



WEBINAR ON

Gender & Development in the Workplace



TIME

9:00 AM - 3:00 PM



DATE

APRIL 20-21, 2023



VIA

ZOOM

Scan the QR code to register today!



The registration fee for this webinar is **FREE for micro and small cooperatives.** Co-ops with more than 15 million assets are also invited to join and will be charged a fee of Php 1,000 per person.

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gad@natcco.coop

Attended by

KARLO A. PABATAO
CATHERINE V. SISON
IVY JOY B. GAURAN

DAY 1 HIGHLIGHT

GENDER and DEVELOPMENT in the WORKPLACE

A reecho on the webinar conducted by
NATCCO last April 20-21, 2023.

NATCCO
Gender
and
Development



OBJECTIVES

1

To review / recall important Gender and Development (GAD) concepts that determine factors that influence gender in the workplace and be able to reflect to build awareness of their gender situation that affects relations in the organization and family.

2

To identify ways to promote & implement GAD in the workplace and to understand that workplace gender equality will be achieved when people are able to access and enjoy equal rewards, resources and opportunities regardless of gender.

3

To explain about the importance of GAD in workplace and reflect on achieving equal opportunities and outcomes for women and men, not necessarily outcomes that are exactly the same for all.



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Overview on Gender and Development Concepts



GENDER

Differentiated social roles, behaviors, capacities; and intellectual, emotional and social characteristics attributed by a given culture or community to men and to women.

As a social construct, gender varies across culture and over time.

GENDER ROLES

Culturally determined tasks and responsibilities of men and women that are based on their perceived gender differences.

Routine activities of women and men have three categories:

1. Reproductive roles
2. Productive roles
3. Community management and governance roles



THREE TYPES OF GENDER ROLE

1

Traditional

Expected differences in roles for men and women.

Example: Men should be responsible for livelihood.

2

Egalitarian

Roles should not be segregated by gender. Men and women might hold equal roles at work as well as at home.

3

Transitional

Perceptions lie midway between traditional role segregation and egalitarian attitudes.



Gender Equality



1

Refers to a situation in which women and men have the same value, equal rights and commitments.

2

It tries to address INEQUALITIES between Women and Men.

3

Makes **VISIBLE** women and men's role & contributions to development.



APPROACHES TO GENDER EQUALITY

“Integrate women in development process.”

WOMEN IN
DEVELOPMENT

WID

“Develop Women = there is development in society.”

WOMEN AND
DEVELOPMENT

WAD

“Gender Issues concerns both women and men”

GENDER AND
DEVELOPMENT

GAD



WID & WAD

Concerned specifically with women.

GAD

Concerned with the way in which a society assigns roles, responsibilities and expectations to both women and men.

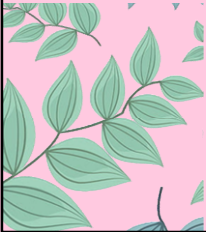
Applies gender analysis to uncover the ways in which men and women work together, presenting results in neutral terms of economic and efficiency.



GENDER EQUALITY

The same value, equal rights, commitments, visibility, empowerment and participation of women and men in all spheres of public and private life.

It requires the acceptance and appreciation of the complementarity of women and men and their diverse roles in society and in co-ops.



Sustainable Goals





5
GENDER
EQUALITY

TARGETS

Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate.

End all forms of discrimination against all women and girls everywhere.

Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women.

The Global Gender Gap Report 2022 By World Economic Forum

The Global Gender Gap Report benchmarks 156 countries on their progress towards gender parity across four thematic dimensions: Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment.

*Philippines remains the most gender equal country in Southeast Asia and ranks Top 19 out of 156 countries in the whole world.



Workplace Gender Equality



Gender Equality discusses and evaluates **theories of gender, segregation at work and related ideologies** of Gender Equality.

1

Theories

It examines how these theories approach employed and unemployed workers, men and women, in a society.

2

Norms

It is important to consider the role of prevailing employment norms in a society and gender segregation of the labor force arising from those norms.

3

Segregation

Gender segregation in occupations is the tendency for men and women to be employed in different occupations across the entire spectrum of jobs as a result of patterns of socialization



SEGREGATION

Horizontal segregation is where the workforce of a specific industry is mostly made up of one gender.

SEGREGATION

Vertical segregation is where opportunities for career progression within a company or sector for a particular gender are narrowed.





Equality does not mean that women and men will become the same but that women's and men's rights, responsibilities and opportunities will not depend on whether they are born male or female.



Employees of all genders have access to the same rewards, opportunities and resources in an organization, including:



Equal pay and benefits for comparable roles with similar responsibilities



Equal opportunities for promotions and career progression.



Equal consideration of needs.



Workplace Gender Equality is associated with:

- ✔ Improved national productivity and economic growth.
- ✔ Increased organizational performance.
- ✔ Enhanced ability of companies to attract talent and retain employees.
- ✔ Enhanced organizational reputation.



What should Gender Equality look like in the workplace?



- ➡ Each gender can fully participate in the workplace.
- ➡ Equal opportunities for each gender to achieve leadership positions.
- ➡ Acceptance rather than discrimination against those who have caregiving and family responsibilities.
- ➡ Equal pay for equal work.



Benefits of Gender Equality in the Workplace

1

Positive company culture

2

More innovation and creativity

3

Build a great reputation

4

Improved conflict resolution



GENDER INEQUALITY

Why does it occur in the workplace?

Traditional gender roles and persistent gender bias.



Traditional gender roles may be indicative of how much extra time and effort an individual can put into their jobs since employees are usually expected to go above and beyond to prove their worth and this can lead to inequality.



There are gender biases that may inadvertently give the advantage to one gender over the other in the workplace, such as the idea that men have more physical capability or that women are better in nurturing roles.



Gender Gaps



A **gender gap** is a *relative disparity between people of different genders*, is reflected in a variety of sectors in many societies. There exist differences between men and women as reflected in social, political, intellectual, cultural, scientific or economic attainments or attitudes.



Components of Gender Inequality in the workplace:

- ✓ Pay
- ✓ Hiring
- ✓ Leadership
- ✓ Inclusion



How to close gender gaps in career advancement and eliminate workplace discrimination

- ✓ Transparent salaries
- ✓ Flexible work options
- ✓ Training opportunities for women
- ✓ Focus on well-being and mental health



GENDER EQUALITY

- ➡ Increase diversity in hiring
- ➡ Review equal pay laws
- ➡ Begin a pay audit
- ➡ Consider updating your training



GENDER EQUALITY

- ➡ Revise pay secrecy policies
- ➡ Promote work-life balance (work life integration)
- ➡ Create an open-minded atmosphere
- ➡ Provide mentorship for everyone



GENDER EQUALITY



Keep accurate documentation



REFERENCES

National Confederation of Cooperatives Gender and Development Unit
MASS-SPECC Cooperative Development GAD Trainers' Handout Wiley Online Library
<https://www.indeed.com/recruitment/c/info/gender-inequality-in-the-workplace> GreggU/ www.youtube.com

DAY 2 HIGHLIGHT

Gender & Development (GAD) in the Workplace

Social Inclusion – the process of improving the terms on which individuals and groups take part in society – **improving the ability, opportunity, and dignity of those disadvantaged** on the basis of their social identity.

Financial Inclusion

FINANCIAL ACCOUNT

Reasons for not having a financial account:

- 60% - Not enough money
- 21% - Not needed
- 18% - No documentary requirements
- 10% - Expensive
- 9% - Don't know the details about this or how it works.
- 8% - No work
- 8% - Not Aware

Purpose of having an Account:

42% - Emergency	12% - Investment
31% - Education	18% - Receiving Salary
29% - Opening Business/Expansion	12% - Remit Money
23% - Safekeeping	6% - Receiving Pension

INVESTMENT*Reasons for not having Insurance:*

66% - No money	5% - Slow return
30% - Perceived lack of need	4% - Lack of trust of providers
23% - High cost	3% - Lack of work

Reasons for not Investing:

69% - Lack of money due to unemployment
17% - Perceived high cost
11% - Lack of awareness
7% - Lack of need

LEGAL BASES ON GAD IN THE WORKPLACE IN THE PHILIPPINES

- 1987 Philippine Constitution - Art. XIII, Section 14
- Republic Act No. 9710 – Act providing for the Magna Carta of Women
- Republic Act No. 7192 – Women in Development and Nation Building Act

Other GAD Related Laws and Issuances:

- Republic Act No. 7322 – Increase in Maternity Benefits of women in Private Sector
- Republic Act No. 7655 – Increases the minimum wage for domestic helpers
- Republic Act No. 10361 – Batas Kasambahay

COOP DEVELOPMENT AUTHORITY (CDA) MC 2013-22***Guidelines on Mainstreaming Gender and Development (GAD) Cooperatives***

The circular aims to disseminate to the cooperative sector the GAD mandate of the government. This is to ensure the promotion of GE and initialization of GAD in policies, programs and other activities in coop.

Implement components of GAD in your coop workplace in these 4 major entry points:

- Policies
- People
- Programs Activities & Projects (PAPs)
- Enabling Mechanisms.

Activity: Sharing of best practices on GAD in the Workplace

CERTIFICATES

Certificate

OF PARTICIPATION

IS AWARDED TO

Karlo A. Pabatao

For actively participating in the

**GENDER AND DEVELOPMENT IN THE
WORKPLACE WEBINAR**

held on April 20-21, 2023 in a virtual meeting set up.

Given this 21st day of April 2023.



ROMULO F. CACERES
Chairperson,
NATCCO Network



SYLVIA D. PARAGUYA
Chief Executive Officer,
NATCCO Network



Certificate

OF PARTICIPATION

IS AWARDED TO

Ivy Joy B. Gauran

For actively participating in the

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ROMULO F. CACERES
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SYLVIA D. PARAGUYA
Chief Executive Officer,
NATCCO Network



Certificate

OF PARTICIPATION

IS AWARDED TO

Catherine V. Sison

For actively participating in the
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ROMULO F. CACERES
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SYLVIA O. PARAGUYA
Chief Executive Officer,
NATCCO Network



POWERPOINT PRESENTATIONS

Gender & Development (GAD) in the Workplace

Ms. Monica L. Salido, MM
Board of Director, Tagum Cooperative
Gender & Development Trainer

- April 20, 2023 -

Objectives:

This training module will lead the participants:

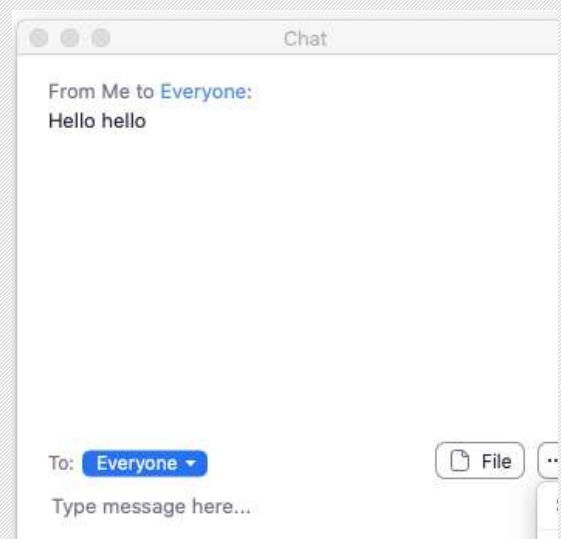
- To review / recall important Gender and Development (GAD) concepts that determine factors that influence gender in the workplace and be able to reflect to build awareness of their gender situation that affects relations in the organization and family;
- To identify ways to promote & implement GAD in the workplace and to understand that workplace gender equality will be achieved when people are able to access and enjoy equal rewards, resources and opportunities regardless of gender; and
- To explain about the importance of GAD in workplace and reflect on achieving equal opportunities and outcomes for women and men, not necessarily outcomes that are exactly the same for all.

Let's have a short exercise!



What preparations did you do
before coming to this training?

(Send your answers in the
Chatbox)



What is your position in the Cooperative?
(Use Reaction Button)



Coop Officer



Branch / Department Manager



Top Management



Management Staff

Are you ready and excited to talk about Gender Equality?
Let me hear your answer...



Overview on Gender & Development Concepts

Gender

- Differentiated social roles, behaviors, capacities; and intellectual, emotional and social characteristics attributed by a given culture or community to men and to women.
- As a social construct, gender varies across culture and over time.



Gender Roles

- Gender roles are culturally determined tasks and responsibilities of men and women that are based on their perceived gender differences.

Routine activities of women and men have three categories:

1. Reproductive roles
2. Productive roles
3. Community management and governance roles



Gender Roles

Gender role has three types:
traditional, egalitarian & transitional.

- **Traditional** - expected differences in roles for men and women. E.g. men should be responsible for livelihood.
- **Egalitarian** - roles should not be segregated by gender. Men and women might hold equal roles at work as well as at home.
- **Transitional** - perceptions lie midway between traditional role segregation and egalitarian attitudes.



What we really want to achieve:

GENDER EQUALITY (GE)



Gender Equality

Refers to a situation in which women and men have the same value, equal rights and commitments.

It tries to address **INEQUALITIES** between Women and Men.

Makes **VISIBLE** women and men's role & contributions to development.

Approaches to Gender Equality

Women In Development (WID)

“Integrate women in development process”



Women and Development (WAD)

“Develop Women = there is development in society”



Gender and Development (GAD)

“Gender Issues concerns both women and men”

Gender and Development

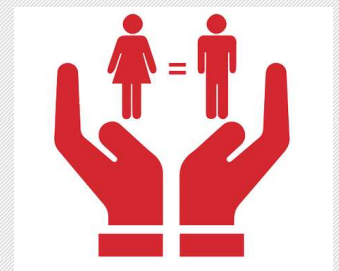
Unlike WID & WAD, the GAD approach is not concerned specifically with women, but the way in which a society assigns roles, responsibilities and expectations to both women and men.

GAD applies gender analysis to uncover the ways in which men and women work together, presenting results in neutral terms of economic and efficiency.

Gender Equality

The same value, equal rights, commitments, visibility, empowerment and participation of women and men in all spheres of public and private life.

It requires the acceptance and appreciation of the complementarity of women and men and their diverse roles in society and in co-ops.



SUSTAINABLE DEVELOPMENT GOALS 17 GOALS TO TRANSFORM OUR WORLD





Targets:

- End all forms of discrimination against all women and girls everywhere.
- Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate.
- Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life.
- Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women.

The Global Gender Gap Report 2022 By World Economic Forum

The Global Gender Gap Report benchmarks 156 countries on their progress towards gender parity across four thematic dimensions: **Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment.**



***Philippines** remains the most gender-equal country in South East Asia and ranks **Top 19** out of 156 countries in the whole world.

Gender Equality in the Workplace

Gender Equality in the Workplace

Gender Equality discusses and evaluates theories of gender segregation at work and related ideologies of Gender Equality.



Gender Equality in the Workplace

THEORIES

It examines how these theories approach employed and unemployed workers, men and women, in a society.

Gender Equality in the Workplace

NORMS

it is important to consider the role of prevailing employment norms in a society and gender segregation of the labor force arising from those norms.

Gender Equality in the Workplace

SEGREGATION

Gender segregation in occupations is the tendency for men and women to be employed in different occupations across the entire spectrum of jobs as a result, of patterns of socialization.

Gender Equality in the Workplace

SEGREGATION



Horizontal segregation is where the workforce of a specific industry is mostly made up of one gender.



Vertical segregation is where opportunities for career progression within a company or sector for a particular gender are narrowed.

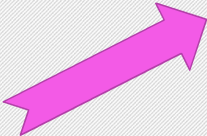
Gender Equality in the Workplace

EQUALITY

Equality does not mean that women and men will become the same but that women's and men's rights, responsibilities and opportunities will not depend on whether they are born male or female.

What is Gender Equality in the workplace?

Gender Equality in the workplace means employees of all genders have access to the same rewards, opportunities and resources in an organization, including:



Equal pay and benefits for comparable roles with similar responsibilities.

What is Gender Equality in the workplace?

Gender Equality in the workplace means employees of all genders have access to the same rewards, opportunities and resources at a company, including:

Equal pay and benefits for comparable roles with similar responsibilities.

Equal opportunities for promotions and career progression.

What is Gender Equality in the workplace?

Gender Equality in the workplace means employees of all genders have access to the same rewards, opportunities and resources at a company, including:

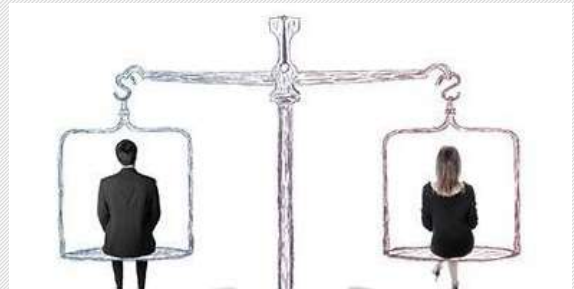
Equal pay and benefits for comparable roles with similar responsibilities.

Equal opportunities for promotions and career progression.

Equal consideration of needs.

Workplace Gender Equality is associated with:

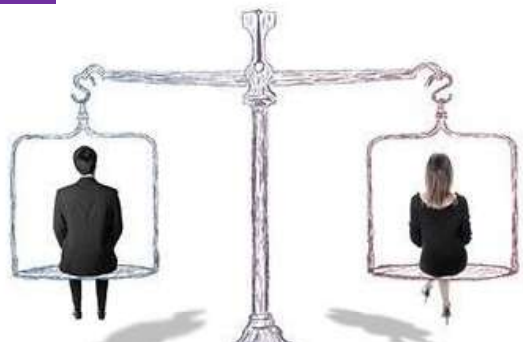
- Improved national productivity and economic growth.
- Increased organizational performance.
- Enhanced ability of companies to attract talent and retain employees.
- Enhanced organizational reputation.



Let's watch a video!

Gender Equality in the Workplace

What are your reactions / insights from the video?



What should Gender Equality look like in the workplace?

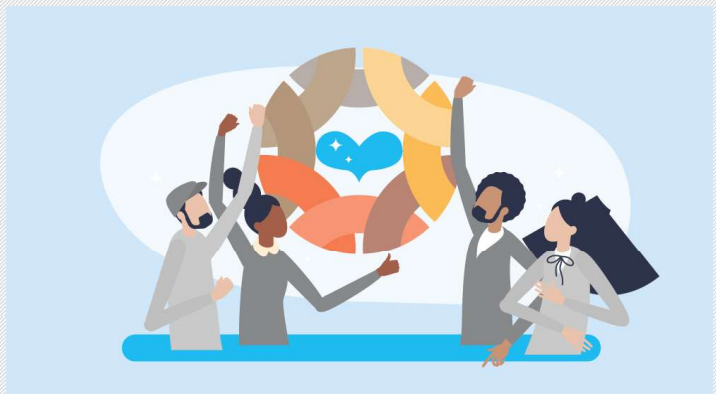
Gender equality should be characterized by these important components:

- Each gender can fully participate in the workplace
- Equal opportunities for each gender to achieve leadership positions
- Acceptance rather than discrimination against those who have caregiving and family responsibilities
- Equal pay for equal work

Benefits of Gender Equality in the workplace

• Positive company culture

When you have a gender-diverse environment, your employees will likely notice that their coworkers have talents and strengths they don't possess themselves. The appreciation for these differences will help promote an environment of respect among the team.



Benefits of Gender Equality in the workplace

- **More innovation and creativity**

People of different genders bring unique talents, strengths and skills into the workplace, which can improve collaboration and result in a stimulating and creative environment.



Benefits of Gender Equality in the workplace

- **Build a great reputation**

Your organization will foster a great company reputation with the outside world. People who have similar values will want to work for you, and with happy employees you'll have a positive and productive workforce.



Benefits of Gender Equality in the workplace

- **Improved conflict resolution**

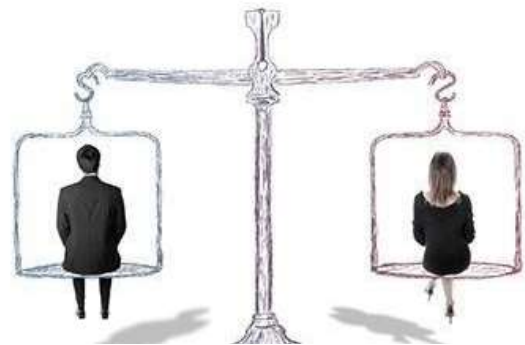
People of different genders naturally communicate differently, with some preferring to communicate problems directly and others work as peacemakers. When you combine these different communication styles in one work environment, you can more easily achieve conflict resolution.



Let's watch a video!

- [What causes gender pay gap](#)
- [Kids explain why women are paid less than men](#)

What are your reactions / insights from the video?



Why does gender inequality occur in the workplace?



Why does gender inequality occur in the workplace?

- Gender inequality occurs in the workplace due to traditional gender roles and persistent gender bias.
- Traditional gender roles may be indicative of how much extra time and effort an individual can put into their jobs since employees are usually expected to go above and beyond to prove their worth and this can lead to inequality.
- There are gender biases that may inadvertently give the advantage to one gender over the other in the workplace, such as the idea that men have more physical capability or that women are better in nurturing roles.



Gender Gaps

*A gender gap, a **relative disparity between people of different genders**, is reflected in a variety of sectors in many societies. There exist differences between men and women as reflected in social, political, intellectual, cultural, scientific or economic attainments or attitudes.*

Components of Gender Inequality in the workplace



Pay

Components of Gender Inequality in the workplace



Pay

Leadership

Components of Gender Inequality in the workplace



Pay

Leadership

Hiring

Components of Gender Inequality in the workplace



Pay

Leadership

Hiring

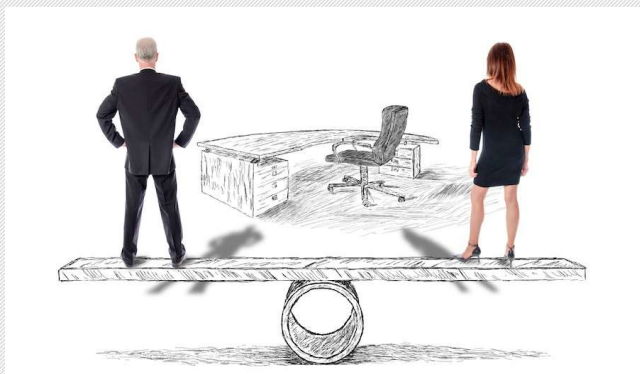
Inclusion

Gender Pay Gap



The pay gap is characterized by one gender being paid less to do the same job as the other gender. Usually, women are paid less than men even if they hold the same positions, have similar work experience and educational backgrounds.

Gender Leadership Gap



Many women are often passed up for promotion opportunities in the workplace due in part to gender discrimination.

To address this at your company, support internal growth opportunities for all employees, widen your recruitment networks and examine your biases.

Let's watch a video!

[TC GAD History](#)

Gender Recruitment / Hiring Gap



In one gender experiment, when a male employer was making a hiring decision, women had only a 40% chance of getting hired.

This means that women are at a disadvantage from the start of the hiring process—even if they have the same skills, experience and qualifications.

Gender Inclusion Gap



Excluding an individual from team projects, company outings, meetings and necessary decision-making because of gender, falls within the realm of gender inequality.

When an individual is not being included in tasks or events, it can prevent them from becoming successful and productive workers.

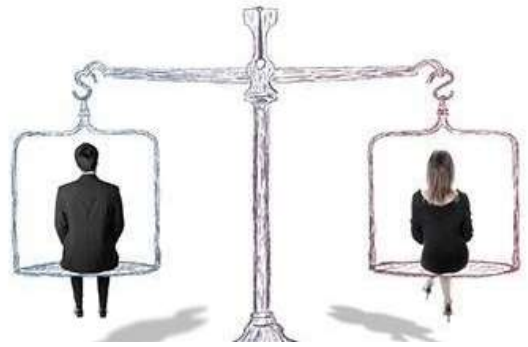
What we can do...

- Leaders need to close gender gaps in career advancement and eliminate workplace discrimination. There are concrete ways to achieve this ideal — transparent salaries, flexible work options, training opportunities for women, and a focus on well-being and mental health.
- Human resource practices and managers and supervisors play an important part in reducing gender gaps.
- Employees, too, can play a part in ensuring gender equity on all fronts by becoming allies, speaking up against instances of discrimination, and giving honest feedback to leaders.

Let's watch a video!

Female cop gets bullied by sexists

What are your reactions / insights from the video?



**Let's have
a breakout session!**





Breakout Session
20 minutes

Discussion:

1. Why does workplace Gender Equality matter?

1. Identify & explain your Top 3 issues fueling Gender Inequality in the workplace.

Appoint team leader to preside the discussion, secretary to prepare the presentation and presenter/reporter.

Each member of the group should participate.

Reporting / Sharing Time

How to promote gender equality in the workplace

1. Increase diversity in hiring

- Start by modifying your job descriptions to promote gender equality. Review your job descriptions and assess whether your job requirements need to be altered to broaden the pool of applicants.
- It's also a good idea to think carefully about the language you use in your job postings.
- If you have a hiring panel, make sure that it's gender diverse. Make sure that you also have fair compensation practices and use employee exit interviews to get honest feedback from employees about their perception of gender equality in the workplace.



How to promote gender equality in the workplace

2. Review equal pay laws

- Many laws state that employers are required to provide equal pay for equal work, which includes the same skill, responsibility, working conditions and effort.
- Note any areas of improvement you can identify regarding equal pay for equal work, and develop your policy relating to equal pay in your HR policy or code of conduct.



How to promote gender equality in the workplace

3. Begin a pay audit

- Consider conducting a pay audit to see if your male and female employees are paid comparably. This may help you identify if you offer equal employment opportunities to all employees.
- The best way to do this is to seek help from an HR professional, outside source or to do it.
- When you become aware of gender pay gaps, take steps to remedy them as soon as possible.



How to promote gender equality in the workplace

4. Consider updating your training

- Consider reviewing your training on gender discrimination and inequality. Check your current training programs to see if they're informative and detailed.
- Make Gender Sensitivity Training / GAD-related activities mandatory once a year. This way, the information is at the forefront of your employees' minds and can more easily be reflected in their actions.
- Hold regular refresher courses for management to ensure your company provides a great working environment for everyone.



How to promote gender equality in the workplace

5. Revise pay secrecy policies

Pay secrecy policies may lead to discrepancies with the gender pay gap, and in some cases, may be illegal. The more employees discuss salary information, the more aware they may become of gender inequalities in the workplace.



How to promote gender equality in the workplace

6. Promote work-life balance (work life integration)

- Parents can find it challenging to reach career goals because of the challenges that come with working while raising a family. To relieve stress for working parents, some companies offer parental leave for both mothers and fathers.
- Workplace flexibility is also something many people look for when evaluating whether they want to work for a company.



How to promote gender equality in the workplace

7. Create an open-minded atmosphere

Promote a culture where employees know they are appreciated based on their talent and performance. This starts at the managerial level. Get to know team members on a personal level, regardless of their gender or background.



How to promote gender equality in the workplace

8. Provide mentorship for everyone

An experienced mentor can be invaluable for helping employees navigate their careers. Consider implementing a mentorship program in your own organization and making it open to everyone.



How to promote gender equality in the workplace

9. Keep accurate documentation

Document each employee's qualifications, pay, position, education and work experience. There are many times when an employee may deserve to be paid more, however, employers are responsible for making these distinctions based on concrete evidence.



Reflection

*"Imagine a gender equal world.
A world free of bias, stereotypes, and discrimination.
A world that is diverse, equitable, and inclusive."*

See you tomorrow's training session!

References:

- National Confederation of Cooperatives Gender and Development Unit
- MASS-SPECC Cooperative Development GAD Trainers' Handout
- Wiley Online Library
- <https://www.indeed.com/recruitment/c/info/gender-inequality-in-the-workplace>
- GreggU/www.youtube.com

Gender & Development (GAD) in the Workplace

Ms. Monica L. Salido, MM
Board of Director, Tagum Cooperative
Gender & Development Trainer

- April 21, 2023 -

Let's have a short recap!

Show your answers in the Chat box

Objectives:

This training module will lead the participants:

- To define social inclusion and explain its importance as it help achieve organizations to build a better, more compassionate and caring of work, and attract best talents, minds and hearts needed nowadays with the current pandemic scenario;
- To identify and study the salient points of GAD related laws, issuances and best practices which can help the coop organization implement or improve its GAD program and services; and
- To create or design programs, activities or projects that promote GAD and help address a gender equality issue in the workplace.

Are you ready to continue our learning session?



Understanding Social & Financial Inclusions

Social Inclusion

- The **process of improving the terms** on which individuals and groups take part in society—**improving the ability, opportunity, and dignity of those disadvantaged** on the basis of their social identity.
- **Disadvantage** is often based on social identity, which may be across dimensions of gender, age, location, occupation, race, ethnicity, religion, citizenship status, disability, and sexual orientation and gender identity (SOGI), among other factors. This **social exclusion** robs individuals of dignity, security, and the opportunity to lead a better life.



Unaddressed exclusion of disadvantaged groups impacts:

At the individual level, the most commonly measured impacts include the loss of wages, lifetime earnings, poor education, and employment outcomes.

At the national level, the economic cost of social exclusion can be captured by foregone gross domestic product (GDP) and human capital wealth.

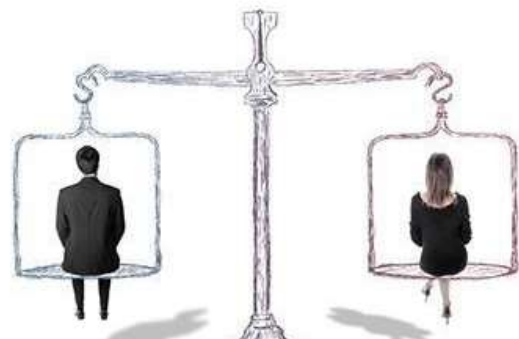
Racism and discrimination also have physical and mental health costs.



Let's watch a video!

Transgender Story

What are your reactions / insights from the video?



The power of inclusion in the workplace

- Companies with inclusive talent practices in hiring, promotion, development, leadership, and team management generate up to 30 percent higher revenue per employee and greater profitability than their competitors. Without a strong culture of inclusion and flexibility, the team-centric model comprising diverse individuals may not perform well. (**Deloitte's article on diversity and inclusion**)
- When employees feel included, they feel a sense of belonging that drives increased positive performance results and creates collaborative teams who are innovative and engaging.
- Higher employee engagement drives higher levels of productivity, retention, and a company's overall success.

Labels are
for **products**,
not **people**.



THE STATE OF **FINANCIAL INCLUSION** (or exclusion) **IN PH**



FINANCIAL ACCOUNT



In 2017, only **22.6%** of
Filipino adults had a
formal financial account
(e.g. bank account, microfinance,
coop, E-money account)

of the 22.6%, **11.5%** had a bank account, down 3 points from 14.1% from 2015

BY INCOME CLASS



More than half (51.1%) of adults in class ABC have an account, twice higher than class D (24.4%) and almost four times higher than class E (13.9%).

	ABC	D	E
With Account	51.1	24.4	13.9
• Bank	44.3	12.1	3.4
• E-money	1.0	0.9	2.0
• NSSLA	0.0	0.6	0.0
• Cooperative	2.8	3.7	1.6
• Microfinance NGO	4.6	9.0	7.5

REASONS FOR NOT HAVING A FINANCIAL ACCOUNT:



60%
NOT ENOUGH MONEY



21%
NOT NEEDED



18%
NO DOCUMENTARY REQUIREMENTS



10% EXPENSIVE



9% DON'T KNOW THE DETAILS ABOUT THIS OR HOW IT WORKS

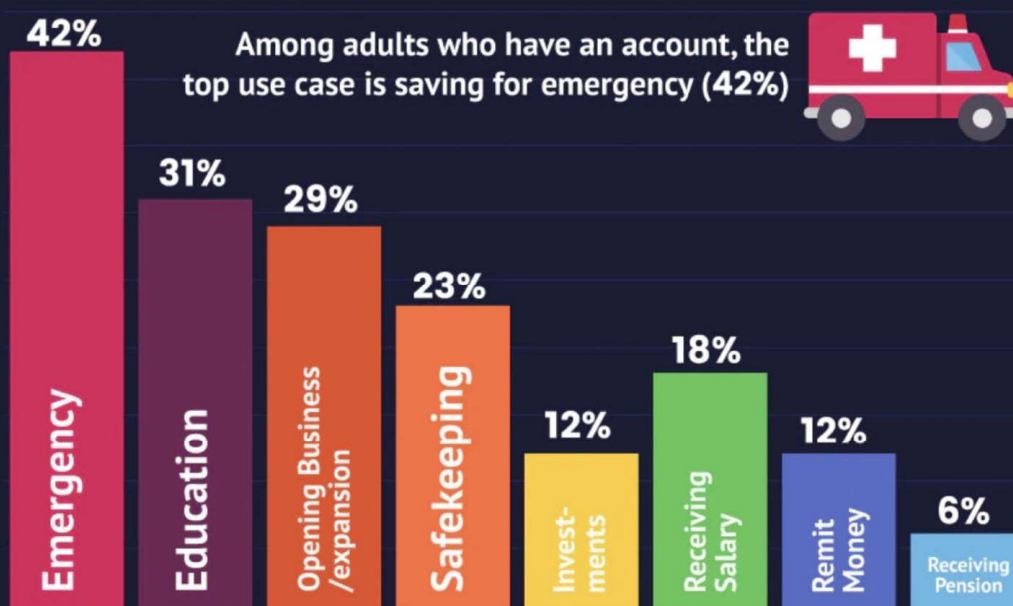


8% NO WORK



8% NOT AWARE

PURPOSE OF HAVING AN ACCOUNT



INSURANCE



In 2017, only 18% of Filipino adults had insurance

Of those with insurance,

- Life insurance: 38%
- Health insurance: 30%
- Microinsurance: 26%



REASON FOR NOT HAVING INSURANCE:

- 66% no money
- 30% perceived lack of need
- 23% high cost
- 5% slow return
- 4% lack of trust of providers
- 3% lack of work

INVESTMENT



Only 22.5% had some form of "investment"

Of those with investments,

80% SSS

30% Pag-IBIG

3% Only 3% of adults invest in stocks, bonds, trust funds, mutual funds, etc.

REASON FOR NOT INVESTING:



69%

lack of money due to unemployment



17%

perceived high cost



11%

lack of awareness



7%

lack of need

Legal Bases on GAD in
the workplace in the
Philippines

1987 Philippine Constitution

Art. XIII, Section 14 -

The State shall protect working women by providing safe and healthful working conditions, taking into account their maternal functions, and such facilities and opportunities that will enhance their welfare and enable them to realize their full potential in the service of the nation.



Republic Act No. 9710 - An act providing for the Magna Carta of Women

- **Chapter IV Rights and Empowerment, Section 13 – *Equal Access and Elimination of Discrimination in Education, Scholarships, and Training.***

(b) Enrollment of women in nontraditional skills training in vocational and tertiary levels shall be encouraged.

(c) Expulsion and non-readmission of women faculty due to pregnancy outside of marriage shall be outlawed. No school shall turn out or refuse admission to a female student solely on the account of her having contracted pregnancy outside of marriage during her term in school.

- **Chapter IV Rights and Empowerment, Section 15 - *Women in the military, police, and other similar services*** shall be provided with the same right to employment as men on equal conditions. Equally, they shall be accorded the same capacity as men to act in and enter into contracts, including marriage.

Republic Act No. 9710 - An act providing for the Magna Carta of Women

- **Chapter IV Rights and Empowerment, Section 17 – *Women’s Right to Health*** e.g., access to Maternal care to include pre- and post-natal services ; Promotion of breastfeeding, etc.
- **Chapter IV Rights and Empowerment, Section 18 - *Special Leave Benefits for Women*.** A woman employee having rendered continuous aggregate employment service of at least six (6) months for the last twelve (12) months shall be entitled to a special leave benefit of two (2) months with full pay based on her gross monthly compensation following surgery caused by gynecological disorders.
- **Chapter IV Rights and Empowerment of Marginalized Sector, Section 22 - *Right to Decent Work*** — The State shall progressively realize and ensure decent work standards for women that involve the creation of jobs of acceptable quality in conditions of freedom, equity, security, and human dignity.

Republic Act 7192: Women in Development and Nation Building Act

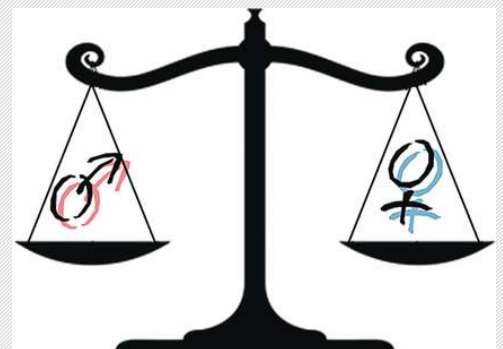
- **Section 2, Declaration of Policy.** — The State recognizes the role of women in nation building and shall ensure the fundamental equality before the law of women and men. The State shall provided women rights and opportunities equal to that of men.
- **Section 5, Equality in Capacity to Act.** — Women of legal age, regardless of civil status, shall have the capacity to act and enter into contracts which shall in every respect be equal to that of men under similar circumstances.
- **Section 6, Equal Membership in Clubs.** — Women shall enjoy equal access to membership in all social, civic and recreational clubs, committees, associations and similar other organizations devoted to public purpose.

Republic Act 7192: Women in Development and Nation Building Act

- **Section 8. Voluntary Pag-IBIG, GSIS and SSS Coverage.** — Married persons who devote full time to managing the household and family affairs shall, upon the working spouse's consent, be entitled to voluntary Pag-IBIG (Pagtutulungan — Ikaw, Bangko, Industriya at Gobyerno), Government Service Insurance System (GSIS) or Social Security System (SSS) coverage to the extent of one-half (1/2) of the salary and compensation of the working spouse. The contributions due thereon shall be deducted from the salary of the working spouse.

Other GAD Related Laws and Issuances

- **RA 7322** increases the maternity benefits of women in the private sector
- **RA 7655** increases the minimum wage of domestic helpers
- **RA 10361** Batas Kasambahay



Coop Development Authority (CDA) MC 2013-22

Guidelines on Mainstreaming Gender and Development (GAD) in Cooperatives

The circular aims to disseminate to the cooperative sector the GAD mandate of the government. This is to ensure the promotion of GE and initialization of GAD in policies, programs & other activities in coops.

Gender Mainstreaming Mechanisms & Instruments:

GAD Committee

GAD Focal Person

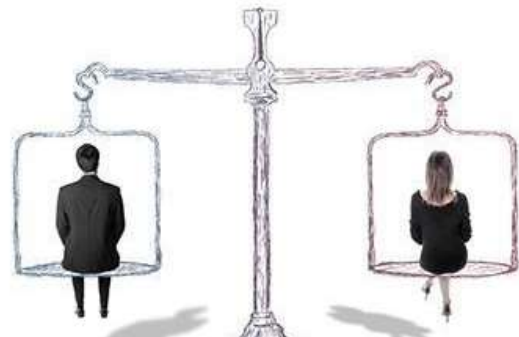
GAD Education & Training Programs

GAD Support Systems & Services

Let's watch a video!

Upholding Gender Equality in the Workplace

What are your reactions / insights from the video?



Entry Points in Mainstreaming GAD:

Implement components of GAD in your coop workplace in these 4 major entry points:



Policies

Official statements and pronouncements of support for gender mainstreaming issued by the organization.

Entry Points in Mainstreaming GAD:

Implement components of GAD in your coop workplace to these 4 major entry points:



Policies

People

Implementers of the program both internal and external.

Entry Points in Mainstreaming GAD:

Implement components of GAD in your coop workplace to these 4 major entry points:



Actual implementation,
Conduct of GAD
advocacy

Policies

People

**Programs,
Activities &
Projects (PAPs)**

Entry Points in Mainstreaming GAD:

Implement components of GAD in your coop workplace to these 4 major entry points:



Facilities and GAD
Plan & Budget



Policies

People

**Programs,
Activities &
Projects (PAPs)**

**Enabling
Mechanisms**

Shared Best Practices of Tagum Cooperative on GAD in the Workplace

TC Journey on Gender Equality

Looking back...

Most leaders are men.

Women were considered “tokens”
not a decision makers

Board of Directors



TC Journey on Gender Equality

Looking back... **Men Raising Eyebrows**

- Views and opinions of women are not recognized nor heard
- Gender Equality & Women Empowerment were hardly accepted

TC Journey on Gender Equality

Looking back... **Year 1995**

- The **first lady president, Ms. Norma R. Pereyras**, who led the cleansing and transformation process of Tagum Cooperative.
- When Tagum Cooperative was clouded with irregularities and controversies and high delinquency rate – 68%
- **Paradigm shift** came and the systems were put in place.

TC Journey on Gender Equality

- More women to run as officers & actively participated in Meetings & Member's Assembly
- Strengthen education for the members such as conducting lectures through **Gender & Development & Family Enrichment Program.**

TC Best Practices on Gender Equality



- **TC Bylaws** - At least 3 seats for each gender shall be allotted in the Board of Directors.
- **Code of Ethics**
- **Human Resource Management & Development Manual**
- **GAD Manual**
- **Organizational Safety and Health Policy**

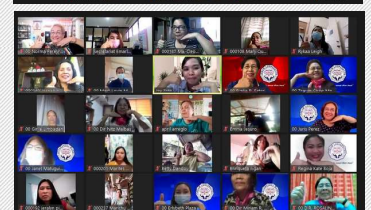
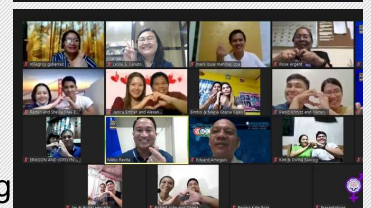
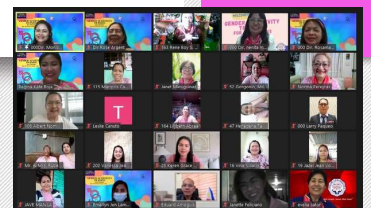
TC Best Practices on Gender Equality

- GAD / GE Committee
- GAD Focal Person
- Accredited GE Trainers
- Sister Society



TC Best Practices on Gender Equality

- Gender Sensitivity Trainings
- Climate Change and Action
- Family Financial Management / Financial Literacy
- Family Enrichment Program
- World Café for Couples
- Health and Wellness Activities & Program (Mental Health)
- Women's Month Celebration
- Mother's Day Celebration
- Father's Day Celebration
- Business Development and Business Opportunities
- Personality Development
- And many more capacity-building trainings & programs
- Community development programs
- Communication & Social Media Programs



TC Best Practices on Gender Equality



- Sex disaggregated data
- Survey forms & Monitoring tool
- Breastfeeding room
- Decent and adequate Comfort rooms
- Gender Equality Resource Corner
- GAD Plan & Budget

**Let's have
a breakout session!**

Breakout Session
30 minutes

Group work:

Identify & Design 3 activities/programs/projects that will promote GAD in your coop workplace, using the suggested format.

Appoint a president to lead the group work, secretary to prepare the presentation and presenter/s.
Each member of the group should participate.

Format & sample activity/program:

	TITLE OF THEACTIVITY/PROGRAM/PROJECT	DESCRIPTION OR RATIONALE	OBJECTIVES OR DESIRED OUTCOMES	BENEFICIARIES/PARTICIPANTS	TIMEFRAME	NEEDED RESOURCES	BUDGET
1	Gender Sensitivity Trainings	Presents the basic GAD/GE concepts, role of women and men and gender issues.	To define GAD/GE and explain the importance of GAD/GE in our coop workplace.	50 new employees	April & October 2022	Laptop, internet connection, resource speakers & forms	P30,000
2	Family Counseling Service	A mental wellness program that offers counseling assistance concerning family relationship or family health issues.	To increase work productivity. To reduce reports of absenteeism at work.	50 employees	January – December 2022	Counseling room & supplies	P50,000
3	Developing Entrepreneurial Mindset (Livelihood Opportunity)	The activity provides technical skills enhancement for the coop members who are self-employed or entrepreneurs.	To obtain tips and techniques in engaging livelihood activity or improve existing enterprise.	50-100 coop members	August-September 2022	Laptop, internet connection, resource speakers & forms	P50,000

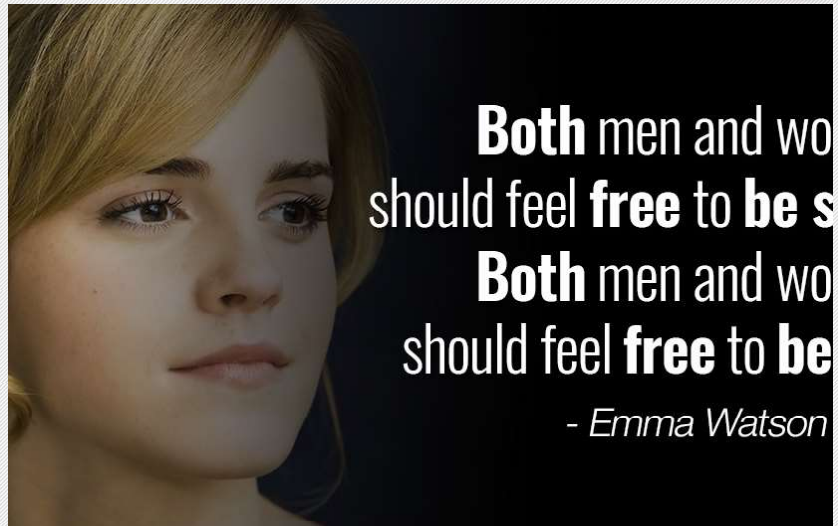
Time is up!

Reflection



Reflection

End of
presentation



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