

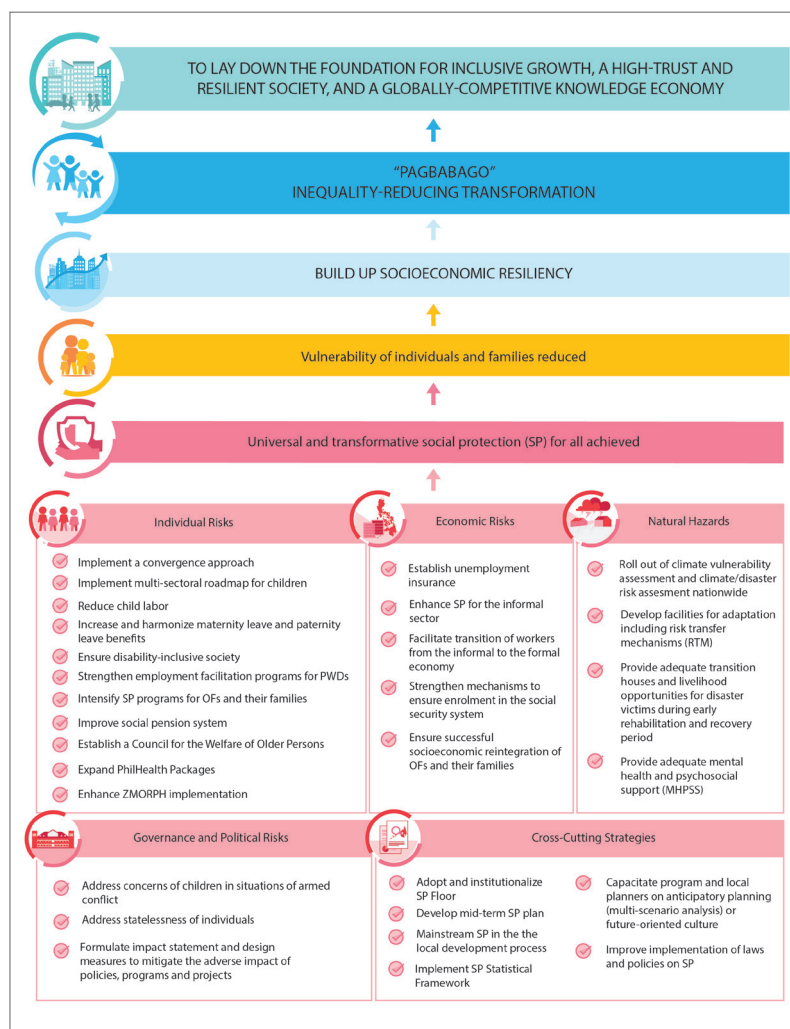
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Reducing
Vulnerability of
Individuals and
Families

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Social protection policies and programs have been implemented alongside poverty alleviation programs to ensure that households are able to manage shocks and avoid slipping into poverty. These social protection initiatives intend to address the inherent vulnerabilities of certain population groups, as well as economic risks, natural and human-induced disasters, and governance and political uncertainties which may limit the impact of poverty alleviation schemes. As stipulated in the Philippine Development Plan (PDP) 2017-2022, the government will build the socioeconomic resilience of people through job creation and asset reforms. The needs of the most vulnerable members of the community will also be prioritized as strategies will focus on providing universal and transformative social protection that pursues equity, social cohesion, human capital formation, and nation-building, as presented in Figure 11.1.

Figure 11.1 Strategic Framework to Reduce Vulnerability of Individuals and Families

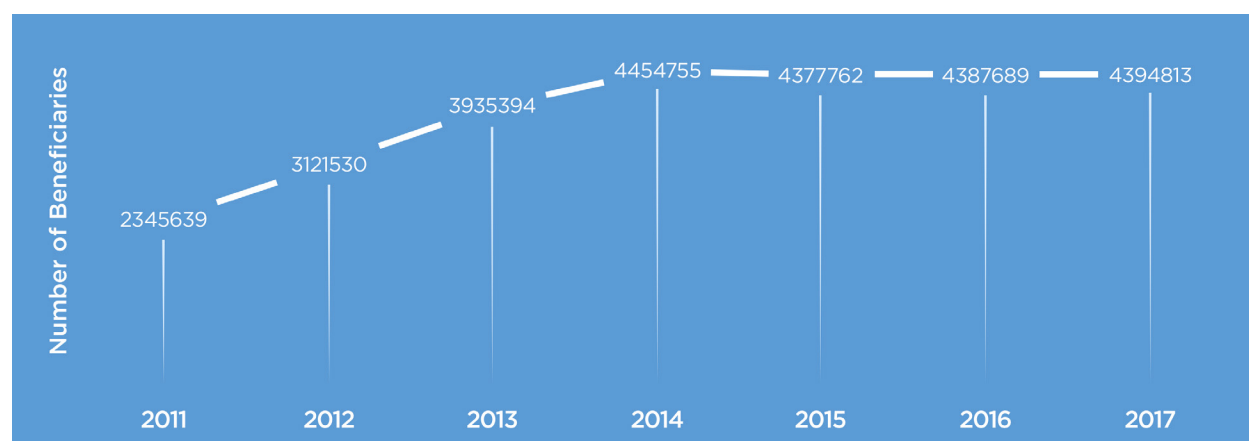


Accomplishments

Mitigating risks faced by vulnerable groups

Poor households were provided cash grants. Several cash transfer programs of the government are provided to poor households mostly identified using the National Household Targeting System for Poverty Reduction (NHTS-PR), or the *Listahanan*. These include the Conditional Cash Transfer (CCT) or *Pantawid Pamilyang Pilipino Program* (4Ps), the Unconditional Cash Transfer (UCT), and the Presidential directive to provide rice subsidy to poor households.

Figure 11.2 Pantawid Pamilya Beneficiaries, 2011-2017



In 2017, there were 4,394,813 households receiving cash grants through the 4Ps. The graph shows a plateau in the trend of the number of 4Ps beneficiaries mainly due to the graduation of some of its beneficiaries from school. Among the covered households, 4.2 million are regular CCT beneficiaries, while 230,000 are modified CCT beneficiaries.¹ Moreover, as much as 12.6 percent of the total beneficiaries are indigenous peoples (IPs) while 4.9 percent of all the covered households have at least one person with disability. The Sustainable Livelihood Program (SLP) also provides livelihood assistance to many of the 4Ps beneficiaries. For 2017, the SLP served 1,469,364 *Pantawid* households or 89.4 percent of the total 1,764,255 target households.

As a mitigating measure for the expected increase in the prices of certain commodities due to the passage of the Tax Reform for Acceleration and Inclusion (TRAIN) Law, the UCT will cover 10 million poor households. These households will receive ₱200/month in 2018, and ₱300/month in 2019 and 2020. Upon compliance with the program conditionalities, the 4Ps beneficiaries receive: (a) education grant amounting to ₱300 per child per month for kindergarten and elementary students, and ₱500 per child per month for secondary students; and (b) health grant amounting to ₱500 per household per month. Beginning 2017, the transfer was increased by a rice subsidy of ₱600 per household per month.

The targeting of program beneficiaries for these cash transfer programs is done using the *Listahanan* 2,² while their effectiveness in meeting program objectives are assessed using the Social Welfare and

¹ The Modified Conditional Cash Transfer Program caters to families in need of special protection. These include street families, itinerant indigenous families, families displaced by natural and man-made disasters, families with a PWD, child laborers, children in conflict with the law, and families with members with terminal disease and victims of human trafficking.

² The *Listahanan* or NHTS-PR is an information management system that identifies who and where the poor are. The *Listahanan 2* (2015) uses a more updated Proxy Means Test Model compared to *Listahanan* (2011). The *Listahanan 2* targeted 15.3 million households for the nationwide survey, from the *Listahanan* target of 10 million. In October 2015, 14 million households were assessed using the Proxy Means Test. Of the 14 million, 5 million households are poor and 1.8 million households are near poor.

Development Indicators. Further, the *Kumustahan*³ is also conducted by the Department of Social Welfare and Development (DSWD) to validate/assess whether the 4Ps household beneficiaries should be removed from or retained in the program.

Assistance were provided to child laborers and their families. There were 3,856 child laborers provided with assistance through the Project Angel Tree⁴ while 3,430 families with child laborers were provided with livelihood assistance in the form of *Nego-Kart*⁵ starter kits. Moreover, 54 child laborers were saved from the 20 rescue operations conducted by the *Sagip Batang Manggagawa* Quick Action Teams.

The Philippines ranked 10th in the world for gender equality. In 2017, the Philippines ranked 10th place overall for gender equality out of 144 countries in the Global Gender Gap Index, closing about 79 percent of our overall gender gap. Previously the highest in Asia-Pacific, the Philippines slipped three spots from its 2016 ranking. Although the gender gap in educational attainment has been fully closed, the country's performance on the indicator relating to wage equality worsened.

The National Disability Prevalence Survey/Model Functioning Survey 2016 was undertaken to enhance the registry of persons with disabilities (PWDs). To address the lack of disability-related data, the Philippine Statistics Authority (PSA) conducted the National Disability Prevalence Survey/Model Functioning Survey 2016⁶ and undertook the implementation and enhancement of a PWD registry to ensure the registration of all PWDs by the Department of Health (DOH). The National Council on Disability Affairs (NCDA) has also been convening concerned agencies to inform them of the globally agreed definition of disability, based on the International Classification of Functioning, Disability, and Health of the World Health Organization.

Advocacy and information campaigns and programs and projects (PAPs) for IPs' rights were implemented. Various initiatives were carried out to advocate for the rights of IPs such as agro-technology development, sustainable tourism, ancestral domain ecology development, socio-entrepreneurship and livelihood, and infrastructure projects. The Integrated Ancestral Domain Development Approach for the formulation of Ancestral Domain Sustainable Development and Protection Plan was also implemented.

The National Commission on Indigenous Peoples' quick response mechanism assisted a total of 188 IP families who were forcibly displaced due to human-induced disasters. Further discussion on related campaigns and PAPs may be found in the following chapters of the PDP: data on social, political, and economic environment of IPs in Chapter 7; strengthening of programs for inclusive education in Chapter 10; and protection of IPs' rights to ancestral domain in Chapter 20.

Indigent senior citizens were provided with social pension coverage. The social pension program covered 2,562,477 (91.2%) indigent senior citizens from the targeted 2,809,542 in 2017. This translates to an increase of 104 percent compared to 2016's recorded coverage. However, in terms of accomplishment vis-à-vis the target, the 91.2 percent coverage for 2017 is a decline from the 97.7 percent coverage in the previous year.

³ The *Kumustahan* is also used to update the households' roster of information from Listahanan 2 and capture other relevant poverty-related information on the beneficiaries.

⁴ Project Angel Tree, a component of the Department of Labor and Employment (DOLE) Child Labor Prevention and Elimination Program, provides an array of social services that range from food, clothing, educational assistance or school supplies, and even work and training opportunities made available by sponsors to child laborers and their families.

⁵ *Nego-Kart* or *Negosyo sa Kariton* is a project of DOLE intended for ambulant vendors in major cities in the country. Through the project, ambulant vendors are assisted by "making their existing livelihood undertakings grow into profitable and sustainable business, making their income level at par with that of the minimum wage earners."

⁶ The survey provides detailed and nuanced information on how people conduct their lives and the difficulties they encounter, regardless of any underlying health condition or impairment. The study helps the country identify the barriers that contribute to the problems that people encounter which in turn help guide policy and development, as well as contribute in monitoring Sustainable Development Goals.

The Inter-Agency Medical Repatriation Assistance Program (IMRAP) aided returning overseas Filipinos (OFs) in need of medical care and attention. In 2017, efforts of various government agencies to provide assistance to OFs who are repatriated due to medical reasons have been streamlined through the Joint Memorandum Circular on the Integrated Policy Guidelines and Procedures in the Conduct of Medical Repatriation of OFs. A total of 101 medical repatriations of OFs were facilitated through concerted inter-agency efforts.⁷

Managing economic risks

Overseas Filipino workers' (OFWs) registration to the Social Security System (SSS) and the Home Development Mutual Fund (Pag-IBIG Fund) increased. The total number of OFWs registered as members of the SSS increased by 5.1 percent from December 2016 (1,234,389) to June 2017 (1,297,293). However, this was accompanied by a decrease in the number of paying OFW members from 509,272 in December 2016 to 455,818 in June 2017. As of October 2017, there are 4,977,476 OFs registered with the Pag-IBIG Fund. For the first nine months of 2017, short-term loans granted to OFs amounted to ₱152.686 million, while ₱13.199 billion was granted to OFs as housing loans. In the same period, ₱265.705 million was released to OFs and their beneficiaries as proceeds of provident benefit claims.

Labor agreements and mechanisms were forged to protect the rights of migrant workers. To maximize the benefits and minimize the costs of international migration, the Philippines signed the Agreement on Labor Cooperation for General Workers Recruitment and Employment with the Kingdom of Saudi Arabia and a Memorandum of Understanding on Labor Cooperation and Protocol on Domestic Workers with the United Arab Emirates. Moreover, the Kingdom of Saudi Arabia started the Nation Without Violations Amnesty Program in March 2017 wherein 10,011 OFs were repatriated by July 2017. Meanwhile, the ASEAN Consensus on the Protection and Promotion of the Rights of Migrant Workers (ASEAN Consensus) was signed during the 31st ASEAN Summit. The ASEAN Consensus aims to strengthen regional cooperation towards the adoption of a mechanism of shared and balanced responsibilities of the ASEAN Member States to protect and promote the rights of migrant workers and members of their families in the entire migration process.

Repatriated OFWs were provided assistance and services. Through the Department of Labor and Employment's (DOLE) Assist WELL⁸ Program, more than 12,000 repatriated OFWs were given assistance and services to address their welfare, employment, legal, and livelihood needs. In 2017, the *Balik Pinas Balik Hanapbuhay* Program, a training and employment intervention intended to improve the socioeconomic wellbeing of returning OFWs, has benefitted 17,123 OFWs. In the same period, the Overseas Workers Welfare Administration's reintegration preparedness program aided over 40,000 OFWs with its trainings on reorientation, financial literacy, entrepreneurial development, and skills and job diversification. Other initiatives to aid the reintegration of OFs include the *Sa Pinas, Ikaw ang Ma'am/Sir* Program and *Byaheng Agripreneur*.

Social insurance coverage for formal and informal sector workers increased. The percentage of economically active population contributing to the SSS pension scheme increased from 34.1 percent in 2016 to 35.1 percent in 2017, with 13.7 million SSS paying members.⁹ In the public sector, the Government

⁷ The following services are provided for free under the IMRAP: Airport Assistance and Initial Medical Assessment/Evaluation, Ambulance Conduction, Referral to and/or Confinement in a DOH Hospital, Endorsement to non-DOH Health Facilities, Financial Assistance, Philippine Health Insurance Corporation (PhilHealth) Membership Coverage, Medical Escort Services, and Psychosocial Counseling.

⁸ Welfare, Employment, Legal, and Livelihood.

⁹ Data as of October 2017 and excludes OFWs.

Service Insurance System (GSIS) has attained 100 percent coverage of its 1,712,360 members in 2017.¹⁰ The GSIS also attained its 100 percent target to provide emergency loans to all applications of qualified members and pensioners through GSIS Kiosks or over-the-counter transactions.¹¹

Meanwhile, the SSS' *AlkanSSSy* program provided affordable social insurance for the self-employed in the services sector. Through the program, workers in the informal sector are able to save through contributions of only ₱11 per day. In November 2017, the number of associations covered by the *AlkanSSSy* program slightly increased to 1,405 from 1,369 in 2016. During the same period, collections from members covered by the program also increased from ₱435 million to ₱592 million.

Dealing with hazards and human-induced shocks

Deaths and missing persons due to natural hazards and human-induced disasters decreased. There was a significant decrease in the number of deaths and missing persons due to natural and human-induced disasters, despite the Philippines experiencing more typhoons in 2017 (22 typhoons hit the country in 2017 compared to 14 in 2016). During the period, disaster-related deaths and missing persons declined by 43 percent (431 cases in 2016 to 246 in 2017) and 40 percent (47 cases in 2016 to 28 cases in 2017), respectively. However, these meant that the target of having zero-deaths during disasters was not met. According to DSWD, a total of 1,435,761 families or 6,450,318 individuals affected by disasters were provided with relief assistance in 2017.

The Parametric Insurance Pilot Project has been implemented. The Parametric Insurance Pilot allows 25 provinces¹² to access quick-disbursing payouts based on the estimated loss triggers determined through the Philippines' Catastrophic Risk Model. The ₱1 billion insurance fund also facilitates better response of these provinces to calamities through easier access to funds without a lengthy claims process.

Addressing governance and political risks

Rehabilitation efforts are being undertaken in Marawi. The Marawi Siege which started in May 2017 and lasted for five months left 77,170 families or 353,636 persons displaced. Ongoing initiatives to secure the wellbeing of affected families and individuals include providing access to transitory shelters, permanent housing, psychosocial interventions, and unconditional cash transfers; clearing and expanding roads; deploying heavy equipment and service vehicles for returning internally displaced persons; increasing police capacity and sustaining engagement with community leaders to ensure peace and security; conducting peace-building activities (e.g., solidarity gathering activities); and providing livelihood assistance (*Further discussions on transitional housing for Filipinos affected by disasters are reflected in Chapter 12, while initiatives to address peace and security issues related to the Marawi Siege are discussed in Chapter 18*).

¹⁰ 100 percent coverage of all personnel eligible for GSIS coverage under the Revised Implementing Rules and Regulations of the GSIS Act of 1997 (Republic Act No. 8291) and properly endorsed by the Authorized Agency Officer. There were 1,630,044 GSIS members in 2016.

¹¹ Emergency loan for members: 191,448 in 2017 and 236,541 in 2016; Emergency loan for pensioners: 3,344 in 2017 and 4,400 in 2016.

¹² The project covers 25 provincial local government units namely Aurora, Cagayan, Camarines Norte, Camarines Sur, Catanduanes, Cebu, Davao del Sur, Davao Oriental, Dinagat Islands, Eastern Samar, Ilocos Norte, Ilocos Sur, Isabela, Laguna, Northern Samar, Pampanga, Quezon, Rizal, Sorsogon, Surigao del Norte, Surigao del Sur and Zambales.

Moving Forward

Although significant strides were made in reducing the vulnerability and building the socioeconomic resilience of Filipinos in 2017, several challenges still need to be addressed. These include: (a) implementation and sustainability of the 4Ps; (b) undercoverage of the social pension program; (c) implementation of universal health care; (d) income security of workers; (e) employment facilitation and exclusion of PWDs; (f) child labor; (g) alleviating the socioeconomic impacts of the Marawi Siege; and 7) disaster risk reduction and management. These call for continuous and more effective implementation of the priority programs and projects (PAPs) reflected in the Chapter 11 of the Public Investment Program 2017-2022.

Recommendations

To supplement and address the gaps of the existing PAPs on reducing the vulnerability of individuals and families, the following strategies are recommended for the implementation of concerned agencies:

Table 11.1 Supplemental Strategies to Reduce Vulnerability of Individuals and Families

CHALLENGES	RECOMMENDED STRATEGIES	IMPLEMENTING AGENCIES
To mitigate risks faced by vulnerable groups		
<ul style="list-style-type: none"> Near poor households and newly identified poor households are not yet covered by the 4Ps 	<ul style="list-style-type: none"> Expand the coverage of the 4Ps to accommodate newly identified poor households and near-poor households based on <i>Listahanan</i>. 	DSWD
<ul style="list-style-type: none"> Graduating household beneficiaries of the 4Ps are at risk of falling into poverty 	<ul style="list-style-type: none"> Formulate a transition policy/program for graduating 4Ps beneficiaries, including a National Advisory Council resolution to enable the policy/programs implementation. Ensure better coordination among concerned agencies and conduct more thorough consultations with other stakeholders in the implementation of the 4Ps. 	DSWD, DOLE, and Department of Trade and Industry
<ul style="list-style-type: none"> Planning and programming remain insufficiently informed of the concerns of PWDs 	<ul style="list-style-type: none"> Generate better data on PWDs. Pursue PWD-related studies to have a better understanding of the challenges faced by members of the sector. 	PSA, NCDA
<ul style="list-style-type: none"> Low employment rate of PWDs 	<ul style="list-style-type: none"> Promote tax incentives in hiring PWDs. Pursue PWD advocacy campaigns with employers. 	DOLE, Department of Finance
<ul style="list-style-type: none"> Out-of-pocket (OOP) health expenditure remains high 	<ul style="list-style-type: none"> Strictly implement the No Balance Billing Policy. Strategically purchase health care services that contribute to high OOP expenses (PhilHealth as the national single purchaser) and expand primary care benefit packages. 	PhilHealth
<ul style="list-style-type: none"> Undercoverage of the social pension program 	<ul style="list-style-type: none"> Redefine the criteria for the Social Pension for Indigent Senior Citizens¹³ to cover all poor senior citizens, not just indigent senior citizens. 	DSWD

¹³ Cover any elderly who is frail, sickly or with disability, without pension or permanent source of income and compensation or financial assistance from relatives to finance basic needs, as determined by the DSWD in consultation with the National Coordinating and Monitoring Board.

¹⁴ Refers to the anti-illegal drugs campaign of the Philippine National Police.

CHALLENGES	RECOMMENDED STRATEGIES	IMPLEMENTING AGENCIES
<ul style="list-style-type: none"> Oplan Double Barrel¹⁴ may result to children of affected households to engage in hazardous work 	<ul style="list-style-type: none"> Provide livelihood training for surviving spouse or working age member/s of the concerned households. Refer affected children to DSWD for psychosocial and other support services. 	DSWD
To manage economic risks		
<ul style="list-style-type: none"> Unemployment and other economic shocks may cause income insecurity 	<ul style="list-style-type: none"> Pass legislation that would provide unemployment insurance. 	DOLE, SSS
<ul style="list-style-type: none"> In the short term, the consumption of minimum wage earners and informal sector workers will be negatively affected by the implementation of the TRAIN Law 	<ul style="list-style-type: none"> Finalize facilitation of cash transfer disbursement to non-<i>Pantawid</i> and non-Social Pensioners beneficiaries. Fully implement and provide timely cash disbursements of the mitigating measures identified in the TRAIN Law (e.g., unconditional cash transfer,¹⁵ fuel vouchers, etc.) to all its intended beneficiaries. 	DSWD
<ul style="list-style-type: none"> Protection of the welfare of OFs 	<ul style="list-style-type: none"> Strengthen initiatives on the Global Compact for Safe, Orderly, and Regular Migration (GCM): <ul style="list-style-type: none"> » Actively participate in negotiations on the GCM to ensure that the rights and welfare of migrants are protected. » Expand bilateral labor agreements and align these agreements with the GCM. Increase engagement with OFs: <ul style="list-style-type: none"> » Support and advocate the establishment of formal OF organizations which can be channels for vulnerable OFs to seek support systems. » Reinforce Philippine embassies and ensure that they are adequately staffed to address the needs of OFs. 	DOLE, Department of Foreign Affairs
To deal with natural hazards		
<ul style="list-style-type: none"> Farmers and fisherfolk remain the poorest sectors, whose livelihoods are highly-susceptible to the effects of natural hazards Increasing intensity of natural disasters 	<ul style="list-style-type: none"> Adopt parametric insurance¹⁶ and weather index-based crop insurance. Design insurance against property losses. 	Department of Finance (DOF), Philippine Crop Insurance Corporation
<ul style="list-style-type: none"> Lack of disaster-resilient and responsive evacuation centers in some local government units (LGUs) 	<ul style="list-style-type: none"> Provide LGUs with the technology to build disaster-resilient "model evacuation centers."¹⁷ Ensure funding for the construction of disaster-resilient evacuation centers that are also responsive to the needs of women and children. 	Department of the Interior and Local Government
<ul style="list-style-type: none"> The inevitable effects of natural and human-induced disasters 	<ul style="list-style-type: none"> Complete the drafting of Guidelines on the Provision of a Rights-Based and Gender-Responsive Temporary Shelters for Families Affected by Disasters and Armed Conflict (<i>Refer to Chapter 12</i>). 	National Housing Authority
To address governance and political risks		
<ul style="list-style-type: none"> Alleviating the socioeconomic impacts of the Marawi Siege 	<ul style="list-style-type: none"> Implement a comprehensive rehabilitation and recovery program for the Marawi Siege victims. 	National Economic and Development Authority

¹⁵ The UCT program seeks to provide an unconditional one-time cash transfer of ₱2,400 to poorest 7.2 million households, comprised of some 4.4 million current *Pantawid Pamilya* beneficiaries and some 2.8 million other poor but non-*Pantawid Pamilya* households.

¹⁶ Parametric insurance allows quick-disbursing payouts depending on the loss triggers as determined through the DOF's Catastrophic Risk Model. The Catastrophe Risk Model estimates the economic loss values for potential disaster events. The model helps in determining contingent liabilities in the face of disasters and provides the foundation in designing risk transfer mechanisms.

¹⁷ Model evacuation centers can withstand up to magnitude 8 earthquakes and Category 5 typhoons. These are also designed to respond to the specific needs of women and children.