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Reducing
Vulnerability of
Individuals and
Families

REDUCING VULNERABILITY OF INDIVIDUALS AND FAMILIES

The government has been strengthening its efforts to reduce the vulnerability of Filipinos and ensure that they have the capacity to manage and respond to shocks, in accordance with the strategies outlined in the Philippine Development Plan (PDP) 2017-2022. These social protection initiatives were designed to address individual, economic, governance and political risks, and help mitigate the effects of natural and human-induced disasters.

The recent enactment of the Social Security System Act and Universal Health Care Act will pave the way for the establishment of an unemployment insurance system and the expansion and improvement of the country's health programs, respectively. Moving forward, the government will conduct a series of consultation activities to ensure that the corresponding implementing rules and regulations are consistent with the objectives of the laws and are responsive to the needs of the people.

Assessment

In 2018, the government sustained and improved the coverage of its social protection programs. While these interventions have generally eased the access of the Filipinos to various social protection services, particular focus will have to be given to protecting and empowering vulnerable groups such as children, senior citizens and persons with disabilities, and building the resilience of individuals and communities, enabling them to better cope with the impact of natural and human-induced hazards.

Table 11.1 Accomplishments versus Targets in Reducing Vulnerability of Individuals and Families

INDICATORS	BASELINE ^a		TARGETS			ACTUAL
	YEAR	VALUE	2018	2019	2020	2018
Sector Outcome: Universal and transformative social protection for all achieved						
Individual Risks						
Percentage of population covered by PhilHealth insurance (cumulative)	2016	91	100	100	100	98%
Percentage of out-of-pocket expenditure over total health expenditure decreased	2016	54.2	None	55.0	None	N/A
Proportion of poor senior citizens covered by social pension (cumulative) ^b	2016	95	70	80	90	57.03% 3,114,064 (as of October 2018)
Number of children aged 5-17 years removed in child labor increased	2011	2,100,000 ^c	100,000	150,000	175,000	116 (DOLE)

INDICATORS	BASELINE ^a		TARGETS			ACTUAL
	YEAR	VALUE	2018	2019	2020	2018
Economic Risks						
Percentage of economically active population contributing to SSS pension scheme increased (cumulative) ^d	2016	34.1	38	39	41	39.69%
Percentage of employed in the government covered by GSIS ^e	2016	100	100	100	100	100% (1,788,090 members)
Number of OFW membership to OWWA increased (cumulative)	2016	1,835,040	1,873,967	1,688,495 ^f	1,892,707	1,283,878
Environmental and Natural Risks						
Zero deaths due to natural and human-induced disasters achieved	2016	431	0	0	0	529
Zero missing persons due to natural and human-induced disasters achieved	2016	47	0	0	0	64
Percentage of families affected by natural and human-induced calamities provided with relief assistance increased ^g	2015	54	100	100	100	100% (895,386 families)
Percentage of emergency shelter assistance provided	2016	163,726 ^h	100	100	100	100% (489,995 households)
Cross-cutting						
Share of total government spending in social protection in GDP increased (%)	2015	1.7	TBD	TBD	TBD	not available
Share of total government spending in social protection in the national budget increased (%)	2015	9.1	TBD	TBD	TBD	not available

a Actual data as of December 2015, or most recent available data. May not necessarily be year-end value

b 2017 target covers poor senior citizens 60 years old and above based on the Philippine Statistics Authority (PSA) 2015 estimated number of poor senior citizens; while 2016 only covers 60 years old and above based on the Department of Social Welfare and Development Administrative Order No. 15, s. 2015 with eligibility for consideration as recipients 1) age, 2) economic status, 3) not receiving pension from the Social Security System (SSS) or Government Service Insurance System (GSIS) and 4) without permanent source of income or regular support from relatives to meet basic needs; indigent senior citizens needed to be covered will expand due to proposed amendment to revise definition of "indigent senior citizens"

c Number of working children aged 5 to 17 years old

d In the absence of labor force projections in the PSA, proportions were estimated based on the average percentage point increase of actual proportions for the last four years preceding the projection year (i.e., 1.5 percentage points per year).

e GSIS coverage is limited to the Implementing Rules and Regulations of the GSIS Act (Republic Act 8291)

f Number of OWWA members in 2019 will decrease as an aftermath economic recession in major country destinations, but will eventually pick-up in 2020 and grow steady until 2022.

g For 2015, only families in need are provided assistance out of the total families affected by the disaster; for 2017 and succeeding years, the targeted recipient of Department of Social Welfare and Development (DSWD) assistance are based on the request of local government units, or as deemed necessary.

h Number of eligible households (as per DSWD Guidelines) provided with DSWD's Emergency Shelter Assistance.

Mitigating risk faced by vulnerable groups

The government's social protection programs are primarily aimed at groups with inherent vulnerabilities (i.e., poor, transient poor, children, persons with disability, women, overseas Filipinos and families, and older persons).

The government has sustained its programs aimed at catering to the needs of the poor. In particular, poor households were supported with cash grants and livelihood services. As of December 31, 2018, 4,178,828 households received conditional cash transfers (CCT) through the *Pantawid Pamilyang Pilipino* Program (4Ps). Among the covered households, 3.9 million are regular beneficiaries, while 228,973 are beneficiaries of the modified CCT. Moreover, 15 percent of the total beneficiaries are indigenous peoples, while 4.9 percent of all the covered households have at least one person with disability.

Livelihood services were made available to help poor families diversify their income sources. Through the Department of Social Welfare and Development's (DSWD) Sustainable and Livelihood Program (SLP), 1.58 million *Pantawid Pamilya* beneficiaries¹ were trained and provided with livelihood support. Also, 69,766 beneficiaries² were provided livelihood assistance through the Department of Labor and Employment's (DOLE) Integrated Livelihood Program.³

The Philippines Health Insurance Corporation (PhilHealth) expanded its coverage and benefits for vulnerable groups. In 2018, PhilHealth covered 98 percent of the population, which was about 104 million Filipinos. All the 15.7 million indigent members identified through the National Household Targeting System for Poverty Reduction (NHTS-PR), accounting for 29 percent of the total PhilHealth members, were automatically covered under the agency's Indigent Program. About 7.5 million senior citizens were also provided mandatory coverage.

Persons who are financially incapable of paying for their PhilHealth membership fees can likewise avail of PhilHealth benefits through the Point of Service (POS) Program. Under this program, the poor who are not in the NHTS-PR list will be provided with financial risk protection through coverage in social health insurance at the time of hospitalization. In 2018, about PHP3 billion was allotted for the POS Program.

In 2018, PhilHealth developed benefit packages for children with disabilities, particularly those with hearing impairment and visual disabilities. Coverage of these packages includes: professional assessment, diagnostic tests, hearing devices, rehabilitative speech therapy, and electronic and non-electronic optical devices. These packages are available in PhilHealth's contracted facilities with specialized services for the Z benefits for children with disabilities.

Moreover, PhilHealth issued Circular No. 2018-0017 on expanding the Primary Care Benefit (PCB) package⁴ to the members of the Formal Economy and to Lifetime and Senior Citizen members. Expanded PCB includes health screening and assessment, diagnostic services, follow-up consultations, and medicines for specific diseases such as acute gastroenteritis, urinary tract infection, low-risk pneumonia, asthma, upper respiratory tract infection, hypertension, and diabetes mellitus Type II. This package can be availed of in both public and private PhilHealth-accredited health facilities.

¹ From January 2011 to September 2018

² Data as of September 2018

³ A flagship program of the DOLE that provides grant assistance for capacity-building on livelihood and entrepreneurial ventures for vulnerable and marginalized workers, except beneficiaries of *Pantawid Pamilya* and government employees. Individual beneficiaries can avail of the Starter Kit or *Negosyo sa Kariton* (Nego-Kart), up to a maximum grant assistance of PHP20,000.00, depending on the project requirement.

⁴ Prior the issuance of this circular, PCB only covers for the less privileged population.

Leave benefits for working mothers were increased. 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, regain their full health, and adequately breastfeed their newborn. The enactment of Republic Act No. 11210 or the 105-Day Expanded Maternity Leave (EML) Law⁵ extends the 60-day paid maternity leave to 105 days of women workers in both government and private sectors, including those in the informal sector, with options to extend for additional 30 days of unpaid leave and share seven (7) of the 105 days to the father⁶ of the child, in addition to the existing seven (7) days paternity leave.⁷ On the other hand, female solo parents are provided additional 15 days paid maternity leave.

There is a need to protect young Filipinos from violence. Eighty percent of children and youth aged 13-24 experienced some form of violence in their lifetime. According to the 2016 National Baseline Study on Violence Against Children of the Council for the Welfare of Children, 3,093 of the 3,866 respondents experienced some form of violence in their lifetime. Boys (51.2%) experienced more violence than girls (48.8%). About three in five children (66.3%) experienced any form of violence during childhood and one in two (54.5%) experienced corporal punishment at home.

Various interventions to end child labor were rolled out but their impact remains limited. Regional offices of DOLE tapped Government Internship Program beneficiaries to locate and profile child laborers. Of the 85,582 child laborers who have been profiled by the DOLE as of December 31, 2018, 116 were removed from child labor and 18,651 have been referred to appropriate organizations for the provision of necessary services, such as educational, medical, and livelihood assistance. There were also 7,841 child laborers provided with various assistance, including school supplies and hygiene kits, through DOLE's Project Angel Tree, among other programs; and 2,225 parents of child laborers were provided with livelihood assistance through DOLE Integrated Livelihood and Emergency Employment Program.

The DSWD and the International Labour Organization through their SHIELD Against Child Labor Project and CARING Gold Mining Project, respectively, were also able to profile 823 child laborers, 446 of whom were already provided with assistance and 354 were removed from child labor.

These programs have had limited impact on the government's goal to end child labor. Government needs to rationalize interventions to combat child labor to ensure that the issue is holistically addressed. Focus must not only be on removing children from hazardous work, but also on educating and addressing the needs of families that resort to child labor to sustain themselves.

Disability-inclusive planning and programming were pursued. The National Council on Disability Affairs (NCDA) spearheaded several initiatives to ensure that the country's development strategies are responsive to the concerns of persons with disabilities. One, it intensified the collection of disability-related data from national government agencies (NGAs) and made these available in the NCDA website to help inform the planning and programming processes of concerned stakeholders. Two, the council conducted the Convention on Disability Inclusive Local Governance to facilitate knowledge sharing on disability-related initiatives among LGUs and drafting of Provincial Action Plans. Three, the agency also conducted learning sessions on disability-related researches to inform national and local development workers and promote evidence-based planning and programming. Four, NCDA facilitated Disability Sensitivity Training in 13 NGAs, resulting in agency action plans towards disability inclusion in their respective programs and services (e.g., MARINA and DTI drafted their respective disability inclusion manuals).

⁵ RA 11210 was signed into law on February 20, 2019.

⁶ In the absence of the father, seven days may be shared to an alternate caregiver chosen by the mother who may be a relative or her current partner.

⁷ Granted under Republic Act No. 8187 or the Paternity Leave Act of 1996.

More senior citizens were provided with social pension but the real value of benefits has been eroded. The social pension program covered 3.4 million indigent senior citizens as of December 2018. There is a need to increase the pension received by senior citizens since the amount they receive (i.e., PHP500 per month) has not increased since 2011 and price inflation has already diminished its purchasing power. There are also ongoing efforts to widen the coverage of the social pension program to also include senior citizens without pension, instead of only focusing on indigent senior citizens.

Labor agreements and mechanisms were forged to protect Filipino migrant workers. In 2018, the Philippines signed a Memorandum of Understanding (MOU) on Labor Cooperation with Jordan to regulate the deployment of overseas Filipino workers (OFWs) and promote and protect their welfare. The government also signed agreements on the employment of domestic workers with Jordan,⁸ Kuwait, and Saudi Arabia. Following the agreement between the Philippines and Kuwait, the Philippine government endorsed a proposed Harmonized Employment Contract for Domestic Workers⁹ to Kuwait's Ministry of Foreign Affairs. Other agreements signed in 2018 include an MOU and joint implementing guidelines with China on the Employment of Filipino Teachers of English Language to China, as well as agreements with Israel on the temporary employment of Filipino home-based caregivers and Filipino hotel workers, with the finalization of standard employment contracts for these workers.

Along with 163 other member states of the United Nations (UN), the Philippines formally signed and adopted the Global Compact for Safe, Orderly, and Regular Migration (GCM) on December 10, 2018. The GCM is the first intergovernmental agreement formulated under the UN covering all dimensions of international migration. Its objectives are to improve migration governance, address issues on migration, and enhance the contribution of migrants and migration to sustainable development.¹⁰ The Philippines has conducted stakeholder conferences, led by the Department of Foreign Affairs, to craft a national implementation plan for the GCM.

A framework and institutional mechanisms for the reintegration of overseas Filipinos have been established. The operationalization framework of the Comprehensive OFW Reintegration Program (CORP)¹¹ was approved by the Overseas Workers Welfare Administration (OWWA) Board in August 2018 and has been incorporated in the Handbook for Reintegration Counsellors. The National Reintegration Center for OFWs (NRCO), together with the International Organization for Migration and OWWA, conducted community-based trainings for Reintegration Counsellors in La Union and Cebu in November 2018 to further capacitate partners and stakeholders in reintegration programs and services. The NRCO has also begun cascading the framework to select regions and has briefed migration-related government agencies through the Sub-Committee on International Migration and Development. The CORP Framework will be completely rolled out in 2019 alongside capacity-building activities. Furthermore, a technical working group to create an implementation plan shall be set up in 2019 to reinforce actions of each stakeholder and player in reintegration and the whole migration experience.

Medical assistance programs for overseas Filipinos were strengthened. The continuous implementation of the Inter-Agency Medical Repatriation Assistance Program (IMRAP) led by the Department of Health (DOH) facilitated all requests for medical repatriation in 2018 (160 cases). This is slightly higher than the number of cases coordinated in 2017 (101 cases). To improve the implementation of IMRAP, DOH conducted six batches of training for frontline service providers and desk officers assisting the medical

⁸ *The Cooperation Framework on Employment of Domestic Workers is an attachment to the MOU on Labor Cooperation between the Philippines and Jordan.*

⁹ *The document is the standard employment contract attached to the Agreement on Employment of Domestic Workers between the Philippines and Kuwait. The proposed contract includes the minimum wage, requirements for termination and repatriation, and obligations of employers and Philippine Recruitment Agencies, among others.*

¹⁰ *International Organization for Migration, "Global Compact for Migration," <https://www.iom.int/global-compact-migration>.*

¹¹ *The Comprehensive OFW Reintegration Program is a flagship program of OWWA-NRCO which aims to strengthen and harmonize the reintegration programs and services provided by various stakeholders in the public and private sectors, non-government institutions, and the academe.*

repatriation of OFs, with over 200 officers from various agencies trained as of 2018. Meanwhile, OWWA provided supplemental medical assistance to 240 beneficiaries as of October 2018. The PhilHealth also conducted two overseas missions to top OFW destinations and are on track to launch a PhilHealth Office in Hong Kong and awaiting final clearance from Beijing, China.

Managing economic risks

Economic risks are those that are faced by the working population (both in the formal and informal sector) in relation to the prevailing labor and market conditions. While also identified as a group with inherent vulnerability, overseas Filipinos are also subjected to economic risks, as their employment and source of income are highly susceptible to external shocks (i.e., economic downturns in host countries and protectionist policies).

Law that strengthens the Social Security System (SSS) and establishes an unemployment insurance mechanism was passed. RA 11199 or the Social Security System Act was enacted¹² to ensure the long-term viability of the SSS. The law also mandates the agency to set up an unemployment insurance mechanism and to require the compulsory coverage of both land-based and sea-based OFWs below 60 years of age, among others.

Innovative programs and mechanisms led to the expansion of social insurance coverage for workers. The percentage of economically active population contributing to SSS slightly increased from 37.33 percent (14.7 million) in 2017 to 37.34 percent (14.9 million).¹³ SSS has been implementing several innovative programs to expand its coverage among the working population. The AlkanSSSy Program, which helps workers in the informal sector save for their monthly SSS premium contributions, led to the registration of 107,260 members,¹⁴ while the KaltaSSS-Collect Program, which extends SSS membership to job orders or contractual workers in government, led to the registration of 174,973 members from 1,431 partner agencies.¹⁵

The reach of these programs has to be further intensified as there are working Filipinos, especially those in the informal sector, who continue to have no social security coverage and remain vulnerable to shocks caused by disability and sickness, among others. Non-coverage may be due to limited information on available social security programs and services, as well as inability of potential members in accessing available services.

Meanwhile, the Government Service Insurance System (GSIS) has granted all emergency loan applications of 295,357 eligible government members and 5,710 pensioners.¹⁶

The government has been closely monitoring compliance of organizations to employment standards. The DOLE implemented a two-pronged approach to address concerns on workers' security of tenure: the Regular Inspection Program which identified 3,567 companies (affecting 234,285 workers) who are engaged, and are suspected to engage in labor-only contracting; and the voluntary compliance of establishments to regularize contractual workers following DOLE's issuance of Department Order 174,¹⁷ which specifies illicit forms of employment arrangement, rights of employees, among others, as part of the agency's anti-endo campaign. These programs led to the regularization of 405,355 workers from 2016 to November 2018. In addition, these inspections ensured that employers adhere to the country's labor standards.

More overseas Filipino workers were provided access to better social security programs. As of October 2018, 1,139,785 active OFW members registered with the Home Development Mutual Fund (Pag-IBIG

¹² RA 11199 or the Social Security System Act was enacted into law on February 7, 2019.

¹³ As of September 2018

¹⁴ As of October 2018

¹⁵ As of September 2018

¹⁶ As of December 31, 2018

¹⁷ Issued on March 17, 2017 entitled Rules Implementing Articles 106 to 109 of the Labor Code, as Amended

Fund). Savings generated from OFWs from January to October 2018 reached PHP2.3 billion, surpassing the PHP2.1 billion savings generated in 2017. During the ten-month period, short-term loans granted amounted to PHP511.5 million, housing loans granted totaled PHP14.6 billion, while PHP379.8 million was released to OFs and their beneficiaries as proceeds of provident benefit claims.

Meanwhile, 59,442 OFWs¹⁸ are registered as paying members of the SSS. The agency has intensified its information campaigns and outreach activities for its foreign representatives to provide better services to Filipinos abroad.

The number of OFW membership to OWWA, which provides information and guidance, psycho-social counseling, conciliation services, legal assistance, and training to members, reached 1.3 million as of end 2018, lower than 1.7 million registered OFWs at the end of 2017. The decline in membership was due to the shift in membership effectivity from per contract to two years and the mass repatriation of OFWs from the Middle East, among others. Nonetheless, 812 new OFW Family Circles (OFC)¹⁹ with a membership of 17,023 were organized and assisted in 2018, an increase from only 304 new OFCs in 2017. As of December 2018, 3,286 OFCs with a total of 116,725 members are being maintained. These support structures in OFW communities facilitate the access of a number of overseas Filipinos to social protection mechanisms provided by concerned NGAs other than OWWA.

Support services were provided to repatriated OFWs and displaced workers to help them cope with unemployment. Under the Assist WELL Program,²⁰ a total of 716 repatriated overseas Filipinos were provided assistance in 2018. This is lower than in the previous year owing to a higher number of emergency repatriates in 2017. The NRCO facilitated the awarding of 336 teaching positions to OFW teachers²¹ under the *Sa Pinas Ikaw ang Ma'am/ Sir* Program, which aims to provide Teacher I positions to qualified OFW teachers. To encourage participation in this program, the agency conducted overseas promotional campaign activities in areas with high concentration of Filipino teachers including Bangkok, Thailand and Dubai, UAE. Under the Enterprise Development and Loan Program,²² 200 OFWs availed of loans in 2018, up from 125 OFW avalees in 2017. Meanwhile, 26,421 OFWs were provided livelihood assistance under the OWWA's *Balik Pinas, Balik Hanap-Buhay* Program, a training and employment intervention intended to improve the socioeconomic wellbeing of returning OFWs.

In terms of locally displaced workers, DOLE, through its *Tulong Panghanapbuhay Para sa Mga Disadvantaged/Displaced Workers (TUPAD)*²³ Program, provided emergency employment to 152,382 workers.²⁴ Furthermore, DSWD extended aid to communities affected by the temporary closure of Boracay Island from April to October 2018. As of November 2018, DSWD Field Office in Western Visayas allocated PHP266.89 million for the provision of financial aid under the Assistance to Individuals in Crisis Situation²⁵ initiative, cash-for-work program, SLP, and family food packs.

¹⁸ As of September 2018

¹⁹ OFCs are organized groups composed of OFWs, OFW returnees, OFW dependents, and families left behind. The groups serve as mechanisms for mutual support for OFWs on-site and serve as conduits and partners of OWWA in the delivery of in-country programs and services.

²⁰ Assist WELL is a government program for Overseas Filipino Workers (OFWs) who need to go back to the Philippines due to emergency situations such as war, epidemic, and other similar situation.

²¹ Primarily from Thailand, Hong Kong, UAE, and Saudi Arabia.

²² The program helps OFWs and their families in the establishment of viable business enterprises that will provide them with a steady income stream and create employment opportunities in their community.

²³ It is a community-based package assistance that provides emergency employment for displaced workers, the underemployed, and the unemployed poor for a minimum of 10 days but not to exceed 30 days, depending on the nature of work. Eligible projects under the program include: social community projects (repair, maintenance and/or improvement of common public facilities and structures such as schools/health centers, debris clearing, declogging of canals etc.; economic community projects (repair, maintenance and/or rehabilitation of farm-to-market roads, bridges, post-harvest facilities, etc.; and agro-forestry community projects (tree planting, seedling preparation and reforestation).

²⁴ Data as of September 2018

²⁵ The program covers the provision of medical, burial, educational, food, and non-food assistance to individuals and families in crisis or difficult situations to enable them to afford food and other immediate needs in the form of outright cash, referral letters and guarantee letters.

Dealing with natural hazards and human-induced shocks

The frequent incidence of natural hazards and human-induced shocks in many parts of the country make it imperative to implement resiliency-building measures so that damage on people and property is reduced and those affected are able to recover quickly.

National government agencies developed and implemented policy measures and guidelines for mitigating the impact of disasters. The National Disaster Risk Reduction and Management Council (NDRRMC) and its member agencies have undertaken various initiatives to help Filipinos manage disasters. Policies and guidelines were issued on the standardization of community-based disaster risk reduction and management, earthquake drills, and the establishment, operationalization, and management of Emergency Operations Center, among others.

The Climate Change Commission, in consultation with various stakeholders, developed a climate risk management framework that will guide climate actions for ensuring human safety and preventing economic losses.²⁶

Hazard maps were drawn to aid in local development and contingency planning and be used as reference in creating designs of buildings and infrastructure. As of November 2018, the Philippine Institute of Volcanology and Seismology (PHIVOLCS) has produced the following hazard maps: Active Faults Maps for 37 provinces; Tsunami Hazard Maps for 63 provinces; Liquefaction Hazard Maps, Earthquake-induced Landslide Hazard Maps, and Ground Shaking Hazard Maps for 81 provinces.

To ensure mainstreaming of disaster risk reduction in the development process of LGUs and other stakeholders, PHIVOLCS conducted several training and workshops on the Rapid Earthquake Damage Assessment System (REDAS).²⁷ As of November 2018, REDAS training and software were provided to 73 provinces, 611 cities/municipalities including 17 government institutions, 32 state universities and colleges, 73 private companies, and 10 non-government organizations. As part of community-based disaster awareness and preparedness, various capacity-building activities such as training on communicating earthquake and tsunami hazards for teachers, and local calibration and training on the use of web-based landslide early warning prototype system²⁸ for LGUs were also conducted.

Despite these accomplishments, the PDP target of having zero-deaths during disasters was not met. In 2018, the NDRRMC has reported 294 deaths from human-induced disasters such as vehicular accidents, fire incidents, grenade/bomb explosions, armed conflicts; and 235 deaths from natural disasters such as tropical cyclones²⁹ and landslides. Meanwhile, 64 persons have been reported missing due to disasters (14 from natural disasters, 50 from human-induced disasters).

Interventions to help LGUs better respond to disasters were implemented. LGUs were provided access to quick-disbursing payouts. GSIS insured 25 LGUs under the Parametric or Catastrophe Risk Insurance Program, which allowed for the quick response to the needs of LGUs affected by natural calamities. The catastrophe insurance program was tested when severe tropical storm “Vinta” struck the country, particularly in Davao Region in December 2017. In February 2018, the GSIS paid out the amount of PHP83.5 million to the Bureau of the Treasury for post-disaster activities relating to government infrastructure and facilities for the restoration of operations and immediate delivery of basic needs in the region.

²⁶ RA 10174 and RA 10121 provide the development and institutionalization of a climate risk management framework.

²⁷ Trainings and workshops on REDAS includes hands-on exercises on seismic hazard assessment risk exposure database, use of Exposure Database Module using Android devices, Severe Wind Risk Module and Flood Risk Module which simulate the conditions of a typhoon-causing severe wind and flooding, physical and economic loss.

²⁸ An internet-based decision support system not only to automatically show the hazard areas but acts as part of the decision process via information collection to help LGUs/planners/experts judge the tendency of landslides initiation, and be able to disseminate early warning information.

²⁹ Tropical cyclones include typhoons, tropical depressions, and tropical storms.

Moreover, the Department of the Interior and Local Government (DILG) issued a memorandum enjoining LGUs to prioritize the construction of durable, safe, and properly-designed evacuation facilities; and strengthen institutions to support evacuation operations. The memorandum includes guidelines on the establishment and features of evacuation centers and their operation and maintenance. Furthermore, the memorandum directs LGUs to strengthen its evacuation system by issuing policies on pre-emptive and forced evacuation; putting in place Early Warning and Evacuation Alert Systems; and organizing or creating structures such as Evacuation Committees and Teams, among others.

The effectiveness of this issuance remains to be seen as not all local chief executives prioritize disaster risk reduction and climate change adaptation. In 2018, only 47 percent of LGUs (provinces, cities, and municipalities) submitted local disaster risk reduction management plans for the review and approval of the Office of Civil Defense.

Addressing governance risks

The government remains steadfast in protecting its citizens against the unintended effects of its policies and regulations.

Programs to protect vulnerable groups from the transitional effects of broadening the tax base were rolled out. To help vulnerable Filipinos manage the temporary price movements induced by the Tax Reform for Acceleration and Inclusion (TRAIN) Law, 30 percent of the incremental revenues were allotted to fund several social welfare programs: provision of unconditional cash transfer (UCT), fuel voucher for qualified public utility jeepney franchise holders, and rice subsidies.

First, on UCT, grants for 8,613,989³⁰ of the 10 million targeted beneficiaries have been uploaded by DSWD to the Land Bank of the Philippines. Of the 8.6 million beneficiaries, 6,013,989 have already claimed their 2018 cash grants. Under the UCT, cash subsidies of PHP200/month were granted in 2018 and PHP300/month will be provided in 2019 and 2020. In particular, household beneficiaries cover 2.6 million households identified as poor in the NHTS-PR, 4.4 million 4Ps households, and 3 million social pensioners under the DSWD Social Pension Program. Second, on fuel vouchers, 69,697 fuel cards (46.3%) have been claimed from the 150,542 cards available for claiming.³¹ Third, on rice subsidy, the National Food Authority has served a total of 1,663,641 beneficiaries³² under its *Tagpuan Day* – Rice Response Delivery.³³

On minimum wage earners who were already exempted from income taxes and would not benefit from the lower tax rates, the concern is that the purchasing power of their net income would be diminished by the temporary price inflation induced by the TRAIN Law. For this reason, minimum wage earners were specified as among the recipients of fare discounts, subsidized rice, and skills training.³⁴ Some of them – those who were included in the 2015 *Listahanan* list of poor families – were also qualified to receive the UCT.

³⁰ As of December 3, 2018.

³¹ As of December 12, 2018.

³² As of October 31, 2018.

³³ This is a distribution strategy which ensures that cheap, good quality NFA rice will be available to the intended poor beneficiaries, such as the marginalized sector – indigenous peoples, resettlement areas of informal settlers, and communities of low wage agricultural farm workers. This was employed as they await the full implementation of the Train Rice Distribution Program.

³⁴ Per Department of Budget and Management, Department of Finance, and Department of Social Welfare and Development Joint Memo Circular No. 001, s. 2018 – General Guidelines for the Implementation of the Social Welfare and Benefits Programs Under RA 10963 (TRAIN Law), minimum wage earners may avail of the following: fare discount, subsidized NFA Rice, and free skills training.

Achieving universal social protection

The Philippine Social Protection (SP) Operational Framework³⁵ has been refined. To make the country's SP operational framework more integrative and responsive to the challenges faced by Filipinos, the NEDA-Social Development Committee has recently approved the revised SP Operational Framework, which integrated emerging SP concerns and approaches, among others. The country is now working on the development and adoption of the SP Floor (SPF).³⁶ The SPF is a means to help ensure that individuals would have access to essential health services and income security throughout their life cycle.

Moving forward

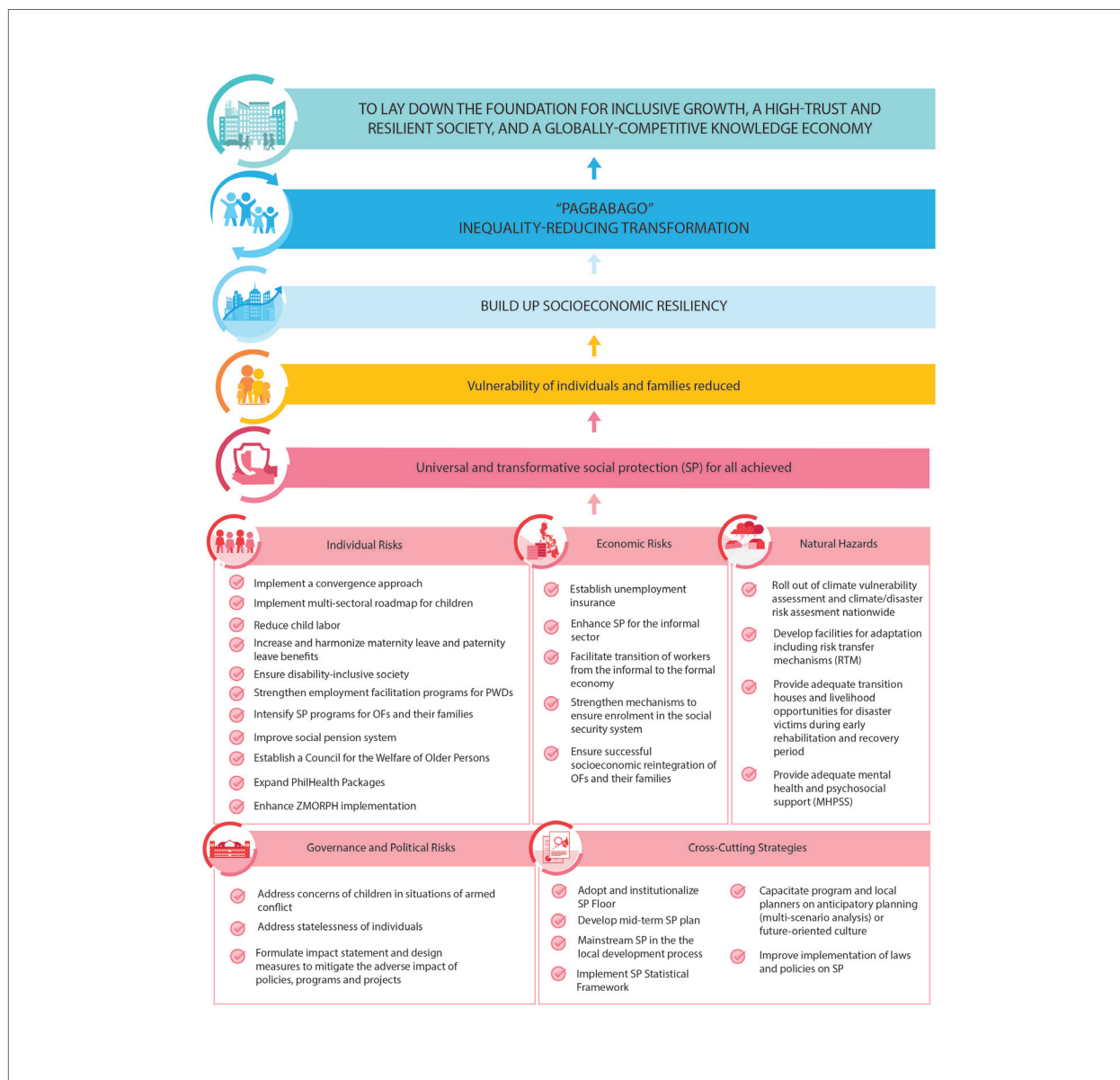
With the enactment of landmark laws (i.e., Universal Health Care and Social Security System Act) and the recent approval of the SP Operational Framework, the sector is poised to witness further gains in the near term.

The efficient and effective implementation of these policies however lies in the social preparation process. With this, it is imperative to carry out strategies that will lay down the necessary groundwork, address persisting challenges, and lock in reforms to expand and sustain what have been achieved in terms of social protection so that the benefits are felt by Filipinos.

³⁵ The SP Operational Framework was approved on February 28, 2019.

³⁶ SPF is a nationally defined set of basic social security guarantees that should ensure, as a minimum that, over the life cycle, all in need have access to essential health care and basic income security, which together secure effective access to goods and services defined as necessary at the national level.

Figure 11.1 Strategic Framework to Reduce Vulnerability of Individuals and Families



To mitigate risks faced by vulnerable groups

Address high out-of-pocket (OOP) health expenditure. In 2017, about 54.5 percent of total health payment came from Filipinos' own pocket. One of the major contributors of health OOP expenses are medicines and drugs. This can be due to the: shortage of supply of drugs in the government health facilities, lack of PhilHealth coverage of medicines for outpatients, and high cost of drugs and medicines in the country.³⁷ To improve Filipino's health-seeking behavior and avoid delays in seeking medical care because of the fear of incurring catastrophic health expenditure, there is a need to address the high OOP health spending.

³⁷ World Health Organization. (2018). *The Philippines Health System Review*. Vol. 8, No. 2, 2018. WHO

Facilitating the access of citizens to lower cost of health services require that the necessary healthcare facilities and services are available in public hospitals and barangay/rural health centers. Acknowledging this, the government will provide sufficient funding and strengthen its logistics systems (e.g., drug procurement process, delivery to facilities, regulations) to ensure the availability of drugs and supplies in government facilities, especially those needed by No Balance Billing (NBB)-eligible patients. This will be supported by pursuing the strategic purchasing of health services by considering population needs, health priorities, and cost-effectiveness of interventions.

The government will boost and improve the social protection services currently provided by PhilHealth. It will update the costing of current case rates to increase the share of PhilHealth's hospitalization assistance, thus reducing the cost for its members. PhilHealth will expand the benefit packages (including dental, mental health, and nutrition packages) to all its members. It will likewise conduct advocacy programs to raise the awareness of its members on the implementation of the expanded PCB to the formal economy, lifetime members, and senior citizens, and subsequently, drive the availment of the program.

An enhanced monitoring and evaluation system (e.g., stricter review of claims to detect and prevent deviations) will be put in place to ensure the proper implementation of the NBB Policy. Apart from this, the government will invest in human resources for health, equipment, and technology to enable the people to maximize the NBB Policy. PhilHealth will also reform its provider payment system through information communications technology by using performance-driven, closed-end, prospective payments based on disease- or diagnosis-related groupings; and payment schemes that give due consideration to service quality, efficiency, and equity.

Ensure sufficiency of cash assistance. The *Pantawid Pamilya* cash grants and Senior Citizen Social Pension have remained unchanged for years and their real value has been diminished because of price inflation. Thus, there is a need to increase these cash transfers. In fact, the design of the 4Ps should include an automatic review of the amount of transfers provided, as well as other services, to ensure their effectiveness in meeting the desired objectives of the program.

Increase the coverage of the Senior Citizen Social Pension. At present, the government only provides social pension to indigent senior citizens. To ensure that all senior citizens meet their needs, the coverage of the program has to be increased to accommodate all senior citizens without pension. While there is an existing effort to allow for the expansion of its coverage, it will have to be institutionalized to ensure that the program will have the necessary funding for its continued implementation.

Fast-track the crafting and promulgation of the IRR of the EML Law. The immediate finalization of the IRR will expedite the implementation of the law which will enable working mothers to continuously participate in the labor market without sacrificing their health and overall wellness as they perform their unique reproductive role. It will likewise provide enabling mechanism for fathers to participate in child-rearing and strengthen policy on, and practice of, shared parenting.

Address the high prevalence of violence against children. The government will sustain the implementation of a comprehensive approach to stop violence against children. This includes the conduct of regular surveys on children to identify the extent of child labor, violence against children, and other types of risks; as well as providing family-based interventions (e.g., family development sessions for *Pantawid* households and other seminars) to address violence against children at home.

Adopt a holistic approach in addressing child labor. Strategies to combat child labor seem fragmented and their results are very limited. Thus, there is a need to implement a convergent and holistic approach in addressing child labor which includes: profiling of child laborers; providing needed services; and responding to the needs of their families. With this, it is proposed that the National Council Against Child Labor be created through an Executive Order to ensure that efforts of stakeholders are well planned and coordinated.

Monitor compliance to the Accessibility Law (Batas Pambansa Blg. 344). To address the persisting inaccessibility of built environment and transportation systems, the government will ensure at the onset that public infrastructure projects conform to the standards set by the Accessibility Law. There is also a need to allocate the necessary resources and capacitate mandated agencies such as the Department of Public Works and Highways to conduct accessibility audits of existing infrastructures.

Amend the Accessibility Law to include information and communications technology (ICT). There is a need to amend BP 344 so that it may also cover the accessibility of ICT to persons with disability. This includes ensuring web accessibility, adoption of accessible information formats, and installation of alternative communication technology for persons with visual impairment and learning disability, among others.

Ensure compliance of LGUs to RA 10070. To ensure that provinces, cities, and municipalities establish their respective Persons with Disabilities Affairs Office (PDAO), it is proposed that the criteria for the Seal of Good Local Governance include the "presence of functional PDAO or designated focal persons." This should be complemented with the necessary capacity-building programs for persons with disability affairs officers/focal persons to ensure that they can carry out the tasks expected from them and enable them to represent the persons with disability at the LGU level.

To manage economic risks

Strengthen DOLE's capacity to enforce the country's labor standards. The DOLE notes that the number of labor inspectors for monitoring labor-only contracting and compliance to employment standards is insufficient. Thus, there is a need to fast-track the hiring of additional labor inspectors to ensure that all enterprises are complying with labor laws.

Support and advocate the establishment of formal OF organizations. The Philippine government should continue to promote the creation of OF organizations as these may serve as channels for OFs seeking support.

Implement the commitments under the Global Compact for Safe, Orderly, and Regular Migration. The government should formulate a national implementation plan of the GCM to mainstream the commitments in the respective mandates of migration-related government agencies.

Fast-track the crafting and promulgation of the Implementing Rules and Regulations (IRR) of the SSS Act. This will facilitate the timely and efficient implementation of the said law that in turn will pave the way for the strengthening of the pension fund through the rationalization of the functions of the SSS. The same will expedite the setting up of an unemployment insurance system which will enable the SSS to extend assistance to Filipinos who are experiencing temporary loss of employment. It is recommended that the crafting of the IRR be consultative as possible, for its implementation to be responsive to the needs of its members, whilst ensuring that relevant stakeholders will be onboard on its rollout.

Ensure social security coverage of all working Filipinos. The government will intensify its advocacy and communication campaigns through traditional and social media to encourage own-account workers, particularly those in the informal sector, to register under the SSS. Following the SSS Act of 2018, the government will implement a compulsory coverage of OFWs. This will be coupled with the establishment of one-stop shops for social protection services and payments in countries where there are high concentration of OFWs.

Ensure the financial viability of the SSS. There is pressure on the SSS fund life due to the benefit increases (e.g., SSS Pension) and additional benefits (e.g., unemployment insurance, extended maternity leave) recently introduced through legislation. On an annual basis, viability for SSS requires that member contributions and

investment earnings are at least as large as benefit payments and operating expenses. Given this, SSS will have to impose additional contribution to its members. To support the requirements of the implementation of these laws whilst protecting its existing members, SSS will need to be more aggressive in expanding membership towards increasing potential contribution collection. It will also ensure that the increase in contribution rates and monthly salary credit floor and ceiling are reasonable. Aside from these, SSS will also need to expand and improve its management of the fund's investment base. In particular, it will look into untapped investment opportunities such as opportunities in the government's Build Build Build Program, diversify global investments for better risk-return, and reduce liability down to manageable level.

Provide more efficient service to SSS members. To ease members' access to SSS services, the SSS will make use of technological advancements to provide faster services, improve accessibility of programs, and facilitate full implementation of real time transactions on all mission-critical programs (i.e., retirement, sickness, maternity, death, disability, old age, among others). The use of social media and other communication platforms will also be pursued to reach SSS members, including new and potential members, and provide them with regular updates on SSS programs. These initiatives will be complemented with the establishment of easily accessible and comfortable offices with additional payment facilities, service offices, and branches; and the improvement of online services.

Appropriate performance management system and client feedback mechanisms should also be put in place and incentives for SSS personnel should be calibrated to encourage client-orientation and higher service standards among SSS employees.

The government will also fast-track the compliance to documentary requirements set by concerned agencies and banks, upgrade existing facilities of branches, and ensure staff complement in branches to facilitate the full implementation of SSS flagship programs (i.e., Warrant of Distraint, Levy and Garnishment,³⁸ Real-Time Processing of Contributions,³⁹ and Account Management System⁴⁰).

To deal with natural hazards

Amend the Philippine Disaster Risk Reduction and Management Act (RA 10121). To help ensure that all LGUs have DRRM plans and programs, RA 10212 should be amended to include strict punitive measures for non-complying local chief executives.

Conduct capacity-building activities focusing on sectors and communities. Training programs on how to cope with threats and impacts of hazards should be provided to communities, with particular focus on vulnerable sectors such as indigenous peoples and persons with disability. Accordingly, the allocation to cover for the needed resources to roll out capacity-building programs should be provided.

The government will likewise intensify the conduct of its advocacy campaigns to raise the awareness of and reach more communities on what to do before, during, and after the onslaught of disasters. This will be supported by the documentation and dissemination of indigenous knowledge systems and practices on disaster management and preparedness.

³⁸ Warrant of Distraint, Levy, and Garnishments is an additional and administrative mode of collection employed to delinquent employers, without prejudice to other legal remedies available to collect due and subsisting obligations. The program subjects the offenders to other punitive actions stipulated in the SSS Law.

³⁹ The program aims to improve the frontline services of SSS through the real time processing and posting of payments for the convenience and/or comfort of its members.

⁴⁰ The Account Management System is a tool that provides employers and members information on their account status. It can be accessed through various platforms such as the Web, mobile phone, and over-the-counter transactions. It likewise facilitates the performance of functions of SSS account officers and legal enforcement officers in managing and monitoring SSS assigned accounts and in enforcing compliance anytime and anywhere they may be.

To address governance risks

Create a social registry for social protection programs. There is a need to create a social registry that will serve as a dynamic platform that can be used in the identification of eligible beneficiaries of social protection programs. The registry will also serve as a gateway in implementing a quick rollout of social assistance such as the UCT. Hence, it should contain sufficient information on geographic identification, demographic characteristics, and socioeconomic profile of households. There is also a need to ensure that the registry is closely tied to existing government efforts to promote financial inclusion, particularly, improving the access of households to financial services.

To achieve universal and transformative social protection for all

Institutionalize the SPF. The SPF is instrumental in guaranteeing the access of the people to social protection services, which responds to the different needs of individuals. Once the SPF has been finalized, a policy directive should be issued to officially adopt and enumerate the components of the SPF and the roles of the concerned agencies, among others.

Integrate evaluation component at the conceptual design stage of SP programs and projects and allocate resources for program evaluation. Ensuring that social protection programs and projects yield the intended results and reach the rightful beneficiaries is imperative. To this end, monitoring and evaluation will have to be embedded in the program cycle when designing new and expanding existing development interventions. Doing so will ensure that there are sufficient resources to carry out the program/project evaluation.

