONAL Women's Day

Hirdaramani at the helm of female empowerment with pioneering 'Wonders of Wellbeing' initiative

Women make up half of the global population, yet across the world, full equality of rights and opportunities between men and women have yet to be achieved. International Women's Day, marked every year on the 8th of March, is a global call to action for gender parity; envisioning a world free of bias, stereotypes, and discrimination.

Hirdaramani Group, Sri Lanka's leading sustainable integrated apparel manufacturer, has long supported the right for equality, empowerment, and opportunity for women; taking ownership of this mission by spearheading numerous initiatives to accelerate the goal.

One such initiative is The Wonders of Wellbeing (WOW) programme; a pioneering concept designed to promote physical, physiological, and financial wellbeing amongst employees – providing women associates with equal access to developmental resources and opportunities as their male counterparts. Featuring 5 dimensions of wellbeing (mental, physical, financial, environmental, and relational), this engaging and comprehensive programme was designed with the simple yet powerful goal of enabling a 'Life Well Lived' for every employee – a commitment to investing in the happiness and multidimensional progress of Hirdaramani employees.

On an Independent level, the WOW programme provides opportunities and incentives for individual employees to not just earn and grow their careers, but also provides the tools with which to drive both personal, professional, and financial success. This is achieved



by creating greater financial literacy and educating employees on how to save, invest, as well as how to best utilize earnings to reach their personal financial goals.

Hirdaramani also strives to foster a supportive work environment built on a tradition of inclusivity – eliminating vulnerabilities, marginalization and all forms of discrimination. In holding their own selves to account with the WOW programme, the company creates kin-like bonds for a consistently happy, healthy, and supportive work culture where everyone – irrespective of gender, can thrive. In encouraging an inclusive

workplace that welcomes and respects all, employees are motivated to not just look out for their own wellbeing but that of their peers as well.

Buoyed by the knowledge that the health and wellness of its employees is key to any organization, WOW also brings this to the forefront, encouraging employees to make healthy living a priority even when at work. Employees are provided with a continuous education on nutrition, fitness, and healthy living, while also being provided with an enabling workplace environment where they can easily incorporate better lifestyle choices into their busy schedules.

WOW's reach extends to out of the workplace as well, with employees having access to mental health counsellors, professional and home organisational trainings, and women's sexual and reproductive health workshops to help them take better control of all aspects of their lives. Every month all employees are provided with 90 minutes of coaching sessions to help them achieve both professional and personal goals.

Ever since its inception in 2015, the WOW programme has positively impacted the lives of over 9,800 female employees across all levels – be they factory associates or those in



managerial positions. More than 8000 employees have been fully sensitized on human diversities and gender differences, with over 200 Wellbeing Champions and 300 Gender Enablers fully trained and assigned the roles of maintaining healthy and inclusive workplaces respectively.

Furthermore, there has been a recorded 63% improvement in female employees' savings behaviour and control over their assets, and with the installation and increased access to workplace libraries, a significant increase in reading behaviour. Additionally, through strong psychosocial support and counselling systems, over 1600 women have been provided with mental health and emotional management support.

More notably however, Hirdaramani developed an official Gender Inclusive & Equality Policy in 2022 which was endorsed and

implemented at the start of this year – the foundation for empowering female associates to live better and more fulfilling lives.

What began as a humble initiative in Sri Lanka, is now recognised by the Harvard School of Public Health, and being implemented across the waters in Hirdaramani factories across Vietnam and Bangladesh as well.

"What we try to do with WOW is help employees develop both the cognisance and intelligence to practically thrive in both the workplace and in their own personal lives. Employee welfare and happiness has always been a key priority for us, and we hope to further expand this programme and look also at new ways through which we can enhance our female associates' lives for the better," said Siddharth Hirdaramani, Director at Hirdaramani.

WONDERS OF WELLBEING

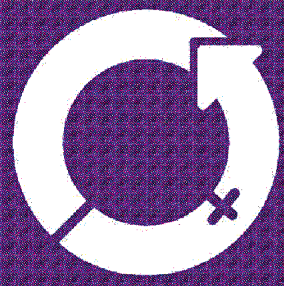
LIFE WELL LIVED.

#EmbraceEquity

www.hirdaramani.com

WOW 
WONDERS OF WELLBEING


HIRDARAMANI



INTERNATIONAL Women's Day

ComBank proudly celebrates International Women's Day with the 'Anagi' Women's Banking portfolio aimed at empowering women



Commercial Bank, which is the largest private bank in Sri Lanka, has continuously focused in its commitment to empowering women and assisting them to achieve their aspirations. Commercial Bank believes that women deserve recognition for being the live-wire of any nation. Women make up the majority of the Bank's Micro-scale customer segment, where close to 50% of the Bank's SME exposure is in 'women connected' entities. While Commercial Bank has continuously offered non-financial services including Entrepreneur Skills Development Programmes to help its Micro and SME clients thrive, women entrepreneurs have been a major area of focus.

The recently expanded 'Anagi Women's Banking' portfolio offered by the bank is one major initiative aimed at women empowerment. The 'Anagi' brand name was first used by Commercial Bank with a Women's Savings Account launched in 2012 with the intention of influencing Sri Lankan women to build their financial stability by empowering them with features such as a higher interest rate over regular savings accounts and zero restrictions on withdrawals. 'Anagi', which has now grown to a tailored banking services portfolio for women, comprises of the 'Anagi Women's Savings Account' and the loan product - 'Anagi Business Loan for Women Small and Medium Entrepreneurs (WSME)' and is complemented by a range of supporting and value-added products and services. All products and services offered under Anagi Women's Banking are accessible to women via a Commercial Bank branch closest to them.

'Anagi' Account holders are offered a branded 'Members Only' passbook and an Anagi Debit Card with exciting year-long promotions. Account holders also receive the ePassbook and eStatement facility while the registration fee and first year annual fee is waived off. Either a Statement Savings Account or a Passbook Savings Account can be opened, as preferred by the applicant.

The 'Anagi Assurance' scheme introduced in 2022, is another value addition that offers bundles of insurance products to ComBank's women customers, their spouses, properties and employees. Furthermore, the 'Anagi Life Insurance' scheme offered to all 'Anagi' customers at attractive premiums provides life insurance covers to 'Anagi' customers and their spouses. Under this scheme, customers are segmented into two age categories, namely 18-45 and 46-65, and a life cover of Rs. 1 million can be obtained starting from monthly premiums starting from Rs. 1,100.

The Anagi Business Loan for Women Small and Medium Entrepreneurs provides female entrepreneurs with loans for working capital or investment purposes. Available exclusively for female business owners and businesses with female business partners or directors, this scheme enables applicants to receive loans from Rs 200,000/- to Rs 250 million at competitive interest rates and with flexible grace periods.

Notably, the Commercial Bank of Ceylon has been in a longstanding and successful relationship with the IFC, both in financial and advisory capacities to enhance its commitment to women. In 2020, the Bank undertook a strategic initiative by partnering with IFC - under the IFC-DFAT Women in Work programme - to carry out a 'Gender Advisory Project' to further improve its focus on the needs of female customers. This is positioned as a 360-degree approach to focus on both financial and non-financial aspects, including training to further improve the quality of the interaction between bank staff and this customer segment.

In view of Women's Day this year, ComBank

has arranged special concessionary rates for personal loans, housing loans and leasing facilities, with a 50% discount on documentation fees. Furthermore, a range of exciting discounts up to 50% have been made available at selected outlets for Anagi credit and debit cards under various segments such as apparel, jewellery,

health & wellness etc.. The Bank has also taken measures to organise a variety of activities and events at its branches, aiming to celebrate, educate and empower women.

Sri Lanka's first fully carbon neutral bank, the first Sri Lankan bank to be listed among the Top 1000 Banks of the World and the only

Sri Lankan bank to be so listed for 12 years consecutively, Commercial Bank operates a network of 270 branches and 943 automated machines in Sri Lanka. Commercial Bank is the largest lender to Sri Lanka's SME sector and is a leader in digital innovation in the country's Banking sector. The Bank's overseas

operations encompass Bangladesh, where the Bank operates 19 outlets; Myanmar, where it has a Microfinance company in Nay Pyi Taw; and the Maldives, where the Bank has a fully-fledged Tier I Bank with a majority stake.



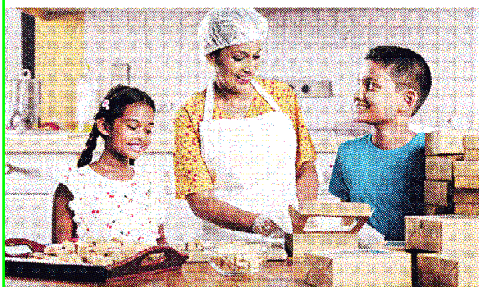
Conquer and help others conquer.

Be inspired and inspire others.

Be courageous and encourage others.

It's your world.

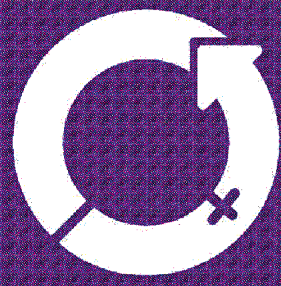
A message this Women's Day, from Commercial Bank.



Anagi Women's Banking

COMMERCIAL BANK

Our interest is in you



INTERNATIONAL
Women's Day

Virtusa Breaks the Bias Organizing Global Hackathon to Engineer Gender Equity

65K+ female STEM students register to participate; benefits include prizes, scholarships, job opportunities and trainings

Virtusa Corporation, a global provider of digital strategy, digital engineering and IT services and solutions, today announced its global campaign to close the gap in gender equity by hosting its Engineering Equity hackathon. The hackathon has over 65 thousand female students registered and is designed to spur innovation in tech solutions that advance equity while nurturing female talent.

The hybrid event brings career support directly to female coders with built-in mentoring, job opportunities, scholarships and cloud and technology certifications during the learners' week.

To cap off the events, Virtusa will host virtual panels and fireside chats with female leaders that will take place on International Women's Day on March 8.

The Engineering Equity hackathon aims to address and solve societal problems by encouraging participants to develop apps, platforms and programmes based on four identified challenges. These include a chronic STEM subject gender gap at schools and universities, a shortage of female role models, the perception of technology careers for women and a lack of understanding of how technology can enable women to change the world.

"At Virtusa we believe that equity is about understanding unique

Virtusa helps clients grow their business with innovative products and services that create operational efficiency using digital labor, future-proof operational and IT platforms, and rationalization and modernization of IT applications infrastructure. This is achieved through a unique approach blending deep contextual expertise, empowered agile teams, and measurably better engineering to create holistic solutions that drive the business forward at unparalleled velocity enabled by a culture of cooperative disruption.

requirements and providing the exact resources for a person to succeed," said Sundar Narayanan, Chief People Officer at Virtusa. "Women will never reach gender equity in the STEM field, unless we apply the same rigor to solving gender equity that we apply to the most challenging engineering problems. The Engineering Equity hackathon aims to do just that, providing a platform to create solutions and training for women by women."

Overall, more than 65 thousand women from 9 countries have applied for the Engineering Equity hackathon. The hackathon encourages talented women coders to take charge of their careers, while incorporating tech solutions to resolve gender equity issues.

Ahead of the hackathon, Virtusa will organize more than a week of hands-on learning from coding basics to understanding the challenges with

gender equity in technology. This is an opportunity for participants to meet and speak with powerhouse female talent to gain exposure to global personalities and interests.

Throughout International Woman's Day on Wednesday, March 8, Virtusa will host panel discussions with leaders from AWS, Pega, Revature, and more. Inspiring women across technology will share their experiences and learnings on how to navigate the gender equity gap and how to succeed in an ever-evolving landscape.

A livestream of the panel discussions will be available on YouTube, Facebook and LinkedIn.

About Virtusa

Virtusa Corporation is a global provider of digital business strategy, digital engineering, and information technology (IT) services and solutions

that help clients change, disrupt, and unlock new value through innovative engineering. Virtusa serves Global 2000 companies in banking, financial services, insurance, healthcare, communications, media, entertainment, travel, manufacturing,

and technology industries.

Virtusa helps clients grow their business with innovative products and services that create operational efficiency using digital labor, future-proof operational and IT platforms, and rationalization and modernization of IT applications infrastructure. This is achieved through a unique approach blending deep contextual expertise, empowered agile teams, and measurably better engineering to create holistic solutions that drive the business forward at unparalleled velocity enabled by a culture of cooperative disruption.

Virtusa is a registered trademark of Virtusa Corporation. All other company and brand names may be trademarks or service marks of their respective holders.

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virtusa

This International Women's Day, Virtusa is **#EmbracingEquity** by bridging the gender equity gap with its first-ever global **Engineering Equity Hackathon.**

CSR has always been at the heart of Virtusa's activities with over \$40,000 USD being Donated to women-centric NGOs and Scholarships in Sri Lanka, India, Americas, Europe and Asia Pacific.

Over 65,000+ female coders have stepped up to engage with this global initiative from Virtusa which sets itself apart from the industry by making rarity into a frequent occurrence. Each woman is empowered with the unique opportunity to showcase their skills for the career of a lifetime to pave a new future for women in STEM-related fields to learn and compete for the cash prize of \$5,000 USD, multiple awards, dedicated mentoring and more prizes await.



INTERNATIONAL Women's Day

Save with People's Bank's Vanitha Vasana and Win in Life

Celebrating women for the multiple roles they play in society, whether it be nurturing their home and family or working towards the upliftment of the economy as a leader, investor and a decision maker, People's Bank joins the world on International Women's day to pay tribute to women of Sri Lanka who tirelessly contribute towards the future of the country.

Speaking about the banking services dedicated to women Renuka Jayasinghe, Deputy General Manager - Retail Banking, at People's Bank said, 'People's Bank introduced our 'Vanitha Vasana' savings account dedicated to women on International Women's Day in 1993, with the objective of creating an opportunity for women to grow their savings. Another significant milestone is that this year 'Vanitha Vasana' savings account completes thirty years since it was launched. We at People's Bank are proud to say that when we launched the 'Vanitha Vasana' account we were the first bank in Sri Lanka to launch a product specifically for women.'

She added, "Knowing the financial challenges people are going through this year we have enhanced the features of Vanitha Vasana and created the 'Vanitha Vasana High Interest' savings account to lend a hand to the women of our country



Renuka Jayasinghe
Deputy General Manager
(Retail Banking), People's Bank

to overcome such challenges. The 'Vanitha Vasana High Interest' savings account, is a flexible and secure investment with an unmatched interest rate of up to 12% and loan facilities. In addition, with the opening of every new account, you will receive a gift

from People's Bank."

Also, People's Bank has introduced the 'Vanitha Vasana Money Planner Punchi Seettuwa' investment opportunity that runs parallel to the 'Vanitha Vasana' account. The initiative was launched to increase the habit of saving among women. One can start a 'Vanitha Vasana Money Planner Punchi Seettuwa' with an initial investment of Rs.25,000; Rs.50,000; Rs.100,000; Rs.250,000 or Rs.500,000. Based on the amount saved annually you receive an interest rate of 10.5%. Additionally, accounts opened on International Women's Day will be eligible for a host of gifts and discounts at leading optometrists, clothing outlets, supermarkets, jewellers, ceramicware outlets, hospitals and laboratory services, including online purchases. 'Vanitha Vasana' account holders will also receive a 0.5% reduction in interest for the People's Bank 'Swarna Pradeepa Pawning Service'.

People's Bank has 743 branches and Service Centres located island wide and a workforce of over 8000 employees. With a proud history of 61 years, People's Bank serves more than 14.5 million customers, maintaining over 19 million customer relationships to be the largest financial services provider in the country.



International Women's Day: What to be aware of

BY NUZLA RIZKIYA

Every year International Women's Day, also known as IWD for short, is celebrated to highlight social, economic, cultural, and political achievements of women all around the world. Occurring for well over a century, the seeds for the global celebration were planted in 1908, when 15,000 American women marched through New York City demanding shorter working hours, better pay and the right to vote.

Establishing International Women's Day

The idea to mark the day to celebrate women internationally came from an American woman named Clara Zetkin, a German Marxist theorist, communist activist, and advocate for women's rights. Zetkin suggested the idea in 1910 at an International Socialist Women's Conference organized ahead of the general meeting of the Socialist Second International in Copenhagen, Denmark. Attending the conference were 100 women there, from 17 countries, who agreed on her suggestion unanimously as a strategy to promote equal rights, including women's suffrage.

Why March 8?

Zetkin's idea in 1910 for an International Women's Day had no fixed date. However, the following year saw the first demonstrations and commemorations of International Women's Day across Europe with over a million people in Austria, Denmark, Germany, and Switzerland getting together to mark the day. IWD was officially first made a national holiday on March 8 after women in Soviet Russia in 1917 (the beginning of the February Revolution) gained suffrage leading to the adoption of the date by socialist movements and communist countries around the world. The holiday was also associated with far-left movements and governments until its adoption by the global feminist movement in the late 1960s. The IWD became a mainstream global holiday following its adoption by the United Nations in 1977. The first theme adopted by the UN was "Celebrating the Past, Planning for the Future".

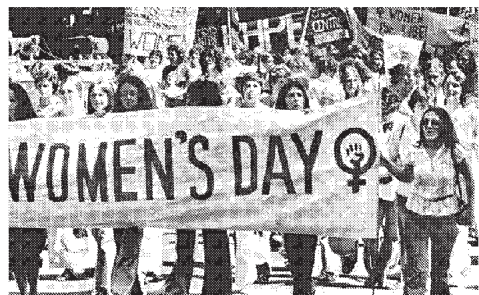
Is International Women's Day a holiday?

IWD is an official holiday in many countries including: Afghanistan, Armenia, Azerbaijan, Belarus, Burkina Faso, Cambodia, Cuba, Georgia, Guinea-Bissau, Eritrea, Kazakhstan, Kyrgyzstan, Laos, , Moldova, Mongolia, Montenegro, , Russia, Tajikistan, Turkmenistan, Uganda, Ukraine, Uzbekistan, Vietnam, and Zambia. Only women in China, Madagascar and Nepal enjoy a holiday on March 8. In Germany, Berlin's parliament approved a bill in 2019 to make International Women's Day a public holiday.

On the idea of making International Women's Day a holiday, many groups do not promote the idea as they believe IWD is a day of activism providing a highly considerable and visible opportunity for impact.

Colours symbolizing International Women's Day

Believed to be originating from the Women's Social and Political Union (WSPU) in the UK in the year 1908, purple, green and



white are the colors of International Women's Day. Purple signifies justice and dignity, and being loyal to the cause. Green symbolizes hope. White represents purity, albeit a controversial concept.

What makes International Women's Day significant?

Adding to celebrating the social, economic, cultural and political achievements of women, the International Women's Day also aims to mark a call to action for accelerating gender parity. The official website dedicated to the movement lists

- Celebrating women's achievements
 - Educating and raising awareness for women's equality
 - Calling for positive change advancing women
 - Lobbying for accelerated gender parity
 - Fundraising for female-focused charities
- As major objectives behind marking the day

Is an International Women's Day still needed?

According to the latest Global Gender Gap Report, the global gender gap has been closed by 68.1% in 2022. At the current rate of progress, the report estimates a period of at least 132 years to reach full parity. This represents a slight four-year improvement compared to the 2021 estimate (136 years to parity). However, the report denotes that the improvement does not compensate for the generational loss which occurred between 2020 and 2021 as the trends leading up to 2020, the gender gap was set to close within 100 years.

Supporting International Women's Day

Countries around the world mark March 8 in many unique ways. In some countries, the occasion is treated as an opportunity to praise and honor women – while in some other countries, International Women's Day is still a time for activism and protest.

As the movement does not belong or origin from any specific country, group, nor organization no governments, NGO, charity, corporation, academic institution, women's network, or media hub was appointed or reportedly will be ever appointed to be solely responsible for IWD.

Ever since the movement's establishment and recognition by the collective action and shared ownership for driving gender parity is what has made the International Women's Day impactful. World-renowned feminist, journalist and activist Gloria Steinem once explained "The story of women's struggle for equality belongs to no single feminist nor to any one organization but to the collective efforts of all who care about human rights."

ANNIVERSARY

For the incomparable woman
Building tomorrow's world

Up to **12%** interest for
Vanitha Vasana
HIGH INTEREST account
in celebration of
International Women's Day

Special gifts for your deposits

limited stocks Conditions Apply	For deposits exceeding Rs.100,000/-	For deposits exceeding Rs.500,000/-	For deposits exceeding Rs.300,000/-	A beautiful pouch for each seettuwa

All deposits held at People's Bank are covered under the Sri Lanka Deposit Insurance Scheme.

Investment plan

Special Discounts for
Vanitha Vasana
Branded Debit Card Holders

www.peoplesbank.lk

1961 PEOPLE'S BANK CALL CENTRE

A (I) (R) Fitch Rating, AAA- Brand Finance Rating
 People's Bank is a Licensed Commercial Bank supervised by the Central Bank of Sri Lanka.

PEOPLE'S BANK
 Pride of the Nation

INTERNATIONAL Women's Day

The local savings brand of the nation, National Savings Bank is celebrating its 51st anniversary this March by giving away loads of benefits to its customers.

Join today with the Sri Lanka's safest bank which offers 100% government guarantee to your deposit and interest.

Program schedule in the anniversary month

NSB Senehase Dayada

Children are the most treasured gift on the face of the Earth. As parents, we wish to witness a bright and flourishing future for them. Specially a mother as a woman is more close to her children than the father owing to the unique physical bond which begins when the child is in the womb. To signify this very sensitive yet powerful bond, NSB is launching the project 'NSB Senehase Dayada'. Under the project all the babies who are born in this month of March will be eligible to receive a Hapan account with a contributory deposit of Rs. 2,000/-. Just as the child grows with the love, affection and guidance of parents, elders and teachers his/her Hapan account too stands a chance to grow in leaps and bounds.

Being the first financial institute to brand a female savings account i.e. Sthree women's savings account, we at National Savings Bank were able to connect women in all aspects of life to the formal banking sector by providing loans, money saving options and all financial solutions under one roof.

Also, the bank gives away special cash awards at your wedding, birth of the first child, 25th wedding anniversary, and on the occasion of receiving the first degree.

You too are a winner in the month of March with the Sri Lanka's safest bank, National Savings Bank



Mr. Ajith Peiris
GM / CEO, National Savings Bank

Also, we are proud to champion the theme for this year's International Women's Day 'Innovation and technology for gender equality' in our program.

Hapan account opening campaign

The bank is working with schools island wide to open Hapan, Thepal Hapan, Neo & Neo+ savings accounts for school children with a contributory deposit of Rs. 1,000 (maximum).

Discounts for electricity bills paid via NSB's virtual payment methods & much more

For NSB's 51st anniversary, the bank is presenting a 10% cashback offer for electricity bill payments (maximum up to Rs. 500 per customer) This offer is valid from 8th March to 16th March for the payments made via NSB econnect or NSBPay app or payments made using NSB debit cards by logging into the payment portal.

The bank is poised to launch in style many more programs in line with its 51st anniversary on the 16th March.

Benefits available for all "Sthree" account holders.

Cash Prizes up to **Rs. 50,000/-** upon **marriage, graduation, the birth of a child,** and the **25th wedding anniversary.**

Cash Prizes for the Sthree Savings Champion who saves **Rs.12,500/-** per month.



A tribute to motherhood and our future generation from NSB

Senehase Dayada

Commemorating International Women's Day and the 51st anniversary of the National Savings Bank, which falls in the month of March.

NSB presents Hapan Accounts for all babies born in March, with a deposit of Rs. 2,000/-.

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Maheswary showcasing her range of products in Eluthoor, Mannar on 2nd November 2022. Photo: UN Women Sri Lanka/ Raveendra Rohana



Supporting women's economic independence through entrepreneurship: Maheswary's story

Eluthoor, Sri Lanka — Things were not easy for Uma Maheswary and her husband when they returned to Sri Lanka after the country's long civil conflict ended in 2009 and settled in Eluthoor village, Mannar District in Northern Province.

"Life was challenging for us since our income was insufficient to make a living," she said. "We lived on land that belonged to my husband's grandfather. I was clueless on what to do next."

An idea came to Maheswary while she was working at a facility that made cleaning goods.

"My work entailed sticking labels on bottles," she said. "We were never allowed to enter the production area. I learned very little about creating these cleaning goods. As a result, I wanted to start the same business but I was unsure where to obtain the training and how to start a business."

That changed when Maheswary participated in Empowering Communities to Prevent Violence against Women and Girls in Mannar, a project jointly carried out by UN Women, the United Nations Children's Fund and the United Nations Population Fund. The project, funded by the Government of Australia, helps over 90 women entrepreneurs become economically independent and thus less vulnerable to violence. UN Women and its project implementing partner Chrysalis, a local social enterprise, have done the trainings since the project began in September 2020. The



Uma Maheswary, 31, poses for a photo at her home in Eluthoor, Mannar in the Northern Province of Sri Lanka on 2nd November 2022. Photo: UN Women Sri Lanka / Raveendra Rohana

project runs until February 2023.

These trainings helped in expanding my business and developed my skills as well," she said. "I learned how to run a business, about marketing, and even how to manage finances. I cannot imagine running a business such as this without these trainings."

"These trainings bring out my hidden talents. I was so backward once, but because of this training, I am no longer so."

Maheswary, 31 and a mother of two, now herself produces a range of household cleaning products, from detergent soaps to glass cleaners, under the brand Uma Products. She sells in Northern Province, but says, "I want my products to be available across every market in this country."

"During the Covid-19 outbreak, my revenues increased as I produced hand sanitizers," she said. "And with that money, I bought two

types of machines. Because of this training, I am always able to convert unfavourable situations into positive ones."

In addition to entrepreneurship training, the Empowering Communities project works to change the discriminatory social and gender norms that seek to justify violence against women and girls, a threat that in turn limits their autonomy.

As an entrepreneur, "the biggest challenge was society's perception of women", Maheswary said. "People just look at me strangely in this male-dominated culture. But I kept going with what I was doing. I travelled alone and attended training sessions alone. I believe that women should be given the same opportunities as men."

"Women should not be dependent on anybody, neither your spouse nor your children," she said. "Handle situations tactically and, most importantly, be yourself."

"Be Yourself"

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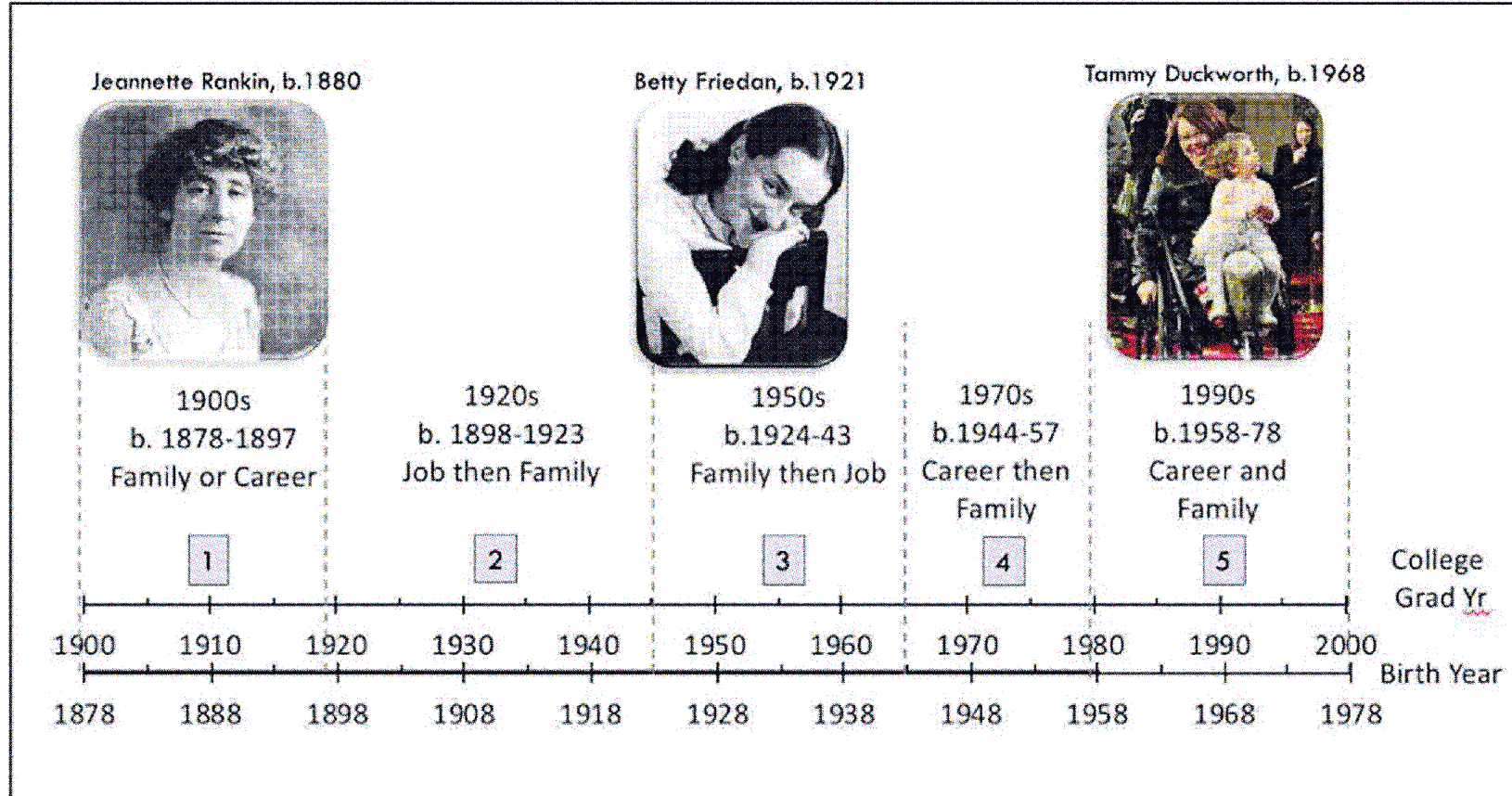
A Century of Women, Work -And Juggling Family

This International Women's Day, emerging from a century-shaking pandemic that has upended work norms, it's helpful to take a step back. A big step. Harvard Professor Claudia Goldin is the perfect person to do so. Economic historian and labour economist, she is uniquely positioned to zoom out and summarise a century of women's "journey towards equity," the subtitle of her most recent book, *Career & Family*. In it, she charts out a sort of Five Ages of Women, distinct phases shaped by history, war and technological evolutions. It's fascinating, profound – and subtly optimistic.

Professor Goldin has been one of the leading analysts of women's move into the labour force over the past three decades. Her perspective brings an economist's lens to a range of issues – from the gender gap in employment and earnings, to income inequality and education. Goldin's research insightfully interprets the present through the lens of the past. You may never see your career with quite the same eyes again...

The Five Ages of Women

Goldin charts a history of women through their aspirations and choices around family and work. These are driven by historical and technological forces largely outside of their control – wars, the invention of contraception (the Pill) and more recently, assistance with inception (IVF). Her five groups are clearly distinct in the lives they lived and the choices they were forced or enabled to make. If ever you think it's all on your shoulders, this should be an enlightening read. We are, very



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clearly, all in this together.

- **Family or Career** – the limited number of women graduating from college in the first two decades of the 20th century had to choose between work and family – and did. Less than a third had children, and over half didn't marry. Those who did, married late. It was clearly an either/or era of hard choices.
- **Job, then Family** – those graduating in the two decades

before WWII still married late, but their aspirations were hampered by the Depression, and they eventually retreated home and had children.

- **Family then Job** – the post-war period created the most cohesive of the five groups as demographic pressures swept women into high rates of early marriages and larger families. Almost 90% married, and most stopped work to have children. While many returned to employment later, their prospects were limited by the interruption. Their daughters learned the lesson, loud and clear.
- **Career then Family** – the women graduating in the 60s and 70s lived in reaction to Group 3. Often coached by their choice-strapped mothers, they were determined to work – and prioritised it. The technological revolution of the pill enabled the choice. Their idea was to get their careers on track before their kids. Some left the latter too late, and over a quarter never had children. Again, the next generation watched and learned.

- **Career & Family** – those born in the last two decades of the 20th century understood that delaying personal priorities too long may not deliver. They wanted it all and negotiated harder at work for the flexibility to get it. New tech like IVF arrived to support those goals. This group married late, but 90 percent were married by their 50s. We learned to work, but not at the cost of love.

The Good News, in Context

So let's remember, this DigitALL-themed International Women's Day 2023, that women's rise isn't a tale of tech, but it would never have been possible without technological innovations. A hundred years ago, women in most countries didn't vote, couldn't own a car (let alone a credit card), get into university or nab a decent job. Almost unimaginable now, the few women who pushed and pioneered their way into an education, usually did so at the cost of their claim to a family – or even to a spouse. The massive arrival of women

into the US labour force, notes Goldin, was responsible for some 20 to 25 percent of economic growth since 1960. Today the gender gap on almost any measure – employment, pay or education, has narrowed almost everywhere. But as Goldin drily comments, narrowing doesn't mean disappearing.

The Remaining Obstacle: Greedy Work

Many activists, consultants and policy makers point to myriad reasons for the stubborn gaps that remain. Whether women lean in or don't, whether managers are biased consciously or unconsciously, whether entire sectors are sexist by nature – you can find a book and a course to address the problem. But Goldin points elsewhere, to a new "problem with no name," that is harder to see – and even harder to address.

She calls it 'greedy work.' It could also be called super-lucrative work. And it is the last bastion of male domination. Think private equity and VC, or magic circle law firms. The

fact that there are a growing number of jobs that pay substantially more than the time invested in them. Or, as she explains it, if you work twice as many hours you will make far more than twice as much money. If one person in a couple is ready to work 80-hour weeks, prioritise work over anything and everything else, and be forever on call and available, they can tap into huge, record-breaking salaries. Which suddenly returns us to a traditional, FORD-motor-car-assembly-line style of parental specialisation. One parent focuses on career, the other on care. Because both are screaming for constant – and growing – attention. And because it pays.

The Heart of the Matter: Couple Equity

The difference today is that both halves of the couple are highly educated and skilled. Their potential is the same, their ability to exercise it is not. Companies swearing their commitment to gender equality still harvest their leaders from the self-sacrificial lambs on the treadmill. Couples that enter into personal commitments confident that they can finally claim an egalitarian marriage, are side-swiped by organisations and economies that care little for such niceties. Their equality is eaten alive by market forces. And women (mostly) find themselves suddenly learning, yet again, that their smarts and ambition may still not be the ticket to equity. Neither at work – nor, much to their surprise, at home.

While women are climbing ever higher, the personal costs are forever on display. Whether in the visible knock-downs of leaders like Jacinda Ardern and Nicola Sturgeon, or the less visible struggle to find a brilliant and supportive spouse ready to take turns with your brilliance. Much of the road ahead may depend less on women than on men. Will they join us on the journey? What lessons are they taking from prior generations of men? Are they learning from the autocrats that power requires putting women back in their place? Or are they listening to the research that proves (over and over) that human happiness is rooted in mutually-enhancing relationships. With us.

We may have to wait to find out from Group 6.

Source: www.forbes.com

Closing the gender gap for Women and Girls

BY NUZLA RIZKIYA

Gender-WHO

The World Health Organization delineates the word 'gender' to be referring to the characteristics of women, men, girls and boys that are socially constructed. These characteristics include norms, behaviors and roles associated with being a woman, man, girl or boy, as well as relationships with each other. Therefore, as a social construct, gender can vary from society to society and can change over time.

According to the organization Gender is hierarchical and produces inequalities that intersect with other social and economic inequalities often leading to gender-based discrimination.

Gender-based discrimination and Gender Inequality

Save The Children, an international organization working towards ending the suffering of children across war-torn Europe, delineates gender-based discrimination as any exclusion or restriction made on the basis of gender that creates barriers for girls, boys, women and/or men in recognizing, enjoying or exercising their full and equal human rights. Gender inequality is delineated as discrimination on the basis of sex or gender causing one sex or gender to be routinely privileged or prioritized over another.

Gender equality is a fundamental human right and that right is violated by gender-based discrimination.

10 Causes of Gender Inequality

According to Human Rights Careers

(HRC), the 10 leading causes of Gender Inequality in the world are

- **Uneven access to education**- Around the world, women still have less access to education than men. ¼ of young women between 15-24 will not finish primary school.
- **Lack of employment equality**- Only 6 countries in the world give women the same legal work rights as men.
- **Job segregation**- inherent beliefs in certain societies that men are simply better equipped to handle certain jobs.
- **Lack of legal protections**-According to research from the World Bank, over one billion women don't have legal protection against domestic sexual violence or domestic economic violence.
- **Lack of bodily autonomy**-According to the World Health Organization, over

200 million women who don't want to get pregnant are not using contraception.

- **Poor medical care**-In addition to limited access to contraception, women overall receive lower-quality medical care than men.
- **Lack of religious freedom**- According to the World Economic Forum, when extremist ideologies (such as ISIS) come into a community and restrict religious freedom, gender inequality gets worse.
- **lack of political representation**-Of all national parliaments at the beginning of 2019, only 24.3% of seats were filled by women.
- **Racism**-It would be impossible to talk about gender inequality without talking about racism. It affects what jobs women of colour are able to get and how much they're paid, as well as how they are viewed by legal and healthcare systems.
- **Societal mindsets** - overall mindset of a society do have a significant impact on gender inequality.

Addressing Gender-disparities effectively

Accordingly Gender inequality and the climate crisis are two of the most urgent challenges of the world today. Therefore it is vital to understand and make the critical connections between gender and social equity and take action towards effective solutions.

UN women lists down 5 of the most effective ways to build Gender equality and sustainability

- **Empower women smallholders**- The organization reports that over the last few decades, 55% of the improvement in food security in developing countries has been driven by programmes promoting women's empowerment. The Food and Agriculture Organization projects that if women farmers had equal access to productive resources, their farm yields would increase by 20-30%.
- **Invest in care** - The global economy depends on the unpaid and underpaid care work primarily carried out by women.

Therefore, governments should treat care work like a collective good, expanding its availability and providing adequate support to those who do it.

- **Support women's leadership**- At both the national and the community level, women's representation and leadership appear to drive better social and environmental outcomes. In general, women are more likely to consider their families and communities in decision-making processes – which is crucial to producing the kind of holistic solutions that make for sustainable ventures. Indigenous women in particular possess unique knowledge about agriculture, conservation and natural resource management that make their voices indispensable in any decision-making processes.
- **Fund women's organizations**- Strong civil society organizations are a critical counterbalance to powerful state and corporate actors. They bring the voices of those who best understand their own experiences and needs into decision-making processes and help to keep governments accountable to the people they are meant to serve. Government collaboration with women's organizations can help ensure that policies meet the specific needs of women and girls, and that such policies are effectively implemented.
- **Protect women's health** -Evidence suggests that women are more likely to die in disasters, due in part to their limited access to resources and services. Research also indicates that climate change crises will have negative sexual and reproductive health impacts: higher temperatures are increasing the spread of diseases like malaria, dengue fever and Zika virus, which are linked to negative pregnancy and birth outcomes, and extreme heat itself appears to increase the incidence of stillbirth. As with other crises and disasters, climate change also increases vulnerability to gender-based violence. Therefore it is critical that women's health services are strengthened and expanded to help keep women healthy and safe.



INTERNATIONAL Women's Day

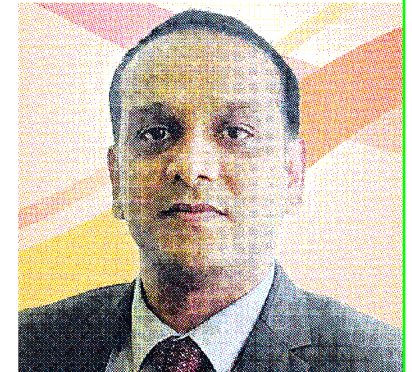
Cargills Bank Marks Women's Day with Exclusive Bonus Interest Offer for Abhimani Women Account holders

Cargills Bank, Sri Lanka's most inclusive bank, has launched an exciting campaign to honour women in celebration of International Women's Day. The campaign is aimed at empowering women to take charge of their finances and savings, through Cargills Bank's women-centric banking proposition, Abhimani Women's Savings Accounts.

As part of this limited time offer, new and existing Abhimani Savings Account holders will receive an attractive bonus interest rate when they deposit any amount during March 2023 and maintain an average balance of LKR 5,000 for the month. This offer is exclusively from Cargills Bank and is designed to support women and their loved ones with their savings goals.

In addition to this, Abhimani Savings

The Bank has also embraced the CBSL's vision of a cashless society and was the first to issue and acquire LankaQR transactions in Sri Lanka, driving island-wide technology-based payment solutions.



Mr. Lasantha Mahendrarajah
AGM - Retail & SME Business
Cargills Bank

also embraced the CBSL's vision of a cashless society and was the first to issue and acquire LankaQR transactions in Sri Lanka, driving island-wide technology-based payment solutions.

In addition to branches, ATMs and digital channels, Cargills Bank accounts are also accessible through Cargills FoodCity outlets island-wide and enjoy free cash deposits and withdrawals at any Cargills FoodCity counter, courtesy of the Cargills Cash Service. Cargills Bank's services include a full range of savings accounts, investment planner accounts, credit & debit cards, consumer loans, agriculture and micro financing, SME & business banking loans and trade facilities. The Bank also provides a range of flexible and convenient digital banking services, ensuring 24/7 access and absolute convenience.

Account holders will also have access to convenient SMS alerts, plus mobile and internet banking facilities, with registration and annual fees waived for the first year. Furthermore, children of Abhimani account holders will receive a free "PODIHITIYO" minor savings account with a free, prefunded initial deposit of LKR 1,000/-, providing

a head start for the next generation's financial future. Cargills Bank is also pleased to offer a range of seasonal and non-seasonal benefits for its Debit Cardholders, adding extra value to their banking experience.

Mr. Lasantha Mahendrarajah, AGM - Retail & SME Business at Cargills Bank, expressed his enthusiasm for the

campaign stating, "At Cargills Bank, we are committed to empowering women and providing them with the financial tools they need to achieve their goals. We believe that the Abhimani Women's Savings Account, coupled with these exciting benefits, will be a significant advantage for our customers. We invite women across Sri Lanka to take

advantage of this limited time offer and start saving for their future, today."

With a vision to be Sri Lanka's most inclusive bank driven by digital enablement, Cargills Bank is rated A(Ika) by Fitch Ratings Lanka and is the financial services arm of the Cargills Group, providing a full range of banking and financial services. The Bank has

Transforming internet governance to eliminate online inequalities

Esther Mwema is a 28-year-old digital inequalities expert and artist from Zambia. A long-time activist on gendered safety issues, her current work grew out of the desire to increase girls' representation in the digital governance sphere. Tech has shaped the lives of young people in profound and unique ways, says Esther, so when it comes to its governance, "involving youth for me is a no-brainer". She is the founder of Digital Grassroots, the only youth-led organization in the Generation Equality Action Coalition on Technology and Innovation for Gender Equality.

System failure

"When we look at gender," Esther says, "what is happening online is a replication of what is happening in the real world." In a reality shaped by patriarchy, colonialism and other hierarchical systems, technology reflects—and furthers—the inequalities they produce.

The internet's militaristic origins, Esther emphasizes, have also shaped its governance. "That means that the issues affecting women and girls, and how technology can replicate gender inequality, were not at the center," she says. Without effective governance, technology's potential to improve the lives of women and other marginalized groups has gone unrealized.

In the COVID era, inequalities have only kept growing. "The pandemic amplified how much we

"What we should do is to imagine what kind of future we really want. And that means also imagining what technology should do for us as people and not let our imagination be determined by what big tech monopolies are telling us," Esther emphasizes. "Because at the center of it all, it should be people."

"The internet is now a public utility," Esther emphasizes. "And so how we interact with it really has to be centered on human rights and human dignity." This should be the foundation of internet governance, she says: "Bringing gender into technology and internet governance is really about dismantling systems of inequality and ensuring that we all come in the fullness of our humanity with autonomy, with dignity, and we can all participate equally in shaping our digital future." Governments can begin to build this foundation by fostering equitable participation in tech spaces and applying feminist and intersectional lenses to policy and legislation. "It's really the simple things of ensuring equal access, ensuring safety by design, and ensuring we can have legislation that is responsive to our human needs online," she says.

rely on technology, and what it did was discriminatory," Esther says. "It actually increased exclusion because depending on where you were in the world, were you able to afford the internet? Did you have access to the phone or the laptop to go to school? So it definitely deepened the divide in that way."

Public good

Despite its origins, Esther believes the internet is fundamentally structured in a way that invites equality and cooperation. "It was built on principles of openness where no one person can own it," she says. And we can start improving internet governance just by upholding those open internet principles.

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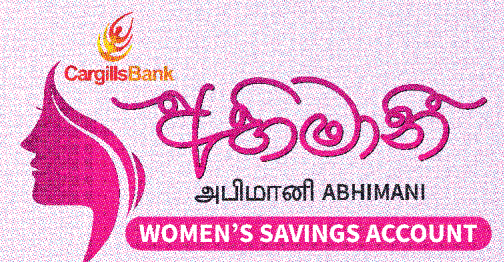
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High stakes

Building that imagined world won't be easy, Esther says, but don't get discouraged. Instead, find communities that can help you stay strong. "You have to take care of yourself first and not expect that the system is going to respond to your needs instantly," she says. "It's a long journey, so you have to be well and rely on others as well. It's not a one-day thing and it's not something you can do alone."

"Real lives are at stake, so let's not be slow about it," she says. "Let's not make big promises but actually act. It's hard work. The hard work needs to be done by us as soon as possible."

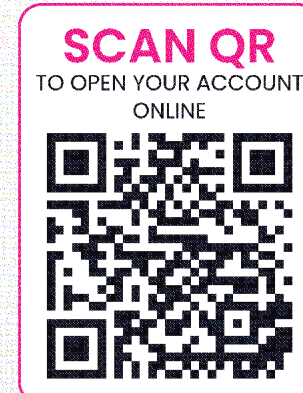
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INTERNATIONAL Women's Day

Effective leadership tips Sri Lankan women on International Women's Day

BY SHEAIN FERNANDOPULLE

Every year on March 8, people throughout the world celebrate International Women's Day with a variety of activities and projects aimed at empowering and improving the lives of women. The inaugural Women's Day celebration in Sri Lanka took place in 1978, and ever since then, it has revolved around a new topic.

The women of Sri Lanka continue to show fortitude and resilience in the face of the country's current social and economic difficulties, garnering respect and appreciation. In this context, the commemoration of Women's Day this year, with the theme "She is the Pride of the Nation," is devoted to celebrating the outstanding accomplishments of Sri Lankan women.

As Sri Lanka is in a dire need of competent female leaders, it is fitting to make them understand the critical role they need to play in the context of empowering women's power and contributing immensely to the betterment of the country.

Why female leaders should venture outside of their comfort zones

Men frequently apply for jobs when they match 60% of the requirements, whereas women only do so if they meet 100% of them, according to a widely referenced Hewlett-Packard research on internal hiring patterns. This research suggests that women unconsciously assume they won't be selected for the post if they don't exactly fit the job requirements. Due to their self-doubt, they decide not to enter the race.

This belief needs to be changed consciously. Women should concentrate on the mindset that they are fully capable of executing the work and then prove their merit during the interview process if a position connects with their skills and expertise.

Struggle for a mindset of equality as reality

Based on a review of the median hourly salary for both part-time and full-time work, a Pew Research Center study concluded that women earned 84% of what men earned in 2020. Similarly, an analysis of full-time salary data by the U.S. Census Bureau in 2020 revealed that women



made 83% of what males did.

Whether it was a pay disagreement, a missed opportunity for advancement, or nasty remarks from coworkers, many women have experienced the effects of the gender gap during their careers. Even if your workplace promotes equality, it's normal to run with folks who have experienced gender discrimination of some form, whether overt or covert.

One expert advises women to maintain their resolve and optimism in the face of the realities of gender inequity, which we are exposed to

daily through the news, social media, and personal experience. According to Paula Stephenson, director of marketing at Smoke's Poutinerie, women must take a position and demand the respect they are entitled to in the workplace. This starts with acting as though the gender gap has been closed. Stephenson stated, "I've found that if you behave like there's equality in the workplace, then there will be. Not that it should be assumed that inequality doesn't exist. Seeing the need for change is crucial, but our behavior and attitudes at work are

equally important. Motivate yourself and those around you, and don't allow alleged disadvantages dictate your day.

Women should embrace their natural leadership styles

For women entering the workforce, Attuy recommended leading by example while being open, supportive and collaborative. Look for, bond with, and become a mentor and role model for other women. Advancements such as the #MeToo movement have ignited discussions,

but there are still many barriers to overcome.

While every individual is different, attributes typically assigned to women can be significant differentiators as leadership qualities in the workplace. Women can help others set goals and attain them, emphasize teamwork, and invest time in training, mentoring and personal development.

Emily He, former chief marketing officer at Saba Software and now corporate vice president of business applications marketing at Microsoft,

discovered that women are driven more by intrinsic motivations about work than by what their jobs or employers demand from them.

"In contrast to men, who tend to be career-centric and want to maximize their financial return from work, women view work more holistically, as a component of their overall life plan," He said. "Therefore, they're more likely to approach their careers in a self-reflective way and value factors such as meaning, purpose, connection with co-workers and work-life integration."

Barriers to women in leadership

Despite progress toward gender equality within the workplace, women still face pushback. Many barriers to women in leadership remain, including the following obstacles:

Stereotypes: Most industries have been dominated by male leadership for so long that the traits of a good leader are often seen as masculine. Women are often perceived negatively when they exhibit these traits. To add insult to injury, women may be seen as unfit for the role when they do not demonstrate these typical leadership qualities. Additionally, some people may think of specific roles and industries as traditionally female and others as traditionally male.

Discrimination: Work environments dominated by biases favoring men can be hostile toward women. Women may be passed over for promotions and experience sexual harassment, workplace harassment and other unprofessional behavior.

Lack of networking opportunities: While bias is becoming less prevalent in the working world, its impact can still pose challenges for women looking to network. As a result, there may be fewer opportunities for mentorship or arrangements to help women move into leadership positions.

No work-life balance: Old ideas about the domestic roles of men and women can limit the support women may need to balance work and everything else properly. As a result, some people may unfairly believe women can't put in the time and effort required to lead. But every day, women continue to defy that myth – and plenty of others.

Equality through words - The role of language

BY NUZLA RIZKIYA

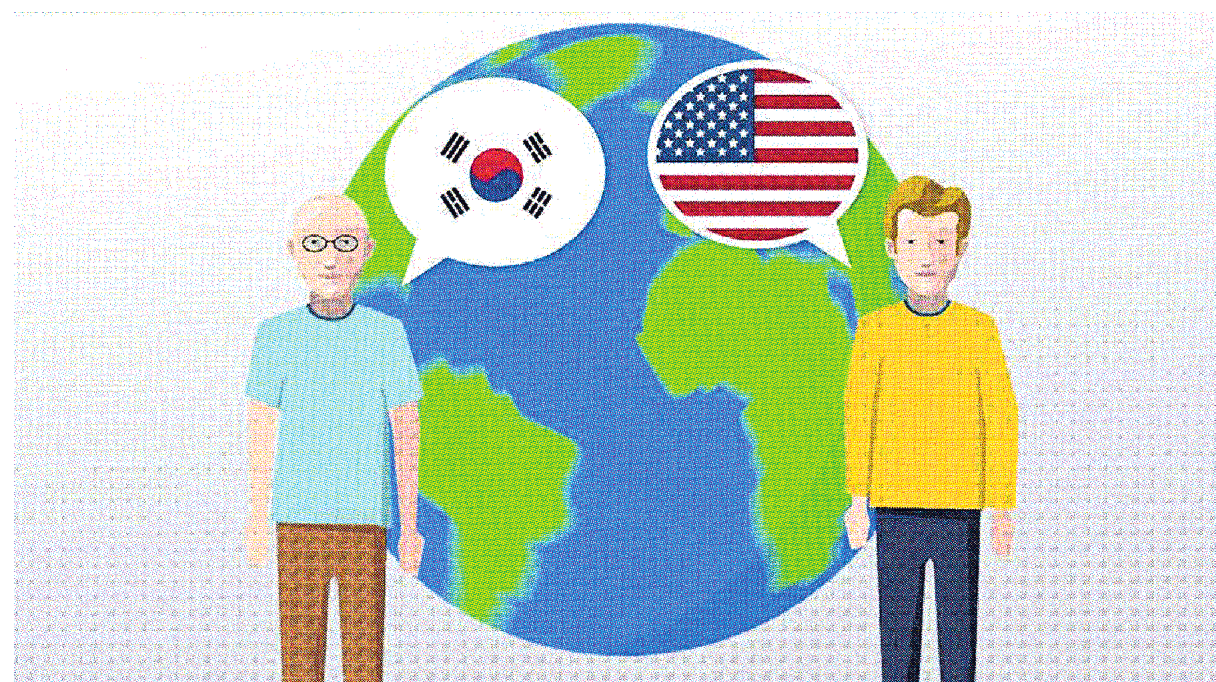
The power of Language-How words shape people

Speaking, writing and reading are integral parts in everyday life, where language is the primary tool for expression and communication. Scientists and linguists all around the world have conducted various studies and researches on how language shapes the way people think and behave. The major conclusion of many of these researchers point out that language as part of culture has an effect on the way a person thinks, which initiates behaviors. Cognitive psychologists, suggesting one potential factor, have shown that language reliably affects human thinking. If language informs how people think, then variations in the use of gender in language, such as referring to objects as male or female, might account for parallel differences in attitudes about gender equality.

How the language we use entrenches inequalities

Historically the challenge with language is that it has often been used as a tool of oppression for the express purpose of establishing and perpetuating systems of dominance and hierarchies between and among groups. As a result, language has in many instances throughout society's history, has served to advance the status of certain groups while relegating other groups to a status of inferiority.

For example a practical research on the influence of language carried out in a school in USA found out that children were far more apt to draw a picture of a man, for instance, when they heard or read a



word that depicted a profession that ended in the suffix -man, such as "mailman", but were quick to draw a picture of a woman when they heard or read a word that depicted a profession ending in -ess as in "seamstress." Based on these studies people can argue that gender-centric professional titles may play a role in how young boys and girls choose a future profession. Language in this case, may in fact psychologically limit children's professional choices without their even knowing it.

Therefore, it can be assumed that Languages reveal a lot about a people's belief systems, political ideologies, and perceived social order – and are a mirror into how communities see the world and how they in turn, see their individual

and collective roles within it. It concludes the fact that language reflects and preserves the values and prejudices of society, and is a powerful means of perpetuating inequalities.

Equality through words

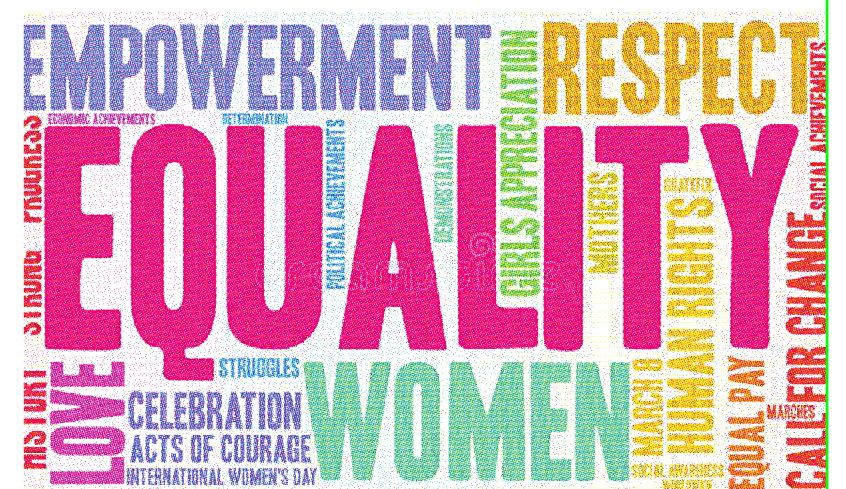
While intentions in the use of language when interacting with or referencing groups may not be as ill-spirited and biased as it was when they originated, people are often not conscious of the power of words and labels.

Therefore, attention must be paid to the terms used to identify and describe the inequalities within it, and the effects that language choices have on those experiencing the effects of inequality.

Using gender-inclusive language

Using gender-inclusive language means speaking and writing in a way that does not discriminate against a particular sex, social gender or gender identity, and does not perpetuate gender stereotypes. Given the key role of language in shaping cultural and social attitudes, using gender-inclusive language is a powerful way to promote gender equality and eradicate gender bias.

The guidelines offered by the United Nations for their staff include a number of recommendations that can be utilized as civil society and organizations in general to use gender-inclusive language in any type of communication – oral or written, formal or informal. The 3 main strategies listed are,



1. Use non-discriminatory language

A.) Forms of address- When referring to or addressing specific individuals, use forms of address and pronouns that are consistent with their gender identity. If the staff member appears as "Ms.", that is the form of address that should be used for her, and female pronouns are appropriate. Alternatively, and if the situation permits, you may ask the persons you are addressing or writing about what pronoun and form of address should be used for them.

B.) Avoid gender-biased expressions or expressions that reinforce gender stereotypes

Example: "She throws/runs/fights like a girl." "In a manly way." "Oh, that's women's work."

2. Make gender visible when it is relevant for communication

A.) "Pairing" is the use of both feminine and masculine forms (he or she; her or his). It is a strategy that may be used when the author/speaker wants to explicitly make both women

and men visible.

It is advisable not to overuse this strategy. It may also be more appropriate to alternate masculine and feminine forms by paragraph or section, rather than by sentence or phrase.

Example: "When a staff member accepts an offer of employment, **he or she** must be able to assume that the offer is duly authorized. To qualify for payment of the mobility incentive, **she or he** must have five years' prior continuous service on a fixed-term or continuing appointment.

B.) Using two different words

In cases in which highlighting gender would make the sentence more inclusive, two separate words can be used. Examples:

"Boys and girls should attend the first cooking class with their parents."

3. Avoid making gender visible when it is not relevant for communication

INTERNATIONAL Women's Day

Exploring campaign theme of International Women's Day 2023

BY SHEAIN FERNANDOPULLE

International Women's Day, observed yearly on March 8, 2023, is recognized as one of the most significant days of the year for honoring the social, economic, cultural, and political achievements of women. It is a day set aside to recognize the accomplishments made by women and to promote gender equality and women's rights. The history of International Women's Day can be traced back to 1908, when 15,000 women marched through New York City demanding better working conditions, the right to vote, and an end to discrimination. The following year, the first National Women's Day was observed in the United States.

The theme of International Women's Day (IWD) changes each year to reflect the current global situation and issues that women are facing. For example, the theme of 2021 was "Women in leadership: Achieving an equal future in a COVID-19 world." The 2022 theme was "Choose to Challenge," highlighting the importance of challenging gender biases and inequality. Although the theme for IWD is "DigitALL: Innovation and technology for gender equality", the campaign theme for International Women's Day 2023 is Embrace Equity: "equity isn't just a nice-to-have; it's a requirement". The purpose of this theme is to demonstrate that "gender equity must become ingrained in the DNA of every society."

The aim of the IWD 2023 Embrace Equity campaign theme is to get the world talking about why equal opportunities aren't enough. People start from different places, so true inclusion and belonging require equitable action. The world has made unprecedented advances, but no country has achieved gender equality, according to the United Nations.

To fully appreciate this theme, it is

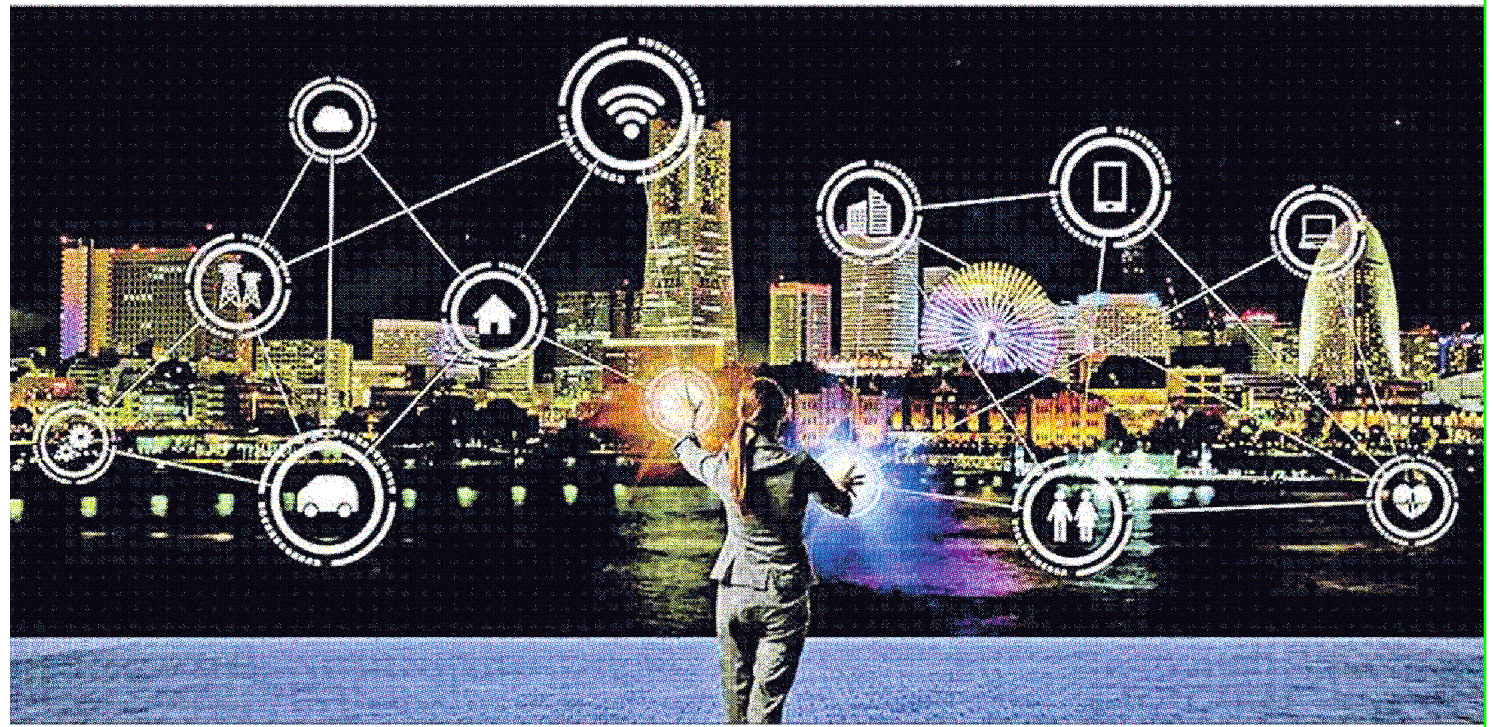
Although the theme for IWD is "DigitALL: Innovation and technology for gender equality", the campaign theme for International Women's Day 2023 is Embrace Equity: "equity isn't just a nice-to-have; it's a requirement". The purpose of this theme is to demonstrate that "gender equity must become ingrained in the DNA of every society."

important to distinguish between equity and equality. Equality implies that each individual or group of individuals has equal access to the same resources or opportunities. Equity recognises that everyone's situation is unique and allocates the precise resources and opportunities needed to achieve an equal outcome.

Why should I embrace equity?

Everyone has a critical role to play in dealing with global challenges. There is a well-established business case that boards with a more representative and equitable balance of gender, people of colour and different backgrounds in senior leadership lead companies more effectively and perform better.

How employers treat employees is also a critical factor in how companies perform. Deepening skills shortages and legislative changes – like on the gender pay gap and ESG reporting – mean organisations are continually looking at how they achieve their



purpose. For many, this means looking at their diversity, equity and inclusion practices.

Events like International Women's Day and year-round communities like Think Women are therefore vital for heightening awareness and connecting with new ideas, influences and people that make a real difference.

This year's International Women's Day is another chance to make changes and boost momentum to keep pace with these times of rapid change. As such, there are many occasions where equity can be spread and embraced.

For example, as an employer, there are several ways that equity can be embraced in the workplace and create a culture of inclusivity, where all employees feel valued and supported. Here are some ideas:

1. Provide equitable opportunities: ensure that all employees, regardless of sex, race, age, or any other protected characteristic, are treated equitably and are given tailored support to access opportunities for career advancement, training, and professional development.
2. Establish inclusive policies: develop policies and procedures that promote inclusivity, such as diversity and inclusion

Events like International Women's Day and year-round communities like Think Women are therefore vital for heightening awareness and connecting with new ideas, influences and people that make a real difference.

3. Implement fair pay practices: conduct regular pay equity analyses, including gender pay gap reporting, to ensure employees are paid fairly for their work, regardless of their sex or other characteristics.
4. Foster a supportive culture: create a culture of support and inclusivity, where employees feel comfortable sharing their

experiences and challenges, and where everyone is encouraged to contribute their ideas and perspectives.

5. Address harassment and discrimination: establish clear guidelines and procedures for addressing harassment and discrimination in the workplace and ensure that all employees are aware of their rights and options for reporting incidents.
6. Amplify diverse voices: encourage employees from underrepresented groups to speak up and share their perspectives and ensure that diverse voices are heard and valued in decision-making processes.
7. Provide resources for work-life balance: offer resources and support for employees to achieve work-life balance, such as subsidised childcare, enhanced family-related leave, and mental health support.

In conclusion, embracing equity in the workplace involves creating an environment where all employees feel valued, supported, and empowered to reach their full potential. By promoting inclusivity, equitable opportunities, and fair treatment, employers can help to create a workplace culture that benefits everyone and ensures gender equality.

Brandix Women: Celebrating our Heroines

We are aware, now more than ever, that not all heroes wear capes. At Brandix, women form the fabric of our existence and pursuit of excellence. We believe that our guiding light lies within our people.

The inspired women at Brandix have many roles; a daughter, mother, sister, wife, and many more. Beyond these roles their talents and potential are limitless. Embracing our own theme 'Powered by Inspiration', this year we mark International Women's Day 2023 and celebrate women and their tremendous powers of creativity, resilience and strong-willed personalities that have a powerful positive impact. They are a constant source of inspiration to their families, communities and teams as they continue to challenge boundaries.

We are women powered

At Brandix, we celebrate women every day. We are proud of the 80% female representation across the company. Women sit at the heart of every operation and form the backbone of operations from managing supply chain to ensuring customers receive the best products and services. Today, the boundless opportunities offered by the Company have seen women take up seats in unconventional roles.

The spirit of recognition and empowerment transcends across our offices in Sri Lanka, India, Bangladesh and Haiti. We celebrate the achievements of our inspiring female figures and amplify a few voices that represent all our successful women at Brandix. We are proud to power inclusivity and equality to ignite change.

Dilesha

Many women think mechanical work is only for men, but if you are passionate anything is possible and Brandix has helped me realise my dream. I am immensely proud to be a female mechanic. Now, as part of the Engineering department not only can I fix any machine on the production line, but I am also the only female mechanic in our facility in Wathupitiwala. I am truly proud of myself, as is my family.

Hashini

I was drawn to the industry as fashion fascinated me from my younger days. Brandix is a big part of who I am today due to the exposure and experience I continue to receive. Today, as we transition from physical sample-making to digital modes, and as a woman immersed in modern technological advancements including 3D sample-making, I am extremely excited to be leading these cutting-edge platforms and digital revolution. I am constantly learning as I am also engaged with marketing, human resources, customers, and so much more in addition to my role in fashion design.

Uthpala

I always dreamt of becoming a performer. Brandix helped my dreams come true. In 2019, during 'Rasadiya Mangalya', Sri Lanka's largest corporate talent platform, I received the opportunity to perform on a national stage and was placed second, competing with participants even from foreign nations. I also had the opportunity to visit other countries. I receive a great deal of support from the management and my colleagues and there is abundant recognition across the company for my talents.

Nadisha

I joined Brandix in 2009 as an Executive in Merchandising. At Brandix, I always see respect for women, whether you are a Machine Operator or an Executive, everyone has a fair chance. I have never felt deprived of an opportunity because I am a woman. As our CEO reminds us, it is because of our women on the factory floor, that the company is here. Despite my background in fashion design, Brandix has given me the freedom to grow my skills. Today, I lead a team of marketers and designers thanks to the diverse skills I have gained.

Thushani

I joined Brandix in 2016, and the company has truly empowered and supported me to achieve many goals. We gain so much while working. With assistance from the HR team, I was able to engage in some creative writing during my free time. This is due to the personal and professional advice readily given. Even my future is secure as I was able to construct my home and can look after my parents by working at Brandix. The encouragement I have received from the company has helped me win in life.

POWERED BY INSPIRATION





INTERNATIONAL Women's Day

Sanasa Life Insurance Company PLC, striving to be the pillar of example to empower women

With over 30 years of existence, Sanasa Life Insurance Company PLC is a leading Insurance Provider in Sri Lanka established with the bold aim of providing assistance and the benefits of insurance to the people beginning from the grassroot level. Contributing to the success of Sanasa Insurance is the woman behind the workforce. To honor the International women's month Daily Mirror sat with 4 leading women of the company to share their insights and expertise. Joining us were

1. Chandralatha Mudalige - Chief Financial Officer
2. Indrani Balasuriya - Chief Manager - Certification & Compliance
3. Nilupul Pathmaransi - Head of HR and Establishment
4. Liyoni Muditha Geethanjalee - Head of Finance

Tell us a little bit about yourself?

Chandralatha - My name is Chandralatha Mudalige. I come from Ampara. I had an ambition to hold a high position since childhood. With this determination, I was able to enter and study in the University of Jaywardenapura. I am also a member of the prestigious Institute of the Chartered Accountants Sri Lanka. Further, I am married woman and I work for Sanasa Life Insurance as a chief financial officer.

Balasuriya - My name is Indrani Balsooriya and I come from Gampaha district. I presently serve as the Chief Manager - Certification & Compliance. I am married and I have 3 daughters. I have completed my Master in business administration in University of Bolton in UK.

Nilupul - My name is Nilupul Pathmaransi and I am located in Palawaththa. I am married person with a 8-year-old daughter. My academics roots back to my degree in human resources and my membership at the CIPM Institute. I also hold a Master from the Oxford university. Presently I serve the title Head of HR and Establishment - at Sanasa life Insurance Company.

Muditha - My name is Liyoni Muditha Geethanjalee. My home town is Ampara. I am a graduated at the University of Colombo with Finance specialization Degree and I am also an Associate member of the Chartered Accountants of Sri Lanka (CA Sri Lanka). My career began with at Sanasa Life Insurance PLC in 2015 as Assistant Manager Finance and I presently serve as the head of Finance. I am married. My Husband Charith Sampath and I have one child called Chithula Sethmin.

How does your journey start with Sanasa Life Insurance Company?

Chandralatha - With almost 4 years of prior working experience, I applied for an accounting position to Sanasa Development Bank but my application had been forwarded to fulfill an administrative position in Sanasa life insurance company. After my promotion as, senior manager of the department the company was split into 2 sectors as life insurance and general insurance, where I attended the auditing operations of both of these sectors. Afterwards I was invited to take up managerial position in the finance department by Managing Director Mr. Indika Kiriwadeniya. Accordingly, I took up the role of Assistant General Manager in the finance department and thereby took up many chief administrative posts in the department.

Balasuriya - I joined Sanasa Corp with a humble position of an accounts clerk in the year 1996. By 2003 I was entrusted as the Assistant Manager of the accounts department. In 2010, I was invited to take up administrative roles where I served as an operational manager and senior manager for 10 years. I was appointed the Senior Manager (Certification & Compliance) in 2021.

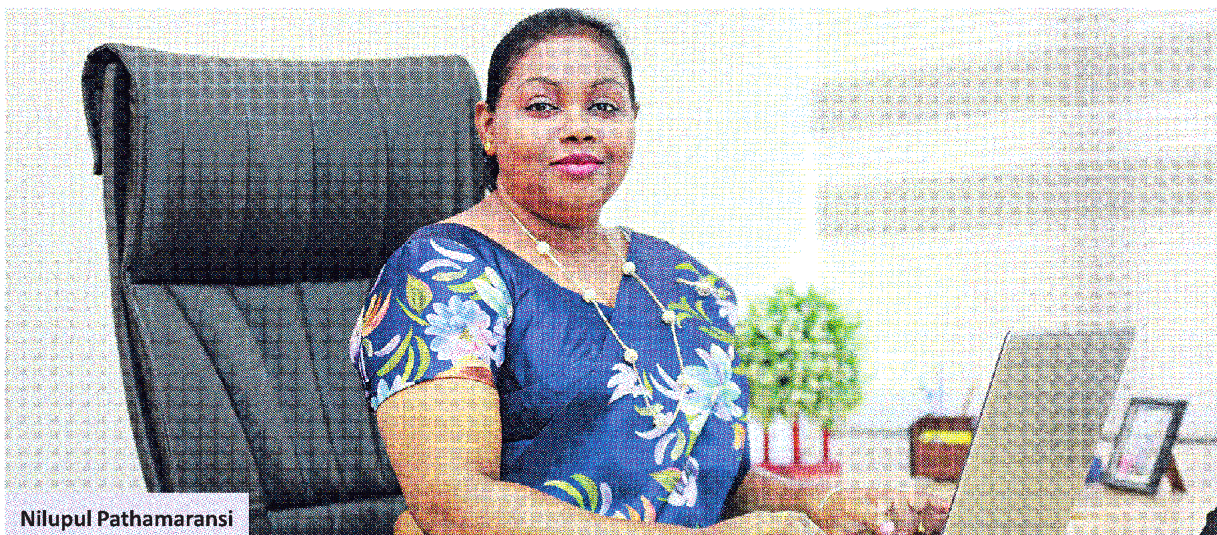
Nilupul - My career began with my employment at John Piper International (Plantation and Pest Control) company. I was involved in roles of administration, accounts, customer service and sales in that company. Actually, that job gave me a lot of exposure and experience. I was first recruited as an executive officer at Sanasa Bank, Galle in 2006. By 2008, I was promoted as a Assistant Manager of Finance for the entire southern province region. After my relocation back to Colombo I was able to join the operation in the headoffice. Even though I had no experience in the field of insurance, the company has trusted me with the role of Senior Manager - HR, Operations & Administrator. I am very happy to mention that my journey with Sanasa spans for about 15 years now.



Chandralatha Mudalige



Indrani Balasuriya



Nilupul Pathmaransi



Muditha Geethanjalee

Muditha - I joined the company as Assistant Manager in the year 2015. I was appointed as the Manager of Finance at the beginning of this year and have been serving the title since then. My journey with the company stretches for 8 years by now.

What was the biggest challenge you had to overcome in your role at Sanasa Life Insurance Company?

Chandralatha - There were many challenges but the biggest challenge was navigating the Covid-19 pandemic. When the country was heading to an economic crisis, people were facing layoffs and wages in mass. We as a company took up the challenge and managed to operate without a single pay-cut during the period.

Balasuriya - When I took up administrative roles, I had to overlook the Sanasa Life and general divisions as we had a small team as our workforce. Adding to all the managerial activities, I also had to personally train newly recruited staff for their assigned jobs.

Nilupul - I would not say that I did not face major challenges but I believe I came to this position step-by-step with prior preparation and qualifications. If we honestly, consistently and tactfully know how to fulfill the demands of the job I believe we won't have to face huge challenges.

Muditha - A huge challenge for me and my team is the fact that every decision of the finance department affects the entire corporation. Therefore, comparatively we have a higher responsibility and higher risk that require more hard work than other departments. Since we are a fast-growing company, we often have to make big decisions in a short time span. It requires consistent awareness and attention to the latest developments. Managing our personal lives with all these responsibilities is also another challenge.

How has Sanasa Life Insurance company helped you climb the ladder of success in your career?

Chandralatha - For me the guidance given by the Managing Director has been a privilege. When I joined the company in 2011, I had no intention of remaining here for a long time but what changed my mind was the practices here. Having been an external auditor I have observed the different cultures of organizations and the negative experiences women face. Stern actions are taken at our workplace if a woman is victimized in any way.

Balasuriya - I have studied up to my Masters in business administration. The guidance of the Managing Director has been a blessing. It is he who pushed me to pursue my masters.

Nilupul - I believe that it has been a privilege to work for Sanasa as a woman. We are not being framed and we are given a lot of freedom when making decisions. The teams have been very skillful and the administration too very strong.

Muditha - I believe is a good reason for remaining in the company is the culture and the quality of our service. Since its establishment Sanasa has laid a solid foundation to empower women and this is what I believe has made the company well-recognized. We have a considerable representation of women in the workforce and the administration. The culture in the company is always maintained to be safe and secure for women. So, gender-based disparities are not encouraged. Knowledge, effort and focus is what counts here.

Adding to your careers, you are a daughter, wife and a mother having very busy schedules. How do you manage your personal life? What advice would you give young women who are stepping onto their careers?

Chandralatha - When I gave birth to my first child, both of my parents were not living to offer me any support. Therefore, my husband made huge sacrifices to support me in this situation. Despite my busy schedule I always make sure to reserve my time with my family. If we learn to manage our time well, life won't be a huge challenge. We can face any hurdle in life if we are well prepared with good intentions and plans. Learn to challenge the challenges. Think beyond the confines of your income. It is always possible if we choose the good path and have honest intentions, goals and plans.

Balasuriya - Fulfill your duties and responsibilities to your best in both professional and private lives. Nothing is impossible. You should have the need to do things. No matter how busy we are, learn to manage your time and get the job done efficiently.

Nilupul - Be proud of the fact that you are a woman. Have solid goals and aims in life. This will help you not deter when you overcome challenges. We will meet both positive and negative people in life. Accept that as an unchangeable fact. Love and respect your job genuinely and enjoy every day in your life. Missionize your dreams practically and work hard towards it.

Muditha - The finance department is always a busy place. Therefore, managing a personal life with these roles can be a challenge. But knowledge and experiences are what helps us navigate them. I also do believe that the roles we are given such as daughter, wife and a mother should also be managed according to the situations. I think it's the lack of preplanning and knowledge that is the factor behind many problems.

Accordingly, Sanasa Life Insurance Company PLC is one of such organizations that believe and practices the leadership of woman leading the Fort. The company have always been all ears for their unique ideas, views, and opinions ensuring equality and empowerment within the organization.

**FOR ALL
ESTEEMED LADIES**

SANASA Life presents

**A SPECIAL
GIFT OF INSURANCE**



සමූහ **Life**

LABENDI
GOLD BENEFITS



1. FOR POLICY HOLDERS WITH MATURITY VALUE OF THEIR POLICY

Along with insurance cover at the end of the insurance period, you will be the beneficiary of a savings fund.

2. FOR POLICY HOLDERS WITHOUT MATURITY VALUE OF THEIR POLICY

You will be the beneficiary of the Insurance with lower premium

Table of benefits inclusive of maturity fund (Example only)

You Age	Natural death benefits	Accidental death benefits	Funeral expenses benefit	Fully or partial disability benefit	Critical disease benefit	Hospital allowances per day benefit	Estimated maturity value			Monthly Instalment (Rs.)	Policy time duration
							If 6% dividends issued	If 8% dividends issued	If 10% dividends issued		
25	216,000	1,080,000	43,200	1,080,000	216,000	1,000	207,418	240,899	280,480	1,230	15
30	216,000	1,080,000	43,200	1,080,000	216,000	1,000	206,839	240,325	279,896	1,244	15
35	216,000	1,080,000	43,200	1,080,000	216,000	1,000	205,349	238,714	278,102	1,267	15
40	216,000	1,080,000	43,200	1,080,000	216,000	1,000	202,619	235,776	274,846	1,319	15
45	216,000	1,080,000	43,200	1,080,000	216,000	1,000	197,707	230,443	268,947	1,387	15

Table of benefits for the policies without maturity fund (Example only)

You Age	Natural death benefits	Accidental death benefits	Funeral expenses benefit	Fully or partial disability benefit	Critical disease benefit	Hospital allowances per day benefit	Monthly Instalment (Rs.)	Policy time duration
25	1,300,000	2,164,000	43,200	864,000	216,000	1,000	1,215	15
30	1,300,000	2,164,000	43,200	864,000	216,000	1,000	1,258	15
35	1,300,000	2,164,000	43,200	864,000	216,000	1,000	1,379	15
40	1,300,000	2,164,000	43,200	864,000	216,000	1,000	1,626	15
45	1,300,000	2,164,000	43,200	864,000	216,000	1,000	2,076	15

This promotion is valid only from 8th March - 31st August, 2023
Minimum monthly instalment Rs. 1230/=

Benefits*

Death benefits

Extra Benefits*

- Accidental death benefit
- Fully or partial disability benefit
- Short-term disability benefit
- Critical disease benefit
- Hospital allowances benefits
- Funeral expenses benefits

*Covers can be increased by paying an extra premium.

Special Allowances and benefits for ladies**

- Eligibility to win a golden pendant through the monthly draw
- Conclusion of the promotional period draw Chances to win a gold sovereign, gold pendants and gold earrings.
- SANASA General Insurance will grant a special reduction of 20% from the housing and building insurance.

(T&C) In the case of husband or children being included in the policy, only the policy holder lady is eligible to obtain the special allowances and benefits of this policy.

Refer to the insurance policy for benefits, exclusions, terms and conditions.

** To be eligible for the draw, the policy should be activated.



INTERNATIONAL Women's Day

Using innovation and technology to boost Gender Equality

BY SHEAIN FERNANDOPULLE

Digitalisation offers amazing opportunities for gender equality, women empowerment and for delivering health and education services around the world. At the same time, ensuring equitable participation in the Internet age creates many challenges, and the stakes are highest for vulnerable and underserved communities, particularly for women and girls.

The International Women's Day theme for 2023 is "DigitALL: Innovation and technology for gender equality" (IWD 2023) on March 8, 2023. The key theme for the Commission on the Status of Women's 67th Session (CSW-67), "Innovation and technological transformation, and education in the digital age for achieving gender equality and the empowerment of all women and girls," is in line with this theme.

Under the theme "DigitALL: Innovation and technology for gender equality", the United Nations Observance of International Women's Day 2023 will highlight the need for inclusive and transformative technology and digital education.

From the earliest days of computing to the present age of virtual reality and artificial intelligence, women have made untold contributions to the digital world in which we increasingly live. Their accomplishments have been against all odds, in a field that has historically neither welcomed nor appreciated them.

Today, a persistent gender gap in digital access keeps women from unlocking technology's full potential. Their



underrepresentation in STEM education and careers remains a major barrier to their participation in tech design and governance. And the pervasive threat of online gender-based violence—coupled with a lack of legal recourse—too often forces them out of the digital spaces they do occupy.

At the same time, digital technology is opening new doors for the global empowerment of women, girls and other marginalized groups. From gender-

responsive digital learning to tech-facilitated sexual and reproductive healthcare, the digital age represents an unprecedented opportunity to eliminate all forms of disparity and inequality.

Our lives depend on strong technological integration: attending a course, calling loved ones, making a bank transaction, or booking a medical appointment. Everything currently goes through a digital process.

However, 37% of women do not use the

internet. 259 million fewer women have access to the Internet than men, even though they account for nearly half the world's population.

If women are unable to access the Internet and do not feel safe online, they are unable to develop the necessary digital skills to engage in digital spaces, which diminishes their opportunities to pursue careers in science, technology, engineering, and mathematics (STEM) related fields. By 2050, 75% of jobs will be related to STEM areas. Yet today, women hold just 22% of positions in artificial intelligence, to name just one.

Bringing women into technology results in more creative solutions and has greater potential for innovations that meet women's needs and promote gender equality. Their lack of inclusion, by contrast, comes with massive costs.

The United Nations Observance of IWD recognizes and celebrates the women and girls who are championing the advancement of transformative technology and digital education. IWD 2023 will explore the impact of the digital gender gap on widening economic and social inequalities. The event will also spotlight the importance of protecting the rights of women and girls in digital spaces and addressing online and ICT-facilitated gender-based violence.

Bringing women and other marginalized groups into technology results in more creative solutions and has greater potential

for innovations that meet women's needs and promote gender equality. Their lack of inclusion, by contrast, comes with massive costs: as per UN Women's Gender Snapshot 2022 report, women's exclusion from the digital world has shaved \$1 trillion from the gross domestic product of low- and middle-income countries in the last decade—a loss that will grow to \$1.5 trillion by 2025 without action. Reversing this trend will require tackling the problem of online violence, which a study of 51 countries revealed 38 per cent of women had personally experienced.

A gender-responsive approach to innovation, technology and digital education can increase the awareness of women and girls regarding their rights and civic engagement. Advancements in digital technology offer immense opportunities to address development and humanitarian challenges, and to achieve the 2030 Agenda's Sustainable Development Goals. Unfortunately, the opportunities of the digital revolution also present a risk of perpetuating existing patterns of gender inequality. Growing inequalities are becoming increasingly evident in the context of digital skills and access to technologies, with women being left behind as the result of this digital gender divide. The need for inclusive and transformative technology and digital education is therefore crucial for a sustainable future.

On the other hand, although digitalisation brings many opportunities, it also creates challenges. Women around the world face unique barriers to fully benefiting from the Internet: these barriers range from digital skills and education gaps, affordability barriers worsened by income inequality to online harassment and SGBV, and infringements on digital rights. Many of these barriers are the same challenges that are at the root of gender inequalities globally. To maximise the impact of the digital transformation on gender equality and access to SRHR, it will be important for the Action Coalition to ensure that no one is left behind in terms of accessing technology and innovation, especially women and girls.

In conclusion, it is essential to ensure that everyone can equally benefit from new technologies, in particular women and girls, leaving no one behind. Special needs of marginalised and underserved groups, such as women, girls, young people, people with disabilities, LGBTIQ+, etc. must be considered when innovating SRHR-related technologies.



Today, a persistent gender gap in digital access keeps women from unlocking technology's full potential. Their underrepresentation in STEM education and careers remains a major barrier to their participation in tech design and governance. And the pervasive threat of online gender-based violence—coupled with a lack of legal recourse—too often forces them out of the digital spaces they do occupy.

Why is International Women's Day celebrated?

BY SHEAIN FERNANDOPULLE

International Days have existed since before the United Nations was founded, but the UN has embraced them as a powerful advocacy tool. International days observe designated days, weeks, years, and decades, each with a theme, or topic. By creating special observances, the international awareness and action on these issues are promoted. Each international day offers many actors the opportunity to organize activities related to the theme of the day. Organizations and offices of the United Nations system, and most importantly, governments, civil society, the public and private sectors, schools, universities and, more generally, citizens, make an international day a springboard for awareness-raising actions.

In this context, the purpose of International Women's Day (IWD) is to uphold women's achievements, recognize challenges, and focus greater attention on women's rights and gender equality. It is celebrated worldwide to spotlight women, their issues and achievements, and has a different theme each year.

The UN sees International Women's Day as "a time to reflect on progress made, to call for change and to celebrate acts of courage and determination by ordinary women, who have played an extraordinary role in the history of their countries and communities."

History

The first International Women's Day occurred on March 19 in 1911. The inaugural event, which included rallies and organized meetings, was a big success in Austria, Denmark, Germany, and Switzerland. The idea to make the day international came from a woman called Clara Zetkin, communist activist and advocate for women's rights. She suggested the idea in 1910 at an International Conference of Working Women in Copenhagen. There were 100 women there, from



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The March 19 date was chosen because it commemorated the day that the Prussian king promised to introduce women's votes in 1848. The promise gave hope for equality, but it was a promise that he failed to keep.

Today, we observe it on March 8. This date was chosen by the United Nations as International Women's Day to commemorate a women's demonstration in Petrograd (Saint Petersburg), Russia, in 1917 that marked the turning point in the Russian revolution. In 1917, Russia still

followed the Julian calendar, so the demonstration took place on February 23, which in the western Gregorian calendar is March 8.

The UN drew global attention to women's concerns in 1975 by calling for an International Women's Year. It also convened the first conference on women in Mexico City that year. The UN General Assembly then invited member states to proclaim March 8 as the UN Day for Women's Rights and International Peace in 1977.

The day aimed to help nations worldwide eliminate discrimination against women. It also focused on

helping women gain full and equal participation in global development. International Men's Day is celebrated on November 19 each year.

What is the theme of IWD 2023?

This year, the theme for the UN International Women's Day is "DigitALL: Innovation and technology for gender equality." This theme is in line with the priority theme for the 67th Session of the Commission on the Status of Women (CSW-67), "Innovation and technological change, and education in the digital age for achieving gender equality and the empowerment of all women and girls".

IWD 2023 will explore the impact of the digital gender gap on widening economic and social inequalities. For example, it is precisely this digital gender gap which isolated women and particularly rural women during the COVID-19 pandemic. The representation of voices from rural communities was neglected in the



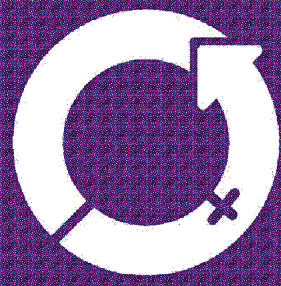
transition to holding conversations online on digital platforms, since many women did not have access to digital forums. So, as the UN and the CSW explore the challenges of technology, and inclusion in the digital age, women continue to face serious threats of climate change, particularly in occupations that are dependent on natural environments and where climate stress causes natural disasters.

Furthermore, agriculture, water, forestry, and fisheries are among the sectors impacted by climate change and women are engaged in these sectors as full-time labour or secondary workers in addition to their dependence on natural resources for their livelihoods. Declining crop yields, scarcity of water, lack of fuel and fodder, rural outmigration, frequent natural disasters, and unpredictable rainfall patterns, triggered by climate change has increased the vulnerability of communities especially women, who as managers of the natural resource struggle to survive in these

rapidly changing scenarios. Among the gains women have made, in gender mainstreaming, gender sensitive policies, gender inclusive programmes, and gender frameworks and legislation, which ensure that women's voices are heard, the lack of implementation continues to compound the losses and impedes progress.

As such, this year, IWD will also explore the impact of the digital gender gap on inequality for women and girls, as the UN estimates that women's lack of access to the online world will cause a \$1.5 trillion loss to gross domestic product of low and middle-income countries by 2025 if action isn't taken.

On the other hand, here are also other themes around. The International Women's Day website - which says it's designed to "provide a platform to help forge positive change for women" - has chosen the theme #EmbraceEquity with organisers and events seeking to "challenge gender stereotypes, call out discrimination, draw attention to bias, and seek out inclusion".



INTERNATIONAL Women's Day

Amāna Bank empowers women entrepreneurs to fulfil their dreams

- Offers special instalment of Rs 3,053/- for Rs 100,000/- 5 year financing during March
- Reduced instalments for leasing, home financing and other personal financing during March

With the outset of the Covid-19 pandemic, the country has witnessed a boom of women entrepreneurs, who have taken up additional responsibilities to support their families. Their tireless entrepreneurial efforts have come amidst confronting unprecedented socioeconomic challenges and financial constraints. In helping overcome these constraints, Amāna Bank has launched a dedicated financial empowerment scheme for women with entrepreneurial ambitions to support their dreams to in bringing financial prosperity to their family's well-being.

Building trust, adequate access to capital and the right financial partner for growth are a few major issues every entrepreneur faces when trying to achieve ambitious goals. With Amāna Bank's 'Women Entrepreneur Financing' scheme, budding business ideas have the platform to leverage and thrive as they can get financial support from as low as Rs 50,000/- up to Rs 1 million while enjoying repayment tenures up to 5 years. Existing Amāna Bank's Ladies Savings

Account holders will benefit from preferential consideration on rates and benefits. During the month of March, the Bank will be providing a special pricing concession for customers to obtain 'Women Entrepreneur Financing', where for Rs.100,000/- financing for 5 years, monthly instalment will be less as Rs 3,053/-.

Commenting on the campaign, the Bank's Head of Retail Financing Riyaz Noor said "We believe entrepreneurship is the backbone in driving any business aspirations. Therefore, we have embarked on a special facility to finance the requirements of women entrepreneurs, who are the backbone of any family, towards making their business story successful. We believe this will help women entrepreneurs to accelerate revenue generation and create more employment. We invite all such ambitious women to experience people-friendly banking".

In addition to this, during the month of March, Amāna Bank will be offering female customers a special reduction on their instalments for leasing, home financing and other personal

financing solutions. Amāna Bank is the only Bank in Sri Lanka to provide services exclusively for women, which includes the Exclusive Ladies' branch at Head office and exclusive Ladies' units at selected branches. The Bank also offers exclusive Ladies Saving Accounts, Ladies Current Accounts, Women Entrepreneurship Financing and Exclusive Ladies Debit Card with Online transaction facility and year around offers.

Amāna Bank PLC is a stand-alone institution licensed by the Central Bank of Sri Lanka and listed on the Colombo Stock Exchange with Jeddah-based IsDB Group being the principal shareholder having a 29.97% shareholding of the Bank. The IsDB Group is a 'AAA' rated multilateral development financial institution with a membership of 57 countries. Testifying its position as a leading practitioner of the non-interest based banking model, Amāna Bank is recognised amongst the Top 100 Strongest Islamic Bankers in the World by The Asian Banker. Amāna Bank does not have any subsidiaries, associates, or affiliated institutions.

NUSS Striving towards Women in Maritime

BY NUZLA RIZKIYA

Evolving as a historically male dominated industry, the global sea-farers workforce is presently seen heading to a positive trend towards gender balance, with major organizations such as the ILO campaigning towards the increased involvement of women in the field of work.

Taking up this responsibility in Sri Lanka is the National Union of Seafarers Sri Lanka (NUSS), who has always been strongly committed to support the participation of women in the industry in line with their mission to provide safety, security and protection to the entire Sri Lankan seafarer community.

"Until 2007, the year we were registered, there was no separate union for seafarers," stated Palitha Athukorale, President of NUSS. "As of the present the union has around 14,500 members but NUSS has been successful in initiating and recruiting at least 65-70 Sri Lankan female workers to work in various ships in the world."

Accordingly, the Plan of Action for the inclusion of women as seafarers by the National Union follows a strategy of campaigning for the ratification of the C190 International Labour Organization's convention which aims at ensuring the right of everyone to work in an environment free from violence and harassment.

The global theme to celebrate International Women's day in 2023 calls upon #EmbracingEquity encouraging people to adopt a gender equal world, free of bias, stereotypes, and discrimination. As a step towards for the ratification

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of the C190 convention nationally, NUSS has already acquired the assured pledge of support by all the key female parliamentary leaders and authorities. Speaking of the latest developments Athukorale also highlighted the importance of striving towards the ratification and gender balance. "We are presently writing to the relevant authorities and ministers of the government to engage with embassies all over the world through our affiliation to the International Transport Workers' Federation which is the global union for all transport workers. This will bring us the critical support of the developed nations in the world" he stated.

The latest captivating milestone for the National Union towards their commitment for gender equality comes in the form of the first Sri Lankan female seafarer

deck, Nayomi Amarasiri joining the world famous "Carnival Cruise Line". The training and recruitment of Amarasiri had been facilitated by the support provided by the ILO Colombo Office in partnership with NUSS for the 'Skills for Migrant Workers' project which saw the first batch of Sri Lankan female seafarers being trained and placed in secure employment. Adding to the initiative, NUSS has also been facilitating the training of 14 female crane operators with their official recruitment set to take place by Mid-April.

Although coming with risks, seafaring comes with a lot of rewards. Individuals interested in pursuing the line of work requires a basic qualification in the form of a pass for GCE A/Ls English Proficiency before being placed for maritime training. Many local schools in Sri Lanka train seafarers and the course fee for the training vary among institutes. Maritime schools in Sri Lanka are regulated by the government while the country is audited by the IMO. Therefore trainees are trained to meet international standards and expectations. The lucrative avenue provides a stable career for individuals who will be capable of earning at least 5 times the domestic wage under a safe and secure working environment.

Russia is the second biggest trainer of sea-farers, where Russians and Ukrainians make up at least 15 percent of the world's seafarer population. "Sri Lanka can view the Russia-Ukraine conflict situation as a great opportunity to capture the demand for sea-farers. This would also generate the much need dollars to the country" Athukorale states.

Marking International Women's Day in 2023

BY NUZLA RIZKIYA

For 2023, organizers and supporters of the IWD movement have decided and declared the theme of International Women's Day to be "Embrace Equity". Summoning people to challenge gender stereotypes, call out discrimination, draw attention to bias and seek out inclusion, the theme tries to highlight the fact that 'Collective activism is what drives change'.

The aim of the IWD 2023 #EmbraceEquity campaign theme was reportedly decided to get the world talking about "Why 'equal opportunities are no longer enough" - and can in fact be exclusionary, rather than inclusive".

Concepts of Equality and Equity

The Oxford Dictionary defines the word 'Equality' as the fact of being equal in rights, status, advantages, etc. while the word 'Equity' is defined as a system of natural justice allowing a fair judgment in a situation which is not covered by the existing laws. Etymologically, the root word both of these words share is aequus, meaning "even" or "fair" or "equal" - leading to the belief that equity originates from the Latin word aequitas, and equality from the word aequalitas.

Despite these similarities, equity and equality are theorized as inherently different concepts and accordingly the IWD 2023 #EmbraceEquity campaign seeks to help forge worldwide conversation about these important concepts, their similarities, their differences and its impact.

The Global Citizen movement denotes that 'equality' essentially means providing everyone with the same amount of resources regardless of whether everyone needs them. In other

words, each person receives an equal share of resources despite what they already have, or don't have.

The movement then defines equity as a situation when resources are shared based on what each person needs in order to adequately level the playing field.

The importance of knowing the difference between Equality and Equity

In the present world inequity or inequality are identified to be the world's most pertinent issues, hindering overall global development and blocking the way for the most vulnerable to be protected and supported effectively.

While, equity and equality have two entirely different meanings, they work hand-in-hand and cannot be achieved without the other. Understanding the difference between the two brings the process closer to achieving equality as the final outcome.

The difference

Equity can be simply defined as giving everyone what they need to be successful. In other words, it's not giving everyone the exact same thing. If a group of people is given the exact same amount of resources to complete a task, expecting that each of these people will make equal use of the resources, can be vastly inaccurate because no two individuals can be perfectly alike. This is where the concept of 'fairness' gets tricky as it is the norm in general society to assume that 'being fair' means that everybody receives the same thing. But one should note the concept of 'fairness' only really works when all the people are on the same level to start out with.

Therefore, equity is linked to the idea that

success is based on personal efforts and not social status whereas equality is based on the belief that all people should have the same opportunities for a happy life. People who push for equality-based solutions to social issues tend to believe in impartiality, and that there should be no difference in services and policies.

However, equity-based solutions are proven to take into account, the diverse lived experiences of individuals and communities, adapting services and policies according to these differences. For example, much of the social research conducted globally shows that inequity affects many people, most commonly marginalizing communities such as women, people of color, disabled people, the economically disadvantaged, and those from the LGBTQ+ community. Therefore, they suggest equity as a long-term sustainable solution, identifying it as an effective process for addressing imbalanced social systems. The overall goal of equity is to change systemic and structural barriers that get in the way of people's ability to thrive.

Actions to achieve Equity

Demanding equity is mentioned as the core of Global Citizen's movements Recovery Plan for the World campaign and mission to end poverty for all.

The movement suggests educating communities on what major inequalities there are in the world, how they affect people and identifying where these issues lie as important strategies to understand and tackle inequity. People can practice them by reading the news, researching social issues, and working together with activists and community leaders in different spaces.



NAYOMI AMARASIRI IS THE FIRST SRILANKAN FEMALE SEAFARER DECK RATING TO JOIN WORLD FAMOUS "CARNIVAL CRUISE LINE" 'AIDA BLU' SHIP (FROM OCTOBER 1ST 2022).

She was trained at Sri Lanka Mahapola Training Institute and recruited by Mercmarine Maritime Ltd.

This was enabled with the support provided by the ILO Colombo Office in partnership with the National Union of Seafarers in Sri Lanka, under the Skills for Migrant Workers project which saw the first batch of Sri Lanka female Seafarers being trained and placed in secure employment.



For further details on recruitment
Call 011 2583040 / 011 2583030
or visit us at www.nusslanka.org



Women Entrepreneur Financing

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It's Your Bank

Amāna Bank

INTERNATIONAL Women's Day

BOC introduces 'Kantha Ran Ginum' Savings Certificates in commemoration with International Women's Day

In extending the heartfelt wishes for the International Women's Day falls on 08th of March this year, Bank of Ceylon has introduced 'Kantha Ran Ginum' Savings Certificates exclusively for women.

This year's international Women's Day is celebrated with the theme "DigitALL: Innovation and technology for gender equality" declared by United Nations (UN). Accordingly, the UN has called upon governments, activists and the private sector alike to power on in their efforts to make the digital world more-safer, more inclusive and more equitable.

As Sri Lanka's No.01 Bank equipped with latest digital technologies, BOC unveiled "Kantha Ran Ginum Savings Certificate" with an aim of ensuring future financial security and as an effort to further promote saving habits among the Bank's female clientele.

The Savings Certificates which are issued at face values of Rs.25,000, Rs.50,000, Rs.100,000, Rs.250,000 and Rs.500,000 offers an attractive 7% annual interest rate. In addition, the Bank is gifting a valuable food



Mrs. Priyanthi Wijesekara
Assistant General Manager (Credit Audit)
Bank of Ceylon

container pack consisted of four containers to customers who are coming on board with 'Kantha Ran Ginum Savings Certificates'.

Over the past 83 years, Bank of Ceylon continued to cement its position as the No.01 Bank in the country while serving the national

interest, as reflected by numerous global and local accolades. BOC is especially dedicated to serve growing financial requirements of women with its island wide branch network and over 2,000 touch points spread across the nation in order to become a financial strength to women by facilitating them to face the challenges of life with ease. With its tailor-made product offering combined with the service excellence, BOC serves customers of all ages in providing a greater convenience for them in particular with a range of cutting-edge digital banking services such as BOC Smart online banking, BApp mobile banking and SmartPay QR scan mobile app.

Over the years, BOC has been a pioneer in empowering women entrepreneurs through various concessionary loan schemes such as 'Divi Udana' development loan scheme and 'BOC Mithuru' SME loan scheme, thereby enabling them to contribute to the national economy.

The Bank introduced the "Kantha Ran Ginum" as early as in 1992 with

the aim to inspire Sri Lankan women to engage with banking and finance, raising the importance of empowering them financially.

On this International Women's Day, BOC Assistant General Manager (Credit Audit) Mrs. Priyanthi Wijesekara extends an open invitation to millions of Sri Lankan women to join with Bank of Ceylon 'Kantha Ran Ginum Savings Certificates' that comes with the attractive interest rate. Then also to come on board with "Kantha Ran Ginum SmartGen" savings account to enjoy a seamless digital banking experience and enjoy higher interest rates, while also unlocking exclusive benefits such as instant loans up to 90% of the account balance, life insurance cover up to 10 times of the minimum balance subject to a maximum of Rs.500,000/- (up to 60 years of age), low-interest loans, globally accepted BOC debit/credit cards and many more.



Introducing
KANTHA RAN GINUM
SAVINGS CERTIFICATE
from Bank of Ceylon
in commemoration of
International Women's Day

BOC
Kantha
Ran Ginum **SMARTGEN**

A set of 4 attractive Food Containers

As we celebrate International Women's Day, save with a savings certificate ranging in values of Rs. 25,000/-, Rs. 50,000/-, Rs. 100,000/-, Rs. 250,000/- and Rs. 500,000/- and receive a set of 4 attractive food containers.

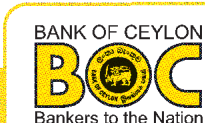
Best wishes on International Women's Day from Bank of Ceylon – Bankers to the Nation

This offer will be valid until the gifts last.



A (Ka) Fitch Rating, AAA- Brand Finance Rating
Bank of Ceylon is a Licensed Commercial Bank supervised by the Central Bank of Sri Lanka

**Head Office, BOC Square,
No.1, Bank of Ceylon Mawatha, Colombo 1.**



What does Equity mean in Feminism?

BY CHRISHALLE SHALINI

"Embrace Equity", a discussion carried since the 1980s is the theme of the International Women's Day March 8, 2023. As the celebration includes the social, economic, cultural, and political achievements of women globally, the day also marks an intentional call to action for accelerating equity for women.

Equity ensures equality between everyone without challenging inequalities perpetuated by employers, educational and religious institutions, and other elements of society. Equity feminism has been defined and classified as a kind of classically liberal or libertarian feminism in contrast with social feminism, gender feminism, equality feminism and difference feminism. However the drastic advancement in every sector, had the lifestyle of women automatically shaped accordingly. Yet, did it bring equity to all women? Or, do women in general feel 100% confident about their choices? According to research, women across the globe still deal with hatred, discrimination, partiality and rejection. While the woman of the 21st century has leapt over hurdles of stereotypes, there still remain measures of restrictions that would take more than notes to overturn.

Is the 21st-century women truly better than the traditional women who strapped babies to their backs and carried bundles of firewood on their heads after a long day at the farm? Is she better than the girl in centuries past who was groomed for her greatest calling of being a wife and mother? Is she more respected than those who had to watch boys run off to school while they took in the tutorial of the day, "How to be a woman?" Indeed, women over the centuries, regardless of society, are bound by a common plague- Misrepresentation.

Gender stereotypes continue to exist and are transmitted through media, and through social, educational and recreational socialisation, which promotes gender prejudice and discrimination. From violence and sexual abuse to gender pay gaps, career growths and restrictive reproductive rights, women and girls continue to face obstacles in achieving equality and thriving in our modern society.

Exposure to educational rights and career-building are two areas the 21st-century women have more access to. However, many gender stereotypes continue to create problems in the progress of women's careers. The availability of opportunities for the career progressions of women continues to be negatively affected by gender stereotypes, which shape managerial behaviour and occupational outlooks in the workplace with patriarchal expectations.

Representation of Women

Women continue to remain underrepresented at every level, starting from entry-level jobs to C-suite roles. According to the Women in the Workplace 2018 report, representation of women of colour is the least causing them to stay behind white men, men of colour, and white women. Women of colour comprise only 17% of entry-level roles and 4% of C-Suite positions.

This underrepresentation gets worse in senior management positions. Only 22% of C-suite executives are women. Compared to 62% of men in managerial positions, only 38% of women are promoted to be managers.

What's interesting to see is that the number of women and men leaving their companies is almost the same. Therefore, attrition can't be

blamed for this inequality and misogyny.

Gender Pay Gap

Women earn 77.9 cents for every dollar earned by men. Research by Payscale says that in 2018, the median salary for women is roughly 22 percent lower than the median salary for men.

In India, too, the fight for equal wages continues. The Labour Bureau in India has found that in rural areas in the agricultural sector, the daily wage for men is ₹264.05 and ₹205.32 for women. In non-agricultural sectors, the average daily wage rate for men is ₹271.17, while for women it is ₹205.90.

Sexual Harassment

The #MeToo movement brought out numerous cases of women facing sexual and non-sexual harassment in the workplace. These cases ranged from unwelcome verbal, visual, non-verbal or physical harassment.

The Women in the Workplace report found that 35% of women in full-time corporate sector jobs have experienced sexual harassment. Another study by EEOC estimates that 75% of women subject to such hostile situations will not report their harassment. And especially when the abuser is someone in senior positions.

People often ask, "Why did the victim not report?" The primary reason for this is the fear of being fired. The same research by EEOC found that "75% of harassment victims experienced retaliation when they reported it."

Unemployment Penalty

During child-rearing years, the unemployment penalty for women is longer. This means that when women take longer leaves, they have a much harder time getting rehired.

The report by Payscale that I have mentioned earlier also says that "someone unemployed for less than three months faces only a 3.4 percent penalty while someone who has not worked in over a year experiences a 7.3 percent penalty."

Pregnancy Discrimination

The Guardian reports that over 50,000 women lose their jobs over maternity discrimination.

A type of employment discrimination, pregnancy discrimination, refers to when women in the workplace are fired, not hired, or discriminated against their pregnancy or are expecting.

The discrimination can occur in the form of offensive comments by senior officials, clients, peers, and customers regarding their physical and medical condition. Some other ways are employers reducing a female employee's working hours, pay, changing her benefits, refusing to promote her, or forcing her to take time off (paid or unpaid).

'That Time of the Month'

Women all over the world have at least once in their life have been subject to prejudice when on their periods. When they show emotions like anger or irritation, they are mocked by comments like, "stop fussing. Are you on your periods?"

Women undergo grueling physical pain while on their periods. A classic example of everyday sexism is male employees considering women taking leaves while menstruating as an excuse not to come to work.

A ridiculous incident occurred in 2017 when a woman in Georgia was fired for, believe it or not, menstruating. Her "offence" was that on a heavy flow day, she stained her office chair.