

Chapter 11

Reducing Vulnerability of Individuals and Families

Central to the region's inclusive growth agenda is the reduction of vulnerability of individuals and families. This can be achieved through the implementation of social protection programs and policies, which are designed to reduce poverty and enhance the capacity of individuals and families to deal with sudden shocks, may it be economic, health-related or caused by calamities and disasters.

This chapter discusses the strategies for strengthening the implementation of social protection programs in Central Visayas, and in the country in general. It proposes various modes for improving access to existing social protection programs.

Assessment and Challenges

The Philippines has a wide array of social protection programs and policies geared at protecting and managing vulnerabilities of individuals so that they do not slip into poverty upon the occurrence of sudden shocks, and to assist the poor and marginalized so they can move out of poverty. The social protection programs and policies in the country can be categorized into social insurance, labor market interventions, social safety nets, and social welfare.

Social insurance programs seek to mitigate income risks by pooling resources and spreading the risks across time and classes. These types of programs are premium-based schemes and protect households from life-cycle and health-related risks. Health insurance, crop insurance, and pension are examples of social insurance.

Labor market interventions are measures aimed at enhancing employment opportunities and

protecting the rights and welfare of workers. Government policies and programs aimed at ensuring compliance of employers to general labor standards and occupational safety and health standards are part of labor market interventions. Employment facilitation schemes, active labor market programs (ALMPs), emergency and guaranteed employment are also forms of labor market interventions.

Social welfare programs are those that prevent the poor and the marginalized from falling further into poverty. They are time-bound programs intended to help the poor beneficiaries develop their basic capacities in meeting future needs and to improve their economic conditions. One of the most notable social welfare program implemented by the government is the Pantawid Pamilyang Pilipino Program (4Ps). Out of the 247,204 beneficiary-families of the program in Central Visayas, 30,520 families thus far have improved their economic conditions to become self-sufficient. Another social welfare program being implemented by the government is the Social Pension for Indigent Senior Citizens Program.

Under this program, more than 65,000 indigent senior citizens in Central Visayas in 2015 were provided PhP500 monthly stipend by the government. This number is almost six times more when the program started in 2011.

Safety nets are stop-gap mechanisms of urgent responses that address effects of risks on specific vulnerable groups. They are mostly short-term measures such as responses after the onslaught of typhoons in an area.

Despite the existence of several social protection programs, many of the region's constituents continue to be poor and remain vulnerable to various risks. This is because the coverage of social protection programs is incomplete and their delivery is diffused. Moreover, financing of the programs is limited and uncertain.

In the case of the social insurance system, for instance, its security package does not include unemployment insurance. This safety net which is supposed to cushion against temporary joblessness is often sidestepped because of the huge funding requirements.¹ People in the informal economy such as daily-rated laborers, farmers, fisherfolk, and many urban self-employed do not have adequate social protection. Many of them are excluded in the social health insurance programs. According to health experts, a major gap exists in the social health insurance program for beneficiaries who are neither too poor to qualify as indigents nor well-off enough to pay for regular Philhealth premium contribution.² Another exclusion in the country's health insurance program but which is critical for maintaining the overall well-being of an individual is mental health care. Among those vulnerable to this type of illness are women and children, distressed Overseas Filipino Workers (OFWs),

victims of disasters, and victims of substance abuse.

Weak monitoring mechanism of compliance to existing laws that promote social protection, such as those pertaining to labor standards and benefits including the Domestic Workers Act (RA 10361) and those that promote the welfare of elderly, children, and persons with disabilities, has resulted in the deprivation of social protection for some segments of the region's population.

Strategic Framework

Central Visayas aims to reduce the incidence of extreme poverty by assisting the poor and marginalized move out of poverty, and by enhancing the capacity of individuals and families to cope with various forms of shocks that may lead into poverty. This will be made possible by enhancing the social protection programs and improving access to these programs by the vulnerable groups of the population.

Targets

The objective is to bring down extreme poverty and to improve access of vulnerable groups to social protection programs. *Table 11.1* presents the targets of the region to improve access to social protection programs.

Strategies

Expand the scope and coverage of social protection programs. The Department of Social Welfare and Development (DSWD) shall update and expand the "*Listahanan*,"³ which shall be used as basis in the granting of social service benefits under the

¹ Eduardo Gonzalez, "Social Protection in the Philippines", in *Missing Targets: An Alternative MDG Midterm Report* (Philippines: Social Watch Philippines, 2007), 74, <https://issuu.com/socialwatchphilippines/docs/missing-targets>

² *Ibid.*, 75

³ *Listahanan*, also referred to as the National Household Targeting System for Poverty Reduction (NHTS-PR), is a database of the poor in the country who shall be recipients of social protection programs of government.

Figure 11.1 Strategic Framework to Reduce Vulnerability of Individuals and Families, 2017-2022

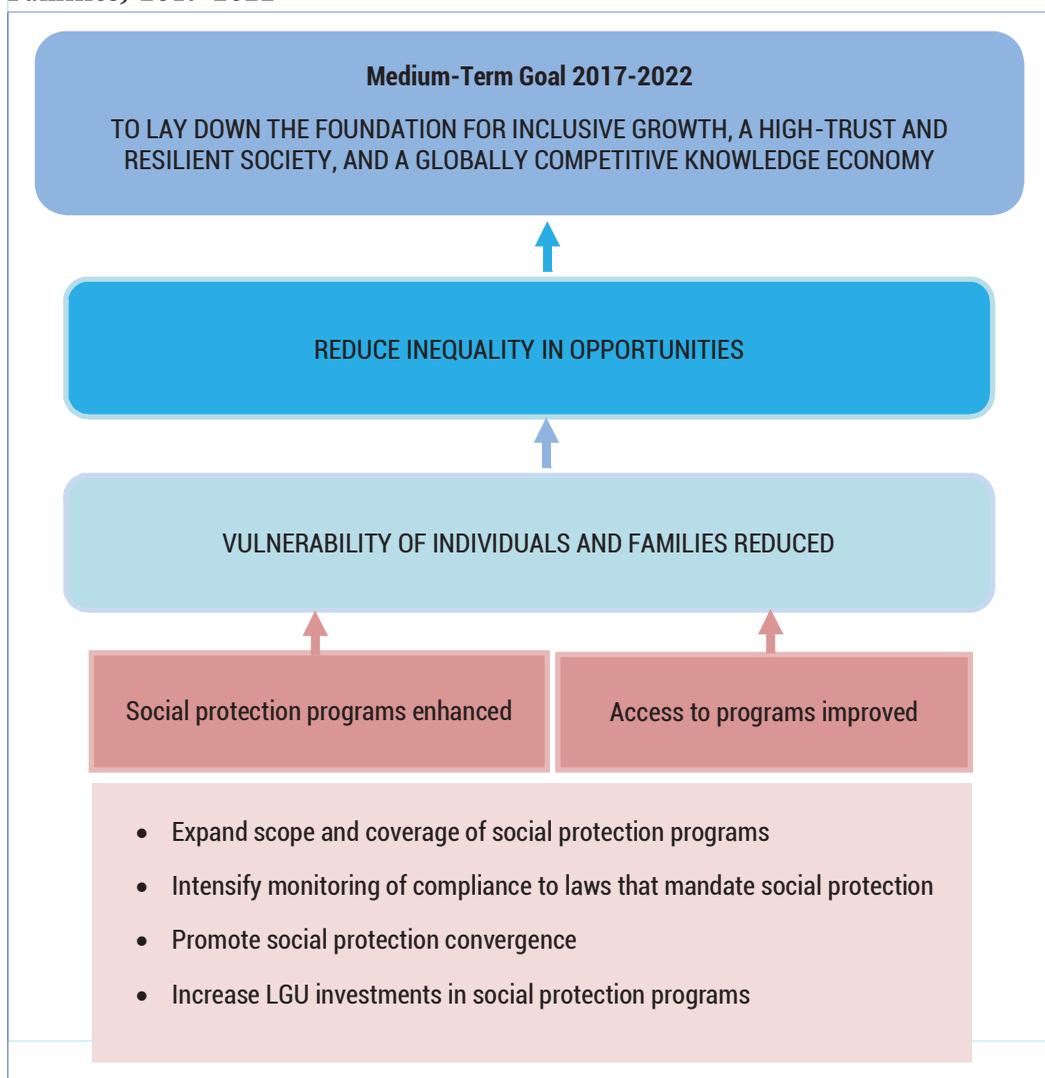


Table 11.1 Targets in Improving Access to Social Protection Programs

INDICATORS	BASELINE (2015)	END OF PLAN TARGET
Reduction of Extreme Poverty		
Subsistence incidence among families (%)	9.8	5.0
Subsistence incidence among population (%)	11.9	
Proportion of 4Ps beneficiaries considered self-sufficient (%)	12.3	increasing
Improving Access to Social Protection Programs		
Proportion of poor households covered by 4Ps (%)		100.0
Philhealth coverage of poor households (%)		100.0
Philhealth coverage of OFWs		100.0
Social pension coverage of indigent senior citizens (%)	77.5	

Pantawid Pamilyang Pilipino Program. Along with efforts to expand the list of potential beneficiaries, the region shall encourage LGUs and NGAs to utilize the “*Listahanan*” database in the identification of beneficiaries for their social protection programs.

The LGUs in the region shall be tapped to assist the DSWD in monitoring the services provided to the poor families in their localities as well as the status of these families. The active participation of LGUs in the monitoring of the status of social protection program beneficiaries in their areas will facilitate delisting of families that have overcome extreme poverty from the *Listahanan* even prior to the conduct of another survey. This way, the limited resources of government for social protection can benefit more families that need assistance to overcome poverty. LGUs shall be encouraged to include monitoring social protection services in their Community-Based Monitoring System (CBMS).

The RDC shall also assist in exploring the possibility of introducing an unemployment insurance scheme for private sector employees. Since the availability of initial funding is critical to the program, possible sources of funds needs to be identified which shall be used in facilitating the implementation of the insurance scheme.

In the same manner, the RDC shall push for the integration of mental health care into general health care so it could be covered by the social health insurance program. It shall also work for the provision of social pension to indigent PWDs.

Likewise, the RDC shall support pending bills in Congress (e.g., Senate Bill 1171) that seek to improve and expand the agricultural insurance program in the country for the benefit of farmers and fishermen.

Intensify monitoring of compliance to laws that mandate social protection. Mandated government agencies (DOLE, OWWA, SSS, and Philhealth) shall intensify the monitoring of compliance by employers in the provision of compulsory social protection coverage to their employees.

DOLE shall also intensify monitoring of compliance by employers of labor standards and occupational safety and health standards (OSHS). To complement the efforts of DOLE in the monitoring of OSHS compliance, LGUs shall be assisted to organize local composite teams that shall undertake the monitoring of OSHS compliance by establishments in their localities.

DOLE shall also look into the possibility of deputizing and training local PESO personnel or the members of the local composite team to assist in the monitoring of labor standards and OSHS compliance by establishments in their localities.

The RDC, through the SDC shall monitor LGU compliance to laws requiring them to integrate programs in their budget for the following: a) Gender and Development (RA 7192 and RA 9710); b) Senior Citizens (RA 9994); c) Persons with Disabilities (RA10070); d) Local Councils for the Protection of Children (RA 9344); and e) Disaster Management.

Promote social protection convergence. The Central Visayas RDC shall assist DSWD implement activities for the convergence of social protection programs. It shall also enjoin LGUs in Central Visayas to mainstream Social Protection (SP) in their respective development plans and to adopt the convergence approach for SP as promoted by DSWD. It shall also request LGUs to regularly submit to DSWD their SP Development Report for greater NGA-LGU coordination in the implementation of SP Programs.

Increase LGU investments in social protection programs. LGUs in the region will be enjoined to increase their investments in social protection programs to address the needs of their respective constituents, particularly those who are left out in the SP programs of the national government. Social protection programs that are driven primarily by LGU investments will serve to complement the SP programs provided by the national government. Among the social protection facilities that LGUs can invest in are half-way

houses, home for the aged, youth homes, and crisis center for disadvantaged children and women.

In support to this strategy, the Central Visayas RDC shall push for the inclusion of LGU initiatives in implementing social protection programs in the criteria for the Seal of Good Local Governance.

Legislative Agenda

To complement and support the strategies, the legislative actions outlined in Table 11.2 will be pushed.

Table 11.2 Legislative Agenda to Reduce Vulnerability of Individuals and Families, 2017-2022

LEGISLATIVE AGENDA	RATIONALE
Expand Scope and Coverage of Social Protection Programs	
Integration of Mental Health into General Health Care	The integration of mental health into general health care will make mental health care more accessible and affordable. It will pave the way for the expansion of the coverage of social health insurance programs to include mental disorders or illnesses.
Improving/ expanding the agriculture insurance program in the country	Senate Bill 1171 seeks to: provide compensation to farmers who suffer from recurrent disasters and calamities, sustain agricultural credit financing, and ensure food security, by making insurance mandatory for palay and other essential crops.
Provision of Social Pension to Indigent PWDs	This will expand the benefits and privileges granted to PWDs under RA 10754 by introducing a Social Pension Program for Indigent PWDs.
Unemployment Insurance	This seeks to address income insecurity of displaced workers especially in the private sector. For a more efficient system that provides incentive to re-entry into the labor market, unemployment insurance must be linked to active labor market programs such as employment facilitation, skills training, and livelihood.

