



# Coast Guard Credit Cooperative

National Headquarters, Philippine Coast Guard  
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**MEMORANDUM CIRCULAR NO. 2024 - \_\_\_\_\_**  
**Series of 2024**

**SUBJECT : COAST GUARD CREDIT COOPERATIVE GUIDELINES ON  
GENDER AND DEVELOPMENT (GAD)**

**DATE : February 29,2024**

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## **SEC I. LEGAL BASIS:**

- a. Art II & Art III of Section 14 of the 1987 Constitution of the Philippines
- b. Republic Act 7192, otherwise known as an Act Promoting the Integration of Women as Full and Equal Partners of Men in Development and Nation Building and for other purposes.
- c. Republic Act 9710, otherwise known as an Act Providing for the Magna Carta of Women (MCW) 20
- d. 09 and its Implementing Rules and Regulations
- e. Republic Act 11364, otherwise known as an Act Reorganizing and Strengthening the Cooperative Development Authority, repealing for the purpose of Republic Act No 6939, creating the Cooperative Development Authority
- f. Executive Order 273, the Philippine Plan for Gender-Responsive Development, 1995-2025.
- g. Cooperative Development Authority (CDA) Memorandum Circular 2013-22, also known as Guidelines on Mainstreaming Gender and Development (GAD) in Cooperatives
- h. PCW-DBM-NEDA Joint Circular No 2012-01 - Guidelines for the Preparation of Annual Gender and Development (GAD) Plans and Budgets and Accomplishment Reports to Implement the Magna Carta of Women

## **SEC II. BACKGROUND**

In compliance with the nation's commitments to various international and national conventions, laws, rules, and regulations on Gender and Development, all government agencies must institutionalize GAD in their systems by incorporating



GAD in their planning, programming, and budgeting processes. With this, the Cooperative Development Authority (CDA) has issued a memorandum circular 2012-01 entitled Guidelines on Mainstreaming Gender and Development (GAD) in Cooperatives. To comply with the memorandum, the CGCC has developed the Gender and Development Policy, which aims to promote inclusivity and equity for its members, eradicate discriminatory practices, and advance equal opportunities among its employees and members. The policy includes guidelines for fair treatment of members and training programs to promote gender sensitivity and awareness. The CGCC acknowledges that achieving gender equality requires continuous effort and is committed to working closely with its members to implement the GAD policy effectively.

### **SEC III. PURPOSE**

This circular aims to promote gender equality and inclusivity within its organization. It aims to create a workplace and financial environment that values diverse contributions, regardless of gender. It empowers employees and members, ensuring equal opportunities for growth, advancement, and financial well-being. It aligns with social justice principles and contributes to the organization's success and sustainability by harnessing the full potential of a diverse workforce and membership base.

### **SEC IV. SCOPE**

This circular shall apply to all officers, employees, and Coast Guard Credit Cooperative members.

### **SEC V. DEFINITION OF TERMS**

- a. **Annual GAD Plan and Budget** - refers to the cost of implementing the Annual GAD Plan, which includes Programs, Activities, and Projects (PAPs) designed to address gender issues through the promotion of Women's economic empowerment, protection and advancement of Women's Human Rights and promotion of Gender-Responsive Governance, as spelled out in the Framework Plan for Women (FPW), and in accordance with Republic Act 7192, otherwise known as the Philippine Plan for Gender-Responsive Development, 1995-2025, and republic Act 9710, otherwise known as the Magna Carta of Women.
- b. **Client-focused GAD activities** - refer to the activities that seek to address the gender issues of its clients.
- c. **Discrimination against Women** - refers to any gender-based distinction, exclusion, or restriction that has the effect or purpose of impairing or



nullifying the recognition, enjoyment, or exercise by women, irrespective of their marital status, based on the equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil, or any other field.

- d. **Equality** - refers to a revised term for 'Equal Opportunities.' It is based on the legal obligation to comply with anti-discrimination legislation. Equality protects people from minority groups from being discriminated against on the grounds of group membership, i.e., sex, disability, sexual orientation, religion or belief, or age.
- e. **Gender** - means (a) the socially determined difference between women and men, such as roles, attitudes, behaviors, and virtues, and (b) the roles, attitudes, and values assigned by culture and society to women and men. These roles, attitudes, and values define the behaviors of women and men and the relationship between them. They are created and maintained by social institutions such as families, governments, communities, schools, churches, and media.
- f. **Gender Analysis (GA)**- refers to the methodology for collecting and processing information about gender. It provides disaggregated data by sex and an understanding of the social construction of gender roles and how labor is divided and valued. Gender Analysis is the process of analyzing information in order to ensure development benefits and resources are effectively and equitably targeted to both women and men and to successfully anticipate and avoid any negative impacts development interventions may have on women or on gender relations. Gender analysis is conducted through a variety of tools and frameworks.
- g. **Gender and Development (GAD)** - refers to the development perspective recognizing women's and men's unequal status and societal situation. Women and Men have different development needs and interests due to said inequality, which is institutionalized and perpetuated by cultural, social, economic, and political norms, systems, and structures. As a development approach, GAD seeks to equalize the status and condition of said relations between women and men by influencing the process and outputs of policymaking, budgeting, implementation, and monitoring and evaluation so that they would deliberately address the gender issues and concerns affecting the full development of women.
- h. **Gender and Development Activities** - refer to the specific activities in the regular PIA/Ps that address the gender issues of its clients and/or organization.

- i. **Gender and Development Budget** - means the cost of implementing the annual GAD, which may include agency PAPs designed to address gender issues and promote women's empowerment and gender equality.
- j. **Gender and Development Plan** - a systematically designed set of programs, activities, and projects with corresponding budgets carried out by agencies over a given period to address gender issues and concerns in their respective sectors and constituents.
- k. **Gender Aware Policies** - recognize that women, as well as men, have an essential role to play in society; that the nature of women's involvement is determined by gender relations, which make their involvement different and often unequal; and that consequently, women have different needs, interests, and priorities, which may sometimes conflict with those of men.
- l. **Gender-based Violence** - any act or threat by men or male-dominated institutions that inflicts physical, sexual, or psychological harm on a woman or girl because of their gender. Commonly, the acts or threats of such included in the definition are rape, sexual harassment, wife battering, sexual abuse of girls, dowry-related violence, non-spousal violence within the home, marital rape, acts such as female genital mutilation, female infanticide, and sex-selective abortion, sexual exploitation such as enforced prostitution, trafficking of women and girls and pornography.
- m. **Gender Blind** - refers to the failure to recognize that gender is an essential determinant of social outcomes impacting projects and policies. A gender-blind approach assumes gender does not influence projects, programs, or policies.
- n. **Gender Equality** - refers to the absence of discrimination based on a person's sex in opportunities and the equal allocation of resources, benefits, and access to services.
- o. **Gender Equity** - refers to fairness and justice in distributing benefits and responsibilities between women and men. The concept recognizes that women and men have different needs and power and that these differences should be identified and addressed to rectify the imbalances between the sexes.
- p. **Gender issues** - are problems and concerns that arise from the unequal status of women and men, including the different characteristics, roles, and expectations attributed by society to women and men. These societal expectations and expectations, which are reflected and perpetuated by laws, policies, procedures, systems, programs, projects, and government activities, could impede women's total development and their participation in

and equal enjoyment of the fruits of development. Common gender issues are political subordination, economic marginalization, disempowerment, discrimination, stereotyping, multiple burdens, violence against women, and personal dehumanization.

- q. **Gender Mainstreaming** - is a process of assessing the implications for women and men of any planned action (including legislation, policies, and programs) in all areas and at all levels. It is a strategy for making women's and men's concerns and experiences an integral dimension of designing, implementing, and evaluating policies and programs in all political, economic, and social spheres so that women and men benefit equally and inequality is not perpetuated. The ultimate goal is gender equality.
- r. **Gender Needs** - refers to the fact that women and men have differing roles based on gender; they will also have differing gender needs. These needs can be classified as either strategic or practical.
- s. **Gender Sensitivity** - refers to the ability to acknowledge and highlight existing gender differences, issues, and inequalities and incorporate these into strategies and actions.
- t. **Gender-Responsive Development Planning** - using and integrating the GAD framework into the development planning cycle. It rests on the premise that introducing gender considerations makes development planning/programming more "people-oriented or people-focused."
- u. **Organization-focused GAD activities** - are activities that seek to:
  - i. create the organizational environment for implementing gender-responsive policies, programs, and projects; and
  - ii. address the gender issues of employees, particularly those that affect women's performance as government workers, like sexual harassment, low participation of women in human resource development undertakings and decision-making structure and processes, and lack of support to ease women's multiple burdens in the workplace, such as daycare or child-minding centers.
- v. **PROGRAMS, ACTIVITIES, & PROJECTS (PAPs)** – refer to flagship programs or activities and projects that serve as a strategic entry point to mainstream GAD in an organization. PAPs are the most practical entry point since they involve the actual implementation of an organization's mandate. Examples of PAPs are the review and issuance of revised GAD policies, application of gender analysis tools, conduct of GAD advocacy, and regular updating of GAD mechanisms such as the GAD database.

- w. **Women Empowerment** - refers to the provision, availability, and accessibility of opportunities, services, and observance of human rights that enable women to actively participate and contribute to the political, economic, social, and cultural development of the nation as well as those which shall provide them equal access to ownership, management, and control of production, and of material and informational resources and benefits in the family, community, and society.
- x. **Violence Against Women (VAW)** - refers to any act of gender-based violence that results in or is likely to result in physical, sexual, or psychological harm or suffering to women, including threats of such acts, coercion, or arbitrary deprivation of liberty, whether occurring in public or in private life.

## **SEC VI. GENERAL GUIDELINES**

The CGCC shall adhere to existing national laws on Gender and Development, particularly on policies and procedures in preparing the GAD plan and budget. The CGSS shall:

- a. **Establish GAD Committee:** The Board of Directors shall create the GAD Committee and appoint its members. The Committee shall comprise at least three (3) members, provided that at least one member shall come from the Board. The Committee shall elect a chairperson from among themselves. The Committee shall hold office until replaced by the Board.
- b. **Appoint a GAD Focal Person:** The Board shall designate a GAD Focal Person (GFP) from the management recommendee(s). He or she must be an employee of the cooperative and shall perform GFP roles as additional functions.
- c. **GAD Education and Training Programs:** The cooperative shall identify GAD and Gender Equality(GE)-related education and training programs. These shall be included in the annual education and training plan.
- d. **GAD Support Systems and Services:** The cooperative shall implement other services that address GAD and GE issues and concerns. It shall also develop and establish necessary support systems to enhance the implementation of the cooperative's GAD and GE services.





## **SEC VII. GAD Programs, Activities, and Projects (PAPs)**

### a. Organization-focused GAD Activities

- i. **Ensure Equal Employment Opportunities:** Warrant that recruitment, hiring, promotion, and other employment-related decisions are based on merit and without discrimination based on gender. Implement measures to identify and address any gender-based barriers to career progression.
- ii. **Provide Training and Development:** Provide training opportunities that are accessible to all employees, focusing on career development and leadership skills. Conduct regular gender sensitivity training for all employees to enhance awareness and understanding of gender issues. Include modules on diversity, inclusion, and prevention of sexual harassment.
- iii. **Uphold Work-Life Balance:** Implement policies that support work-life balance, including flexible work arrangements and parental leave.
- iv. **Strictly Observe Zero Tolerance for Harassment:** Create a workplace free from any form of harassment, including sexual harassment, with clear procedures for confidential reporting and addressing complaints. Ensure prompt investigation and resolution of reported cases.
- v. **Maintain a Gender-Responsive Work Environment:** Regularly assess and improve the physical work environment to ensure it is safe, inclusive, and accommodates the needs of all employees.
- vi. **Provide Gender-responsive Programs:** Develop and implement gender-responsive programs, activities, and projects (PAPs) to address the specific needs and concerns of both men and women within the organization and its clientele.
- vii. **Allocate Sufficient Resources:** Allocate sufficient resources to support the implementation of the GAD Policy, including budgeting for training, awareness campaigns, and other related initiatives.
- viii. **Collaboration with External Organizations:** Engage with external organizations, NGOs, and experts working in gender and development to stay informed about best practices and enhance



the GAD policy's impact. Collaborate on initiatives that contribute to broader gender equality goals. Participate in national and international GAD conventions, seminars, forums, symposiums, conferences, and schooling. Take part in Gender Sensitivity Training (GST) / GAD Training of Trainers (TOT) for instructors.

- ix. **Conduct Periodic Review and Amendments:** Regularly review and update the GAD policy based on feedback from employees and stakeholders, changing circumstances, and emerging best practices to ensure its relevance and effectiveness. Foster a culture of continuous improvement that adapts to the evolving needs of the workforce and the broader community.
- x. **Ensure Confidentiality:** Ensure the confidentiality of all information related to gender-related concerns and investigations, respecting the privacy of individuals involved.
- xi. **Implement Disciplinary Measures:** Establish clear disciplinary measures for any employee found violating the GAD policy, including but not limited to counseling, training, suspension, or termination, depending on the severity of the offense.

#### b. Client-Focused GAD Activities

- i. **Financial Literacy Programs:** In collaboration with the Training and Education Committee, develop and implement a customized financial literacy program that is essential to meet the diverse needs of individuals, including women, men, senior citizens, and persons with disabilities. These programs should equip participants with the knowledge and skills to make informed financial decisions. Through tailored financial education initiatives, individuals can learn about personal finance topics such as budgeting, investing, and managing debt. By providing financial literacy initiatives tailored to specific groups, individuals can become more financially astute and empowered to make informed financial decisions.
- ii. **Entrepreneurship Development:** Institute entrepreneurship programs aim to facilitate income-generating activities and support individuals seeking to establish or grow their businesses. This support is typically targeted towards women, aiming to empower them and promote gender equality. Such initiatives are essential for fostering economic growth and creating employment opportunities, particularly in regions where women face systemic barriers to participating in the economy. The Cooperative can help





promote sustainable development and achieve positive social and economic outcomes by supporting entrepreneurship.

- iii. **Health and Wellness Initiatives:** Conduct health and wellness programs that are designed to promote the overall well-being of its members, with a focus on addressing the unique health concerns of women, senior citizens, and persons with disabilities. These initiatives aim to create a cooperative environment that supports financial stability and prioritizes all members' physical and mental health.
  - iv. **Accessible and Inclusive Facilities:** It is imperative to ensure that all physical facilities and services are inclusive and accessible, considering the needs of all members, including those with disabilities or special requirements. To accomplish this, it is recommended that an accessibility audit be conducted to identify areas of improvement. Upon completion of the audit, an action plan should be put in place to address the identified issues, whether they be physical barriers or service-related barriers. Ensuring all members have equal access to facilities and services is crucial to promoting a diverse and inclusive environment.
  - v. **Community Outreach and Awareness Programs:** It is recommended that community outreach and awareness campaigns that promote gender equality within the cooperative and the broader community served by the Philippine Coast Guard be undertaken. When implemented effectively, this proactive approach can be vital in tackling gender inequality, promoting diversity, and encouraging inclusivity. It is essential to develop strategic plans and initiatives specifically designed to promote gender equality, such as training programs, workshops, and educational initiatives. The practical implementation of such efforts can create awareness, raise consciousness, and encourage participation, positively impacting the community.
- c. Other GAD Activities organized by the Philippine Commission on Women (PCW)
- i. **National Women's Month Celebration (March)**
  - ii. **18-Day End VAW (Violence Against Women) Campaign**
- d. Non-acceptable programs/Projects/Activities (PAPs) commonly proposed for Funding under the Gender and Development Budget



- i. Foreign-assisted GAD PPA's;
- ii. Conduct meetings/workshops/ consultations on topics unrelated to gender concerns.
- iii. Personal Services (PS of women employees within the agency and incentives which include clothing allowance, PERA, Hazard pay, subsistence allowance, bonus, and other incentives) unless strongly justified as gender-related, e.g., hiring of Civilian Employees to act as GAD Secretariat, hiring of consultants as Resource Speakers for GAD Trainings;
- iv. Provision for contingency funds or "other services" of PPAs not related to gender;
- v. Car-pooling, safe/mineral water, gas mask for traffic/ environment enforcers, etc;
- vi. Calisthenics, tea party, sports fest, summer tennis clinic, etc., including the purchase of equipment/sports gadgets and publication and dissemination of physical, mental, and health fitness information campaign/materials;
- vii. Conduct socials, rest, and recreation activities such as team building, acquaintance and Christmas party, organization of .chorale group, social graces seminar, night shows, fun day, youth leaders interaction, return reception of peer counseling group, ballroom dancing, etc;
- viii. Conduct of religious-related activities and implementation of cultural projects;
- ix. Skills training/ entrepreneurial/livelihood projects/ programs for women within the agency (e.g. tocino-making, cross stitch contest, etc.) proposed PPA's should be within the mandate of the agency;
- x. Purchase supplies/ materials/ equipment and vehicles for general use of the agency. Repair/maintenance of overpass, waiting sheds, fly-overs, etc;
- xi. Construction expenses unrelated to women/gender concerns may include the establishment of a telephone directory assistance

corner, multipurpose hall, first-aid corner, community libraries, and reading centers.

## **SEC VIII. PROCEDURAL GUIDELINES**

- a. The Education and Training and Marketing Committee shall prepare their annual GAD Plan and Budget in coordination with the GAD committee and Human Resource Branch.
- b. Upon approval of the respective Committee Chairman, the Annual GAD Plan and Budget shall be submitted to the GAD Committee for consolidation and subsequent endorsement to the Board of Directors for approval and allocation of budget;
- c. The GAD focal person shall also prepare an annual GAD accomplishment report, which shall be included in the Social Performance reports to CDA.

## **SEC IX. FUNCTION AND RESPONSIBILITIES**

To realize the purpose of this Circular, the following officer or persons shall perform, among others, the following responsibilities and functions:

### **a. GAD Focal Person**

- i. Coordinate and review the implementation of GAD programs/ activities/ projects based on approved plans and budget.
- ii. Prepare accomplishment reports and recommend policy improvement to the GAD Committee
- iii. Gathers and analyzes gender-related information and other data
- iv. Provide administrative services to the GAD Committee

### **b. GAD Committee**

- i. Conducts gender analysis
- ii. Develop and recommend GAD and GE policies, programs/activities/projects to the Board.
- iii. Monitors and assesses progress in implementing GAD programs/activities/projects towards achieving GE.
- iv. Submit reports to the Board.
- v. Provides directional guidance.

### **c. Education and Training Committee**



- i. Facilitates the conduct of gender advocacy and promotion through training, especially in the conduct of Pre-Membership Education Seminars (PMES) and/or Basic Coop Education Seminars
- ii. Builds the capacity of management staff, the GAD Committee, and officers on GAD

**d. Management**

- i. Implement the GAD plan and budget
- ii. Reports and evaluates accomplishments

**e. Board of Directors**

- i. Acts on reports of the GAD Committee and management
- ii. Approves GAD and GE Policies
- iii. Approves GAD plan and budget

**SEC X. MONITORING**

- a. Reports to the General Assembly must include updates on implementing gender plans and programs.
- b. Social performance reports to CDA must include GAD accomplishments.

**SEC XI. SEPARABILITY**

If, for any reason, any portion or provision of this Code is declared unconstitutional or invalid, the other sections or provisions hereof which are not affected thereby shall continue in full force and effect.

**SEC XII. EFFECTIVITY**

This Memorandum Circular shall take effect immediately and be observed in the current and future planning and budget cycles.



APPROVED BY:

**BOARD OF DIRECTORS**

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CHAIRPERSON

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VICE- CHAIRPERSON

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