Reducing Vulnerability of Individuals and Families

Chapter 11

Reducing Vulnerability of Individuals and Families

People face various types of risks that may bring hardships and temporary setbacks or prolonged crises. These risks are associated with global or domestic economic instability, weather disturbances, health-related shocks, political disruptions, or other unexpected events that cause losses in income or assets. Some of these risks can be prevented and managed but others are unavoidable.

The Philippine Development Plan (PDP) 2017-2022 aims to enable individuals and families to deal and cope with risks. This chapter discusses strategies to reduce vulnerabilities by decreasing people's exposure to risks and increasing their adaptive capacities. It describes a universal and transformative social protection program for all Filipinos that will build up socioeconomic resilience.

Assessment and Challenges

Poverty incidence decreased from 26.3 percent in 2009 to an estimated 21.6 percent in 2015. The decline could have been more pronounced were it not for the extreme natural and human-induced shocks like super typhoon Yolanda, the Bohol earthquake, the Zamboanga siege, and El Niño, to name a few. These disasters, in addition to sudden illnesses and other shocks, are the most common reasons that even non-poor individuals fall into poverty and the poor find it hard to move out and stay out of poverty. This points to the importance of a social protection program that builds the socioeconomic resilience of the poor and those who recently graduated from poverty.

Risk Factors

To determine appropriate interventions, a social protection program has to be based on a systematic understanding of the risk factors that may be present in some groups

but not in others, or may affect people differently.

Inherent vulnerability. Certain individuals and groups have inherent vulnerabilities. These are the poor and transient poor, children, women, persons with disabilities (PWDs), indigenous peoples, overseas Filipinos (OFs) and their families, and older persons. Even non-vulnerable groups also face economic risks such as low and irregular incomes, and financial and economic crises. Other risks are brought about by environmental and natural hazards, and governance and political risks.

Children. In the Philippines, a child is a "person below 18 years of age, or a person over 18 years of age but is unable to fully care for him/herself or protect himself/ herself from abuse, neglect, cruelty, exploitation, or discrimination because of a physical or mental disability or condition."¹ Often characterized by their dependence on adults, children are one of the most

vulnerable sectors in society particularly during their first 1,000 days and through their early formative years. The preliminary results of the 2015 National Baseline Study on Violence Against Children (NBS VAC) showed that: (a) two of three children reported to have experienced any form of physical violence in various settings; (b) three of five children reported to have experienced some form of psychological violence in any setting; and (c) one of four children reportedly suffered from some form of sexual violence in any setting.

Children are also among the poorest members of society. The 2012 basic sector data from the Philippine Statistics Authority (PSA) noted that 35.2 percent of Filipino children are poor. They are also vulnerable to continuing poverty and the economic shocks rendered by displacement, destruction to agriculture and properties, and lack of livelihood opportunities owing to major typhoons that devastated the country, foremost was super typhoon Yolanda (Haiyan).

Poverty also pushes a lot of children to work. In 2011, the number of working children was estimated at 3.3 million, of which 2.1 million were engaged in child labor. A huge chunk (97%) of them worked under hazardous labor conditions.

Women. Women face multiple and intersecting forms of discrimination such as women in poverty, women with disabilities, indigenous and Muslim women, women living in geographically inaccessible areas, and lesbian, bisexual, and transgender women. In fact, women have a higher poverty incidence than the general population in 2012 which was estimated at 25.6 percent. Societal norms impose additional risks as

there is unequal power relationship between women and men.

Persons with Disabilities (PWDs). Disability is closely linked to poverty as one may cause the other. The poor may experience bad living and working conditions, which increase the risk of acquiring disability, and their exclusion and marginalization may reduce their economic productivity². Many PWDs become vulnerable to physical and psychological violence because of their disability. Disadvantages include lack of: (a) data on PWDs; (b) physical accessibility in schools and training government facilities, offices, public transportation, and government shelter and facilities; and (c) disability-support services to access information, communication and technology including personal assistance and sign language interpretation. Also, there are still individuals who hold limited and, sometimes, negative views toward disability and PWDs.

Indigenous Peoples. The National Commission on Indigenous Peoples (NCIP) says that there are 110 indigenous peoples groups in the Philippines numbering around 14 million persons in 2014, or about 15 percent of the total Philippine population of 92 million. The Indigenous Cultural Communities (ICCs) or indigenous peoples originally occupied more or less 13 million hectares, or approximately 45 percent of the total national land territory of about 30 million hectares.

Indigenous peoples are among the disadvantaged sectors identified under Republic Act 8425³ because of their vulnerability to exploitation and discrimination⁴. Extractive activities (i.e., mining and logging), "development

² Mitra, S., Posarac, A., & Vick, B. 2011. *Disability and Poverty in Developing Countries: A Snapshot from the World Health Survey.* World Bank SP Discussion Paper 1109.

Schelzig, K. (2005). Poverty in the Philippines: Income, assets and access. Asian Development Bank: Philippines.

World Bank. Poverty and Disability. Retrieved from http://go.worldbank.org/IMVL0SHUT0

³ Also known as "Social Reform and Poverty Alleviation Act"

⁴ National Statistical Coordination Board. 2005.

| SECTOR | CASUAL | SEASONAL | CONTRACTUAL OR PROJECT-BASED | TOTAL PRECARIOUS Employment | % OF TOTAL Employment |
|---------------|--------|----------|---------------------------------|--------------------------------|--------------------------|
| ALL SECTORS | 208 | 102 | 672 | 982 | 22.0 |
| Agriculture | 10 | 56 | 32 | 97 | 40.6 |
| Industry | 87 | 22 | 238 | 347 | 26.0 |
| Manufacturing | 64 | 17 | 132 | 213 | 21.2 |
| Services | 111 | 25 | 403 | 538 | 18.6 |

 Table 11.1 Precarious Employment in Establishments, 2014 (in 000 except percent)

Note: The survey covered establishments employing 20 workers or more.

Source: Philippine Decent Work Country Profile 2016 (forthcoming), citing Philippine Statistics Authority, Integrated Survey on Labor and Employment

work" (e.g., hydroelectric dams), inmigration, territorial control mechanisms (e.g., expropriation of land, imposition of territorial boundaries, and other policies), among others, lead to displacement and place great pressure on the preservation of their resources and way of life⁵.

Older persons. In 2015, the estimated population of older persons, aged 60 years and above, was around 7.6 million (7.5% of the total population). This is expected to increase to 14.3 million in 2030 (11% of the total population). Older persons are particularly vulnerable since they are physically more fragile and have limited income sources.

Economic risks. Among the economic risks usually faced by the working age population are unemployment; underemployment; low and irregular income; end of source of livelihood; price instability of basic commodities; and financial and economic crises. Discrimination is also a form of economic risk for the vulnerable sectors not given the same opportunity for employment. Overseas Filipinos (OFs) and their families. More than 10 million Filipinos are based abroad; more than half of them are temporary or irregular migrants.⁶ In 2015, newly-hired household service workers made up the largest proportion of deployed overseas Filipino workers (OFWs) at 37.8 percent, up from 28.2 percent in 2010. The OFWs are vulnerable to external shocks such as economic downturns in host countries, protectionist policies like Saudization, which requires Saudi companies and enterprises to fill up their workforce with Saudi nationals up to certain levels, and political instabilities, besides exploitation.

Workers in the informal sector (WIS). Although the definition of "informal sector" is still to be finalized, WIS are generally characterized as being outside the regulatory ambit of government. They could be working in hazardous conditions; they could be receiving substandard pay; they are typically not covered by social security.

Workers in the formal sector. Formal sector workers also face economic risks. A number

⁵ Tauli-Corpuz, 2007; Vellema, Borras & Lara, 2011

⁶ Temporary overseas Filipinos are those who temporarily stay overseas for employment or non-employment reasons; temporary may be classified in terms of intention to stay. Irregular migrant is an overseas Filipino who is temporarily in another state or territory usually for employment and who is without a valid residence or work permit as required by the receiving state, or whose residence or work permit has expired. This may include "stateless children" with Filipino parent/s.

of them experience income instability due to contractualization⁷, retrenchment, and firm closures. In 2014, contractual workers accounted for 22 percent of the total 4.5 million workers employed in establishments with 20 or more employees.

Female workers. One of the development objectives in this PDP is to increase the labor participation of women. Currently, however, there is no legal framework promoting work-life balance that will resolve the dilemmas faced by many women wanting to join the labor force. Female workers face additional vulnerability during pregnancy and maternity. Current maternity leave benefits are not sufficient to ensure that mothers have enough time to rest, recuperate, and regain their full health and adequately breastfeed their newborn. Women face risks such as gender wage gap, persistent occupational gender segregation, violence from their partners and sexual harassment in the workplace. With this, there is a need to empower women to ensure that mechanisms are in place to facilitate the entry of women workers into the formal sector, and promote work-life balance.

Natural hazards and human-induced shocks. Disasters caused by natural hazards are some of the leading causes of damage to property and even deaths. From 2005 to 2015, there were 2,754 natural hazards⁸ experienced. While not all of these events were considered catastrophic, about 56 percent of the damage to properties were due to typhoons and storms, 29 percent due to floods, and 6 percent due to landslides.⁹ Human-induced shocks are also inevitable and must be prepared for by the government.

These may include incidents of house fires, crime, domestic violence, and military encounters.

Governance and political risks. Governance and political risks include effects of policies and regulation, and armed conflict, both here and abroad. Some development policies and regulations (total log ban, closed fishing season, closure of mines) may result in community displacement and termination of the stable income of people.

Social Protection Mechanisms

Social Protection (SP) mechanisms were put in place but these remain inadequate. Programs like conditional cash transfers, health insurance, social security systems, and income and livelihood support, have been existent but have limited coverage and benefits.

Children. To uphold the rights of children and ensure that their basic needs concerning education, healthcare and responsible parenting are met, the government implemented the Pantawid Pamilyang Pilipino Program or Pantawid Pamilya.¹⁰

There have been a number of programs to eliminate child labor, such as profiling of child laborers, teaching Pantawid Pamilya parents on the rights of the child, advocating for child labor-free barangays and establishments, and providing livelihood assistance to parents of child laborers.

⁷ These terms are not found in the Labor Code. "Contractualization" is a loose term for any employment contract whose duration is fixed in the contract. "Endo," or end of contract, is the necessary consequence of the fixed duration. The most common face of the problem is the practice of some employers in hiring different employees under one-time short term contracts, or in re-hiring the same employees through a succession of short-term contracts. Each contract usually lasts for five months, thus the additional coinage "5-5-5" employees. (*Ibid*)

⁸ Natural hazards include earthquakes, volcanic activity, landslides, flashfloods, typhoon, tornados, drought, lightning, cavein, storm surge, soil erosion, etc.

⁹ NDRRMC. 2016. Country Disaster Risk Management Status Report. OFDA/CRED 2015

¹⁰ The Pantawid Pamilya is a human development strategy of the national government that provides conditional cash grants to the poor aiming to improve the health, nutrition, and education of children and pregnant women.

All these initiatives were combined into one program called HELP ME, which stands for H-health, E-education and training, L-livelihood, P-prevention, protection and prosecution and ME-monitoring and evaluation. In early 2016, several agencies under the Human Development and Poverty Reduction Cluster - Social Development Committee (HDPRC-SDC) signed a joint memorandum circular (JMC) to implement HELP ME in a convergent manner and cover all working children numbering 3.3 million in 2011.¹¹

PWDs. Admittedly, there is limited understanding about the plight of individuals facing discrimination, abuse,

exploitation, and bullying because of their attributes. Support services are lacking and government policies and programs are poorly implemented. A number of PWDs are not even aware of the benefits due them. Access to existing services remains a concern for PWDs residing in far-flung communities.

From 2011 to 2016, beneficiaries of the Pantawid Pamilya substantially increased from 2.3 million to almost 4.4 million households. However, the program had limited coverage of vulnerable sectors, especially PWDs, indigenous peoples, and homeless street families (*Table 11.2*).

Table 11.2 Number of Individuals Served by the Pantawid Pamilya, by Vulnerable Sector

| VULNERABLE SECTOR SERVED | NUMBER |
|--|-----------|
| Children | |
| Education* | 7,433,894 |
| Health* | 3,37,700 |
| Pregnant women* | 7,280 |
| Households with PWDs | 218,713 |
| Indigenous peoples | 572,235 |
| Homeless street families | 4,947 |
| Families in need of special protection | 49,319 |

*Data as of Period (August - September 2016)

Source: DSWD Pantawid Pamilya Information System Data as of 31 December 2016

Older persons. Apart from PhilHealth coverage, indigent senior citizens receive a monthly pension amounting to P500. Since 2011, recipients of the Social Pension Program have significantly increased (*Figure*

11.1) due to the expansion of age coverage for indigents. As of December 2016, 1.3 million indigent senior citizens are enrolled in the program comprising 95.6 percent of the target population.

¹¹ 2011 Survey on Children

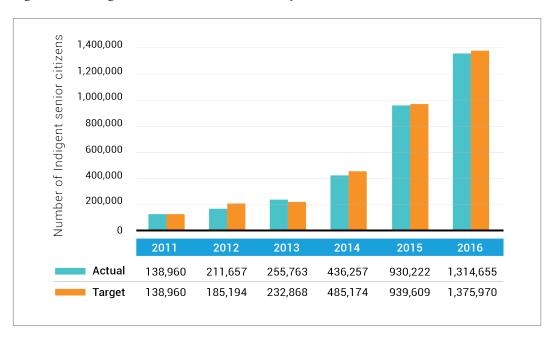


Figure 11.1 Indigent Senior Citizens Covered by the Social Pension, 2011-2016

The value of the pension, however, remained at P500. But increasing this amount needs to consider the increasing population of senior citizens and the need to ensure that sufficient budget is available to cover the indigent senior citizens.

Restrictive definition to qualify as indigent senior citizen hinders access to the program. Additionally, there is no national government body dedicated to address the issues confronting senior citizens.

Health insurance. The National Health Insurance Program (NHIP) coverage has reached 93 million in 2015 (92% of the total population). Of this, 61 million are the vulnerable (informal economy, indigent, sponsored and senior citizens¹²).

| MEMBERSHIP TYPE | PRINCIPAL MEMBERS | DEPENDENTS | TOTAL BENEFICIARIES |
|------------------|-------------------|------------|---------------------|
| Formal Economy | 14,000,000 | 15,000,000 | 29,000,000 |
| Informal Economy | 3,000,000 | 5,000,000 | 8,000,000 |
| Indigents | 15,000,000 | 29,000,000 | 44,000,000 |
| Sponsored | 1,000,000 | 1,000,000 | 2,000,000 |
| Lifetime members | 1,000,000 | 800,000 | 1,800,000 |
| Senior Citizens | 6,000,000 | 1,000,000 | 7,000,000 |
| Total | 41,000,000 | 52,000,000 | 93,000,000 |

Table 11.3 NHIP Benefciaries per Membership Type

 $^{^{\}rm 12}$ To cover the ageing population, Republic Act 10645 provides mandatory PhilHealth coverage to all senior citizens.

Persisting issues include gaps in coverage and low enrolment of households in the informal and self-employed sectors.

Another challenge is the need to increase the utilization of health insurance to match coverage expansion. Currently, benefit utilization among Pantawid Pamilya household remains low. This may be due to the lack of awareness of benefits and the inaccessibility of PhilHealth-accredited facilities. In addition, high cost of health and medical care can drive the households to reduce their consumption of other basic goods or forgo care. Out-of-pocket (OOP) costs still comprise 55.8 percent¹³ of total cost, implying that the support value of NHIP is low and that the No-Balance Billing policy for indigents has minimal impact. Medicines account for the highest share of OOP among all components of total health expenditures.

Social security systems for formal and informal workers. Institutions such as the Social Security System (SSS) and Government Service Insurance System (GSIS) provide an insurance for its members and beneficiaries against the hazards of old age, disability, and death. For female beneficiaries, SSS and GSIS provide sickness and maternity benefits. GSIS pensioners receive at least P5,000 per month while SSS pensioners receive at least P2,200 per month.

SSS covers employers, regular employed and regular self-employed members, self-employed farmers and fisherfolk, agricultural workers, OFWs, non-working spouses, househelpers, and self-employed individuals with a net income of at least P1,000 per month through the expanded self-employed program.

There is a need to put in place programs that protect workers from high economic risks. These include an unemployment insurance mechanism coupled with aggressive employment facilitation. Informal sector workers need to be enrolled in social security programs even as they are being transitioned to the formal sector.

Under the principle "once a member, always a member," SSS implemented the policy of allowing its members to submit voluntary contributions, regardless of employment status. Recognizing the growing role of the informal sector in the economy, SSS redefined its strategies to reach out to the members of the sector. However, despite these initiatives, enrolment rate remains low among those in the informal sector (*see Table 11.4*).

Table 11.4 SSS Coverage by Type of Member, 2011-2015 (in thousands)

| TYPE OF MEMBER | 2011 | 2012 | 2013 | 2014 | 2015 |
|--------------------------|--------|--------|--------|--------|--------|
| Employers | 889 | 602 | 912 | 921 | 9,148 |
| Registered Members | | | | | |
| Employed | 20,027 | 21,946 | 22,634 | 23,463 | 24,364 |
| Self-Employed | 5,872 | 3,803 | 4,033 | 4,327 | 4,581 |
| Voluntary | 2,632 | 2,891 | 3,131 | 3,325 | 3,556 |
| OFW* | 738 | 817 | 923 | 1,028 | 1,120 |
| Total Registered Members | 29,269 | 29,457 | 30,721 | 32,143 | 33,621 |

Source: SSS-CPPD Management Reports

* OFW Coverage is voluntary

¹³ Philippine National Health Accounts (PNHA). 2014

In addition to insurance networks, the Employees' Compensation Program (ECP) provides for income-replacement benefits and rehabilitation services in case of workrelated injuries, diseases, and death.

OFs and their families. The Overseas Workers Welfare Administration (OWWA) provides social protection programs for OFWs covering disability, death and burial benefits, education and livelihood assistance program, and relief assistance program. The Department of Social Welfare and Development (DSWD), in coordination with the Department of Foreign Affairs (DFA), and other partner agencies, also provide services to OFs through the International Social Welfare Services for Filipino Nationals. Social welfare attachés (SWAs) assigned in selected diplomatic posts with large concentrations of OFs provide services and assistance to OFs who are in crisis or in need of special protection. Currently, SWAs are present in the Kingdom of Saudi Arabia, Malaysia, and Italy. DSWD is conducting a special audit of SWAs to assess the effectiveness of the International Social Services Offices and to identify the countries that must be prioritized.

The Migrants Workers and Overseas Filipino Act (RA 10022) mandates the provision of compulsory insurance to OFs. However, this insurance excludes direct hires, and is effective only during their stay in destination countries. In times of death and disability, OWWA members and their families receive benefits and assistance.

Assist WELL (Welfare, Employment, Legal, and Livelihood) Program, which converges reintegration assistance and services to address the needs of repatriated workers, began in 2014.

It aims to cushion the impact of unemployment and assist in the reintegration of OFs in their respective communities by providing a one-time grant of P10,000 to distressed OFs. In 2015, around 6,500 repatriated OFs received assistance from the program.

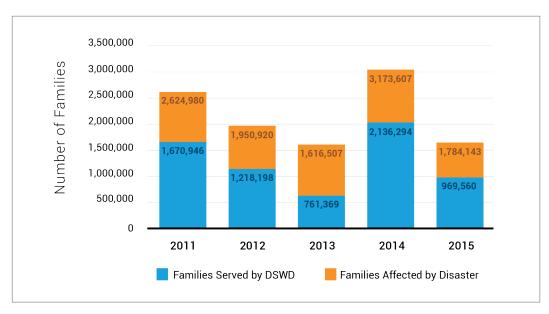
Disaster-affected communities. According to the World Risk Report (2016), the Philippines ranks third among 171 countries with the highest levels of disaster risks. To prepare communities against environmental risks, the government has launched programs to identify vulnerabilities and create stopgap measures to improve resilience. Called READY Project, the Hazards Mapping for Effective Community-Based Disaster Risk Mitigation initiated by the Department of Science and Technology (DOST) aims to address issues in local disaster risk management. The project has three components: (a) multi-hazard and risk assessment; (b) community-based disaster risk mitigation through development of community-based early warning system and conduct of information, education, and communication campaigns; and (c) mainstreamingdisasterriskreductioninlocal development. The first component includes the Nationwide Operational Assessment of Hazards (Project NOAH), which has been instrumental in identifying vulnerable areas. The agency has also facilitated the formulation of comprehensive policies and plans that enabled local government units (LGUs) to prepare for upcoming disasters. The next step is to implement a nationwide rollout of the READY Project.

In times of disaster, DSWD augments the resources of local government units by providing food and non-food relief packs to affected households. Through the use of predictive analytics, estimates of households that will be affected can be done days in advance. Moreover, relief goods are sent to LGUs in advance to make their availability more timely. The DSWD's National Resource Operations Center has helped make packing of relief items more efficient. It has made full use of lessons learned from the Yolanda experience to improve its disaster response program.

Disaster relief assistance from 2011 to 2015 has an average of 59 percent (*Figure 11.2*) in terms of the proportion of families affected by natural and human-induced calamities provided with relief assistance.

Early recovery and rehabilitation efforts for typhoons and tropical storms of great magnitude, particularly Sendong (2011), Pablo (2012), and Yolanda (2013), proved to be challenging. Following the onslaught of these super typhoons, bunk houses served as temporary settlements for affected communities. Provision of permanent resettlement took longer than expected, which spawned issues of human trafficking, gender-based violence, and diseases. Schools proved to be unconducive evacuation centers because of their structural design and lack of proper sanitation. Psychosocial support to victims and assistive devices for the specific needs of PWDs are to be provided to manage the psychological impact of disasters.

Figure 11.2 Disaster Relief Assistance, 2011-2015



Strategic Framework

Under the pillar *Pagbabago* or reducing inequality, the PDP 2017-2022 aims to build the socioeconomic resilience of individuals and families by reducing their vulnerability

to various risks and disasters. In particular, the government will aim for universal and transformative social protection for all Filipinos.

Targets

The PDP aims to reduce each type of risk and enable people to manage individual, economic, environmental and natural risks. *Table 11.5* shows the plan indicators and corresponding targets.

Table 11.5 Plan Targets to Reduce Vulnerability of Individuals and Families, 2017-2022

| INDICATORS | BASELINE | END OF PLAN TARGET |
|---|--------------|--------------------------------|
| Individual Risk | | |
| Percentage of population covered by PhilHealth insurance | 92% (2015) | 100% |
| Percentage of out-of-pocket expenditure over total health expenditure | 55.8% (2014) | <35% |
| Proportion of poor senior citizens covered by social pension ¹⁴ | 95% | |
| (2016, coverage based on Listahanan) | 100% | |
| Economic risks | | |
| Percentage of SSS regular members over the total number of workers employed by private sector | | 100% |
| Percentage of employed in the government covered by GSIS | 100% | 100% |
| Percentage of OFW membership to OWWA over total documented OFWs increased | | 100% |
| Proportion of children aged 5-17 years engaged in child labor, by sex and age* | | 30% reduction from latest data |
| Environmental and Natural Risks | | |
| Proportion of families affected by natural and human-induced calamities provided with relief assistance | 54% (2015) | 100% |
| Number of deaths due to disaster per 100,000 population* | | 0 |
| Number of missing persons due to disaster per 100,000 population* | | 0 |
| Emergency shelter assistance provided | | 100% |
| Cross-cutting | | |
| Total government spending in SP as a proportion of the GDP* (in $\ensuremath{\mathbb{P}}$) | | 5% |
| Total government spending in SP as a proportion of the national budget* (in $\mathbb{P})$ | | |

*UN Sustainable Development Goals indicators

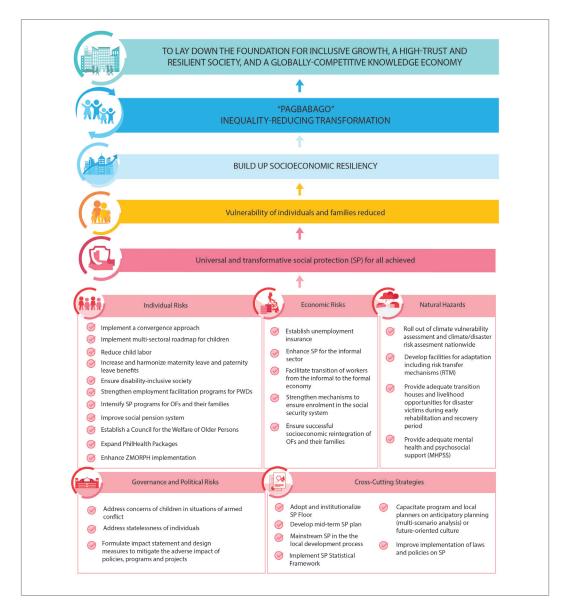
¹⁴ Due to limitations in gathering data on the total number of poor senior citizens as of December 2016, the baseline used in the indicator is the 95% coverage based on Listahanan as of 2016. The indicator aims to cater to the total number of poor senior citizens –not only those under the Listahanan database or the LGU-sponsored program.

Strategies

To build socioeconomic resilience of people, the government will aim to provide universal and transformative social protection that will benefit the entire population.

Social protection for the vulnerable will be based on the various risks that people face. Strategies will focus on job creation or efforts to create employment-centered growth and asset reforms. Social protection will include the following in its objectives: equity, social cohesion, nation-building, conflict management, disaster-risk reduction and management, and human capital formation. It will also prioritize the needs of the most vulnerable members of the community.

Figure 11.3 Strategic Framework to Reduce Vulnerability of Individuals and Families, 2017-2022



To mitigate risks faced by vulnerable groups:

Implement a convergence approach to help the poor and vulnerable become selfsufficient and self-reliant. The Listahanan showed that around 1.3 million household beneficiaries have already crossed the poverty line. While the numbers are still being validated,¹⁵ the urgent concern now is to prevent these families from retrogressing into poverty. To address health concerns, the Indigent Program of the NHIP will continue to cover the households identified in the Listahanan. There will also be programs to link these households with social enterprises to capacitate them to engage in livelihood opportunities.

Implement a multi-sectoral roadmap for children. This will build an enabling environment that respects, protects, and fulfils the rights of all children in the country. The government also recognizes the importance to protect children's right to survival, development, protection, and participation, as well as their right to attain their full potentials as enshrined in the United Nations Convention on the Rights of the Child (UNCRC).

Enhance the conditional cash transfer program. The conditional cash transfer approach of the government will be continued to ensure that the rights of poor children are upheld. Moreover, it will be enhanced specifically to help child beneficiaries and their families become selfsufficient and self-reliant.

Reduce cases of child labor by 30 percent. The government will launch mechanisms to reduce cases of child labor and monitor the implementation of relevant policies.

Increase and harmonize maternity leave and paternity leave benefits. Increase in maternity leave benefits will ensure equal access to employment and security of tenure. This will cover female employees in the public and private sector. There is also a parallel initiative for the increase in paternity leave benefits from the current 7 days to at least 14 days. This will further ease the burden of caring for the infant.

Ensure а disability-inclusive society. Initiatives will include enhancing stakeholders' understanding of disability (i.e., impairments and barriers to development) and stricter implementation of disability-related policies and programs. Relatedly, the Insurance Law will be reviewed to address issues on limited access to insurance policies due to disability and ensure adherence to the UN Convention on the Rights of Persons with Disabilities (UNCRPD).

Strengthen employment facilitation programs for PWDs. The government will adopt strategies to expand employment opportunities and enhance the quality of employment among PWDs. These will involve the integration of labor market information and employment facilitation systems, including supply and demand data, crafts and livelihood information, and conduct of trainings responsive to market demands. The government will also reinforce the implementation of laws providing incentives and recognition to employers with PWD staff.

Intensify social protection programs for OFs and their families. Social security benefits will be included in the standard employment contract for all types of OFs. The government will establish additional SSS, PAG-IBIG, and PhilHealth representative offices overseas, alongside massive information dissemination campaigns. There will be a review of existing state-to-state government mechanisms

¹⁵ DSWD is implementing the Kumustahan to verify the status of Pantawid Pamilya beneficiaries.

and identification of prospective bilateral agreements to maximize benefits and minimize costs of international migration. Additionally, to address the vulnerabilities caused by global developments, social safety nets will be extended and complemented by reintegration programs, skills upgrading, and skills matching with domestic opportunities.

Organize and support OFW family circles

(OFCs). OFW family circles provide the link between OFs and their community. At the same time, the OFs are assured of a support system for the family left behind. Such circles also help OFWs navigate through the different phases of their overseas employment, including their reintegration when they return to the Philippines.

Improve social pension system. The Senior Citizen Law will be reviewed to tackle adjustments in social pension and redefine the inclusion criteria to improve coverage.

Establish a Council for the Welfare of Older Persons. Create a government body that will coordinate the formulation, implementation, and monitoring and evaluation of policies, plans, and programs for senior citizens.

Expand PhilHealth packages through the different health financial programs of the government. All health financial programs of government agencies will intersect to support a universal health insurance. The target is to increase benefit utilization and adjust case rates to ensure full coverage of cost of care. Benefit packages will continue to expand and cover outpatient diagnostics, medicine, blood, and blood products. NHIP will guarantee full support value for the poor and those admitted in basic accommodation. Predictable or fixed copayment will be given to those admitted in non-basic, private accommodation. Enhance **ZMORPH** implementation. PhilHealth will develop clear accreditation guidelines for government and nonfacilities government health across the country for Mobility, Orthosis, Rehabilitation, Prosthesis Help (ZMORH). This may include providing support to develop and capacitate service suppliers in all regions down to the provincial level.

To manage economic risks:

Establish unemployment insurance (UI). This program will address income insecurity by: (a) facilitating re-employment for involuntarily-unemployed individuals; (b) re-tooling as required in job transitions or entrepreneurial endeavors; and (c) cushioning individuals and their families from the impact of involuntary work dismissal.

Enhance social protection for the informal sector. Benefits and SP services will expand to safeguard workers in the informal economy.

Facilitate transition of workers from the informal to the formal economy. This will target the promotion and facilitation of access to SP programs such as employment and entrepreneurship opportunities, social security schemes, social services, and insurance systems.

Strengthen mechanisms to ensure enrolment in the social security systems. The government will revisit and assess existing mechanisms to encourage SSS enrolment of people in the informal sector.

Ensure successful socioeconomic reintegration of overseas Filipinos and their families. The government will continue its initiatives toward the successful reintegration of OFs through the Assist WELL Program. Agencies under the Human Development and Poverty Reduction Cabinet (HDPRC) Cluster will converge efforts to intensify reintegration awareness, counselling, and onsite support to OFs and their families.

To deal with natural hazards:

Roll out climate and disaster vulnerability and risk assessment nationwide. To mainstream disaster risk reduction and climate change adaptation (DRR-CCA), the Climate Change Commission (CCC) will craft an enabling policy and provide assistance to local communities in conducting vulnerability and risk assessment. The results of the assessment will form the backbone of local strategies and measures to reduce vulnerabilities.

Develop facilities for adaptation including risk transfer mechanisms (RTM). The People Survival Fund (PSF) Facility will provide technical and financial assistance to enable local communities implement adaptation measures. The CCC will explore partnerships with the National Disaster Risk Reduction and Management Council (NDRRMC) to maximize the PSF and NDRRM Fund for risk transfer schemes such as insurance. It will also provide a clear policy on how climate finance will enhance SP for vulnerable communities.

Provide adequate transition houses and livelihood opportunities to disaster victims during the early rehabilitation and recovery

during the early rehabilitation and recovery period. National and local government units will collaborate in identifying safe areas for the construction of transition houses prior to relocation of victims to permanent resettlement areas. Identification of these areas can be based on the available risk assessments and hazard maps. Structural design will be improved and establishment of women and children-friendly spaces will be undertaken to protect and promote the welfare of women, children, and indigenous peoples. Protocols for emergency cash transfers, calamity loans, and livelihood programs will be established in areas most likely to be affected by disasters.

Provide adequate mental health and psychosocial support services (MHPSS). Disaster response must include economic, material and physical needs, and psychosocial and mental concerns. Efforts will include increasing public awareness of the MHPSS, capacity building of local implementers, and ensuring that facilities and relocation sites are MHPSS-friendly.

To address governance and political risks:

Address concerns of children in situations of armed conflict. Establish a protocol on monitoring, reporting and response system (MRRS) at the national and local levels. For the next six years, the Council for the Welfare of Children will: (a) establish a monitoring system at the national, regional, province, municipal and city levels to record and track incidents; and (b) respond to all cases of grave child rights violations and provide appropriate programs and services to the victims.

Address statelessness of individuals. Government will ensure that no child or person is stateless or undocumented in the Philippines. To achieve this, the following processes will be institutionalized: (a) identification of populations at risk of statelessness (foundlings are included); issuance of legal documentation; (b) (c) completion of processes related to confirmation of nationality; (d) enactment of laws, issuance of policies, and implementation of programs and services; and (e) amendment of Civil Registration Law and RA 9139 or the Philippine Immigration Act.

Formulate impact statement and design measures to mitigate the adverse impact of policies, programs, and projects. A protocol will be developed to identify the adverse impact of policies, programs, and projects, and design the necessary measures to mitigate this impact. Next step is to conduct capacity-building programs and then institutionalize the process.

To achieve universal social protection:

Adopt and institutionalize the Social *Protection Floor.* This guide will be anchored on the country's official SP definition, and will consequently guide the identification and prioritization of relevant programs for vulnerable sectors.

Develop a medium-term Social Protection

Plan. In 2013, the SP Handbook and SP Vulnerability and Adaptation Manual (SP-VAM) were developed. As of 2016, about 63% of the LGUs have been trained on the use of the SP Handbook. There is still a need to cover the remaining LGUs and expand the SP mechanism to include isolated and conflict-affected communities. *See Chapter 17.*

A medium-term SP Plan will serve as the point of convergence of various agencies in their implementation of SP programs. The SP Plan will be consistent and in harmony with the overall national development plan to provide broad guidance to national government agencies, LGUs, and civil society organizations (CSOs) in conceptualizing, delivering, and evaluating SP interventions, programs, and services.

Mainstream social protection in the local development process. Mainstreaming the SP framework at the local level will ensure its integration in local development processes. It will entail the conduct of SP dissemination forums to popularize it both at the national and regional levels.

Implement a Social Protection Statistical Framework. The government will formulate the framework and its subsequent indicators, consistent with the Philippine Statistical Development Program (PSDP) and aligned with the UN Sustainable Development Goals (SDGs) to deliver quality SP statistics in support of evidence-based policymaking, program implementation, and monitoring and evaluation. The data should track the status of vulnerable sectors, such as PWDs, WIS, child laborers, and indigenous peoples. This will also include early detection systems of risks that could affect communities.

Capacitate program and local planners on anticipatory planning (multi-scenario analysis) or future-oriented culture. Effective adaptation and mitigation measures will entail the application of multiscenario analysis during risk assessments. Additionally, climate change projections will improve foresight on sector impacts, and will assist stakeholders in adjusting their systems to mitigate risks.

Improve implementation of laws and policies on social protection. Apart from improved policy implementation, the government will assess resources and capabilities of relevant national government agencies (NGAs). Existing laws such as Batas Pambansa Blg. 344¹⁶ will undergo review and possible amendments to be more responsive to emerging socioeconomic issues.

¹⁶ Or "An Act to Enhance the Mobility of Disabled Persons by Requiring Certain Buildings, Institutions, Establishments and Public Utilities to install Facilities and Other Devices"

Legislative Agenda

To complement the strategies, legislative of achieving a universal and transformative action will be sought in support of the goal social protection program for all Filipinos.

Table 11.6 Legislative Agenda to Reduce Vulnerability of Individuals and Families,2017-2022

| LEGISLATIVE AGENDA | RATIONALE | |
|--|--|--|
| Individual Lifecycle Risks | | |
| Philippine Adoption Act for Abandoned and Neglected Children and for Children with Special Needs | Improve the quality of foster care for abandoned and neglected children, particularly those with special needs. | |
| Anti-Senior Citizen Abuse Act | Protect senior citizens from all forms of abuse. | |
| An Act Establishing a Disability Support Trust Fund | Support PWDs in terms of rehabilitation services, appropriate assistive devices, technology, education, employment, and other disability support services. It will also involve capacity-building of LGUs in provision of services for PWDs and build their own trust fund. | |
| Amend Republic Act 8972 on Benefits and Privileges to Solo Parents and their Children | Increase the benefit package for solo parents. | |
| Social security initiatives | Review the SSS Charter to ensure its long-term viability. | |
| Amend Accessibility Law (BP Blg. 344) | Include information, communication, and technology. | |
| Economic Risks | | |
| Unemployment insurance or involuntary separation benefit system | Provide meaningful jobs, guarantee income security during sudden unemployment, and provide financial assistance linked to active labor market programs. | |
| Subsidy on social insurance for the informal sector | Provide social insurance for the informal sector workers to safeguard and incentivize them by registering in government programs. | |
| Extension of maternity leave benefits | Improve and harmonize the existing maternity benefits including increasing the leave period from 60 to 78 days to at least 100 days for women in both public service and private sector. | |
| Environmental and Natural Risks | | |
| Mandatory Establishment of Women-Child Friendly Spaces in All Evacuation Centers in the Country | Protect and promote the general welfare of women and children especially during times of disaster. | |
| Evacuation Center Act | Establish permanent and typhoon-resilient evacuation centers with the necessary facilities to avoid the practice of using classrooms as evacuation centers during calamities. Centers should also have PWD-friendly and elderly-friendly spaces. The NDRRMC will be in charge of identifying which municipalities and cities will be given priority. | |