

PEOPLE'S SOCIAL PROTECTION AGENDA

*Towards
Social Protection For All*

Center for Labor Justice (CLJ), UP SOLAIR
Association of Construction and Informal Workers (ACIW)
Social Protection Cluster, UP CSWCD
Fair Trade Alliance (FairTrade)
Philippine Society for Labor and Social Security Law, Inc. (PHILSI)
Homenet Southeast Asia
Homenet Philippines
and the Magna Carta for the Informal Sector Alliance (MAGCAISA)



**PEOPLE'S
SOCIAL
PROTECTION
AGENDA**

TOWARDS SOCIAL PROTECTION FOR ALL*

*May 2010
Quezon City, Philippines*

**Compiled by the Center for Labor Justice (CLJ), University of the Philippines School of Labor and Industrial Relations (UP SOLAIR) in cooperation with*

*Association of Construction and Informal Workers (ACIW)
Social Protection Cluster, University of the Philippines College of Social Work
and Community Development (UP CSWCD)
Fair Trade Alliance (FairTrade)
Philippine Society for Labor and Social Security Law, Inc. (PHILSI)
Homenet Southeast Asia
Homenet Philippines
Magna Carta for the Informal Sector Alliance (MAGCAISA)*

*Team of writers: Teresita V. Barrameda, Mary Leian C. Marasigan,
Catherine Manzano, Rene E. Ofreneo, Rosalinda Pineda Ofreneo,
Nathalie A. Verceles*

Editor: Rosalinda Pineda Ofreneo

*May 2010
Quezon City, Philippines*

TABLE OF CONTENTS

Introduction		7
Jobs for All		17
Social Security for All		35
Health Care for All		41
Education and Skills for All		53
Basic Services for All, Social Assistance to All in Need		56
Justice for All		61
Voice for All		63
Policy Implications of the PSPA: A Summary		64
Jobs for All	64	
Social Security for All	68	
Health Care for All	69	
Education and Skills for All	70	
Basic Services for All, Social Assistance to All in Need	70	
Justice for All	72	
Voice for All	73	
References		73
Proceedings		76
Endnotes		77
List of Organizations		82

© 2010 by CLJ/ACIW and Homenet Southeast Asia, co-publishers

All rights reserved. No part of this book may be reproduced in any form by any electronic or mechanical means (including photocopying, recording or information storage and retrieval)without permission in writing from the editor and publishers, except for brief quotations for the purpose of research or private study, criticism or review.

The views expressed or statements made by the authors are of their own and do not necessarily reflect in their entirety the opinions of the publishers and sponsoring institutions.

For permission to use material from this text or product, contact:

Dr. Rosalinda Pineda Ofreneo

Email address: indayofreneo@gmail.com

Book Layout and Design by: Mary Leian C. Marasigan

Book Cover Design by: Myrna Velasco Magbitang

INTRODUCTION

Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international cooperation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality. (Article 22)

Everyone who works has the right to just and favourable remuneration ensuring for himself and his family an existence worthy of human dignity, and supplemented, if necessary, by other means of social protection. (Article 23).

- **Universal Declaration of Human Rights, United Nations, 1948**

Social security – defined as an individual’s protection from risks associated with sickness, disability, maternity, employment injury, unemployment, old age, death, unaffordable health care and insufficient family support– is a universally recognized human right. It is central to guaranteeing the dignity of every person. Social security is also part of the broader arena of social protection, which in the Philippine case, is officially defined as consisting of “policies and program that seek to reduce poverty and vulnerability to risks and enhance the social status and rights of the marginalized by promoting and protecting livelihood and employment, protecting against hazards and sudden loss of income, and improving people’s capacity to manage risks.”¹

And yet, many Filipinos today do not enjoy any form of social security or protection outside of the traditional but shrinking extended family support. And for those who are enrolled in some social insurance schemes, mostly those in formal employment, the benefits are often not enough and do not cover difficult economic situations such as job displacement or debilitating ailment. Many informal workers, who now comprise 25 million or 77

percent of total employed, are not covered by social security or are inconsistently covered by health insurance, if at all.

The need for social and economic protection is highest when people are poor and can barely meet the requirements of daily subsistence even when they are working themselves to the bone.

Poverty and Environmental Degradation

As it is, mass poverty is a growing phenomenon in the Philippines. Despite the country's commitment to the UN's Millennium Development Goals (MDG) of halving poverty by 2015, official statistics from the NSCB indicate rising poverty incidence: 28 per cent in 2000, 30 per cent in 2003 and 33 per cent in 2006.² This trend is likely to continue given the poor Philippine recovery from the global financial crisis, the disastrous impact of weather disturbances such as Ondoy and Pepeng that are visiting the archipelago with increasing frequency due to climate change, and the generally poor agro-industrial performance of the economy under globalization. In fact, the latest survey (October 2009) of the Social Weather Station shows that there are now 3.5 million households (or 19 per cent of the total household population) experiencing hunger.

The environmental crisis in which we find ourselves is truly worrisome, since it can be the source of "catastrophic risks" which must in turn be addressed by adequate and participatory disaster management and other social protection initiatives at community level. Our forest cover is almost gone, down to six percent compared to 17 percent in 1998 and 70 percent in 1900³ Forest loss is accompanied by loss of biodiversity. The extent of coastal degradation is measured by the fact that only one-tenth of our mangroves remains. Sixteen major rivers (five in Metro Manila) are biologically dead.⁴ Air and water pollution are at alarming levels; rivers, creeks, and drainage systems are clogged with waste, creating and aggravating frequent flooding. Centuries of chemical farming have poisoned our soil. The most affected are the poor who are deprived of their livelihood, habitat, and lives. Without adequate protection, the desperate poor also turn on the environment by engaging in slash and burn agriculture, dynamite fishing, and other hazardous occupations.

The current debt-dependent, extractive and resource-intensive development model, which has been in operation since the 1970s, has deepened environmental degradation. Rapid increase in population is accompanied by rural-urban migration as much of the devastated and unproductive countryside could no longer support more people. This has further resulted in urban overcrowding, overstretching of housing and other services, and more pollution.

Although the Philippines contributes minimally to global warming, with only .3 share of carbon dioxide emissions, it is the fourth most vulnerable country, according to the global climate risk index. Our coastal towns and cities are most likely to be inundated; we will be increasingly visited by typhoons and droughts, with alternate episodes of El Nino and La Nina. If things do not get any better, it is predicted that in 50 years, the country will be unable to sustain life.

The task therefore is to build a decent and sustainable economy based on green industry, agriculture and services, while at the same time creating millions of jobs in renewing forests, protecting coastal resources, reviving poisoned soil, cleaning up air and water sources, segregating and recycling mountains of waste, and last but not least, rebuilding damaged and vulnerable communities. It is in this sense that a green economy is also a solidarity economy, relying on the capacity of people to organize and create their own means to survive, prosper, and assist each other through cooperatives, fair trade groups, and other social enterprises.

Growth of the Informal Economy

Labor market statistics also paint a sad picture of the economically active population – around three million unemployed, four million unpaid family workers, close to eight million underemployed, and over 14 million working at less than 40 hours a week (the main reason for claims of "rising employment"). By the reckoning of the Department of Labor and Employment, 45 per cent of the total employed belong to the "informal economy". By the assessment of most unions, the percentages are even higher because many of the jobs in the so-called "formal sector" are actually short-term, casual, insecure, unprotected, "informalized" ones.

The table below (Philippine Employer:2008) shows the expanding number of informal workers in the Philippines, who at the latest count already comprised 25 million or 77 percent of the total employed population. In contrast, the ranks of formal workers, are progressively decreasing.

Comparative Sizes of Formal and Informal Sectors 1999 and 2006

	1999		2006		Difference
	No. of Workers	% to Total Employed	No. of Workers	% to Total Employed	
Labor Force	30,758,000 ¹	90.19	35,464,000 ¹		
Total Employed	27,742,000		32,636,000		+4,894,0,000
Public Sector	2,143,000		2,500,000		
Formal Sector	6,013,688	21.68	4,984,883 ²	15.27%	-1,028,805
Informal Sector	19,584,688	70.60	25,151,117	77.06%	+4,795,015
Wage & Salary	4,106,688	14.80	7,563,117	23.17%	3,456,429
Own Account	10,205,000	36.76	11,950,000	36.61%	1,745,000
Domestic Helpers	1,498,000	5.40	1,626,000	5.00%	128,000
Unpaid Workers	3,755,000	13.61	4,012,000	12.29%	237,000

¹Labor force and unemployment cannot be compared due to the adoption of the revised unemployment definition starting April 2005.

²Excludes 2,500,000 employees in government and government-controlled corporations. Source : NSO Labor Force Surveys; Annual Surveys of Philippine Business and Industry as interpreted by the Employers' Confederation of the Philippines (ECOP).

These poverty and unemployment/underemployment indicators clearly show that after almost four decades, the official development model has failed to address the basic needs of the people and has instead led to urban blight, restlessness in the countryside, and a never-ending fiscal crisis for the government. In response to the great need of the ultra poor for social assistance, as well as the persistent clamor of organized groups of the working poor for universal coverage, the government has come up

with various social insurance schemes and innovations such as cash transfers for the poor, expansion of the coverage of PhilHealth, institutionalization of microfinance lending, adjustments in the collection and services of the Social Security System (SSS) and Government Service Insurance System (GSIS), and so on. Even the Church and a number of charitable and civil society organizations have responded by coming up with their individual and often localized programs of relief and “micro insurance” schemes to shield the poor from risks, hazards and disasters.

Behind the PSPA

This compilation, which is currently being popularized as the People’s Social Protection Agenda (PSPA), is not based on the perspective of just one source or sector about particular social protection schemes presently in place in the country. Rather, this PSPA is a consolidation of the different views of various stakeholders – trade unions, informal workers’ associations, women’s groups and agencies, Church-based and business groups, civil-society and community-based organizations, government and academic institutions, etc. – on how social security and protection can be developed to cover all Filipinos facing various levels of risks and vulnerabilities in life. This consolidation is based on existing publications, particularly the most recent policy briefs on social protection as well as the results of subsequent workshops and conference-consultations, some involving benchmarking to enable comparison with social security programs in other countries. Most of the ideas contained in this PSPA when it was first publicly presented during the Congress of the Association of Construction and Informal Workers (ACIW) on November 30, 2009, were a distillation of the ideas developed in previous policy briefs, workshops and conference-consultations. These ideas were again presented on April 20, 2010, this time to the Congressional Oversight Committee on Labor and Employment (COCLE). They further underwent updating, critiquing, validation, and enrichment during the celebration of Informal Workers’ Day spearheaded by MAGCAISA on May 6, 2010 with the support of the Friedrich Ebert Stiftung (FES), as well as subsequent study sessions undertaken by core members of MAGCAISA, Homenet Southeast Asia, and Homenet Philippines.

This PSPA is being advanced in the context of the call of the International Labour Organization (ILO) for social security for all. According to the ILO, no country is so poor that it cannot afford to provide social protection to its entire population. Poor developing countries need to allocate only 6 per cent of their Gross Domestic Product (GDP) to meet the requirements of universal social security coverage. (Hagemejer, K. and C, Behrendt, ILO, 2008). In contrast, the Philippines' allocations for social security amount to less than half of this: only about two percent.⁵ Just how low this percentage is can be gauged by the fact that in Europe, social security spending is nearly 25 percent of GDP; in North America, 16.6 percent, and in Africa, 4.3 percent.⁶

The ILO call is in keeping with the Geneva Consensus forged by the International Alliance⁷ for the extension of social protection and 'fair globalization' on September 7, 2005, which aims for universal coverage of the world population based on the following shared principles and values: 1) Social security is a fundamental and universal human right; 2) It is a global public good; 3) It is a core instrument of redistribution for reducing inequality; and 4) it plays a key role in stimulating economic and social development by fostering growth and social cohesion.

The PSPA also takes cognizance of the call for universal and comprehensive social security for all Asian peoples issued by the Asian Roundtable on Social Security (AROSS) in October, 2009 based on the following principles:

1. Social security is a basic right for all people as recognized by the Universal Declaration on Human Rights (UDHR), International Covenant on Economic, Social and Cultural Rights (ICESCR), ILO and other UN Conventions. Governments are duty-bound to promote, defend and fulfill these basic rights, regardless of the status of economic development of the country.
2. Building a social security system that provides basic living protection to all peoples should be the foremost goal of economic and social development a state should pursue. It helps all people to share the fruits of economic development while cushioning the

vulnerable and aiding overall resilience during economic downturns and increasing natural calamities.

3. Coverage of social security must include informal workers, self-employed workers, home workers, migrant workers, agricultural workers and peasants.
4. Social security for all should include protection of the basic rights of all peoples. These basic rights should include but should not be limited to social assistance, disaster preparedness and relief, employment creation, pension, family and child support, maternity benefits, education and health care.
5. Workers have a right to social security to meet employment-related contingencies, which should also include a public sector social insurance system that covers all working people and which provides comprehensive employment-related protection with regard to health care, workers' compensation, maternity provisions, pension, livelihood loss, and unemployment;
6. Countries should establish a just, democratic, accountable, and time-bound compensation system to compensate workers for accidents as well as diseases arising from work.
7. Social security for all requires the practice of transparency and accountability, workers and community participation in management, freedom of association, and collective bargaining.⁸

AROSS demands not only that all Asian countries should sign, ratify, and implement all UN conventions and declarations on social security, particularly ILO Convention 102 (on Minimum Standards), but also that Asian governments should commit at least six percent of the Gross Domestic Product (GDP) to provide social security for all by 2015 (based on the 2008 ILO survey stating that this amount even for poor countries is enough). The PSPA seeks not only a doubling of social protection spending to meet the target universal social security coverage. It also advocates for firmer

and tighter policy coherence; that is, social security should be promoted symbiotically with a people-oriented program of asset reform and a fair and balanced socio-economic development strategy. This strategy must be anchored on fair trade principles in a highly globalized world where developing nations like ours are often placed at a disadvantage by international trade arrangements favoring the richer and more powerful ones.

Transformative and Gender-Responsive Social Protection

The PSPA thus, accepts the premises of “transformative social protection”, which maintain that “social protection can address risks and promote economic growth but poverty and vulnerability are structural and embedded in the socio-political context; social protection must go beyond welfare and support citizens’ claim to social protection from the state as a basic right” (Devereux and Sabates Wheeler, 2007:9). “Institutional transformative social protection” is a “means to a life with dignity” as it “**addresses power imbalances in the society, creating a policy environment conducive to pro-poor growth, accountable and responsive governance systems, and a social equity-grounded development approach.**” Thus, transformative social protection goes beyond targeted resource transfers; it extends to such arenas as equity, empowerment, as well as economic, social, and cultural rights. It requires legislation, financial commitment, and accountability.⁹⁹

Issues of political will and participatory governance are also embedded in the discourse on transformative social protection. These extend beyond eradication of corruption, which gobbles up resources meant to provide services and benefits to the poor and vulnerable. These include actual generation and allocation of resources for the institution and implementation of social protection policies and programs with people’s informed consent and participation.

Transformative social protection also integrates a gender perspective developed by social development practitioners both here and abroad, (notably Lund, Srinavas, Kabeer, Luttrell and Moser) which has led to an alternative definition of social protection: “All interventions from public, private and voluntary organization and informal networks to support

communities, households and individuals, both women and men in their efforts to prevent manage and overcome risks and vulnerabilities throughout their life cycle, and to realize their rights as citizens participating fully and equally in all decision-making which affects their access to and control over resources necessary to maintain and sustain a decent and secure life.”

Following the principle of inclusion and equity, the PSPA also adheres to an integrated and rights-based approach to social protection which leads towards gender equality and women’s empowerment , taking into consideration the following factors:

- An income that is sufficient to cover basic needs;
- Ability to secure sufficient food for self and family;
- Access to sufficient health services (particularly occupational and reproductive health), along with income and food, so that health-status- particularly for women-can be secured;
- Freedom from violence in the home, the workplace, and the community;
- A secure place of work – a place in which work can be done safely and productively, a place in which to live (land, housing, stall);
- A level of education that will enable economic participation in society;
- Opportunities to reproduce and change skills in accordance with changes in the market;
- Opportunities to work and pursue a career;
- And for the self-employed, access to capital for enterprise development and sustainability, as well as a reasonably reliable market or demand for the commodity or service (or the means to exchange what is produced and sold).¹⁰

These should be complemented by awareness-raising and participatory mechanisms for influencing policies and programs towards securing rights and entitlements

A Question of Justice

The notion of realizing rights and entitlements, in social protection literature, is very related to various concepts of justice – economic justice which used to be understood within the broader context of social justice; gender justice and reproductive justice; and even environment and climate justice. Each of these concepts is important because in human rights discourse, the claim holders (or the citizenry) can always assert various compendiums of rights to the duty bearers (mainly the state) within the ethical ambit of seeking justice, long denied, in any of its current forms.

These interweaving notions of justice are what distinguish this People's Social Protection Agenda from similar efforts. Economic and social justice lie beneath the major concern for majority of the working people who are often invisible, vulnerable, and marginalized – the workers in the informal economy. Gender and reproductive justice impel the agenda which focus on the specific issues of women given their disadvantaged position vis-à-vis men. Environmental and inter-generational justice are behind the overarching framework of green economy and development. Without these combined ethical directions, social protection will not come into full fruition.

Read on, and contribute more ideas to a work that will always be in progress.

JOBS FOR ALL

A decent job is the best form of social protection, because economic or livelihood security is the best guarantee for social security. It has always been the stand of transformative social protection advocates that labor market programs to create employment and alternative livelihood following decent work standards should be sustained with adequate resources to prevent or mitigate the effects of sudden loss of income. The National Program of Action for Decent Work, a tripartite initiative spearheaded by the ILO, embodies this principle with its four pillars: securing fundamental rights and labor standards, increasing employment and income opportunities for women and men, strengthening social dialogue, improved effectiveness of social protection for all, and occupational safety and health.

Decent jobs should enable the citizenry, particularly women, to attain economic security and to continue their access to social insurance and other forms of social protection. Emergency employment during times of crises should be provided, especially at the local government level, in labor-intensive infrastructure, socialized housing, social forestry, and food production programs employing both women and men, young workers and other age groups vulnerable to unemployment.

The truth of the matter, however, is that joblessness is widespread. Decent jobs in this country have been elusive to the millions of unemployed, unpaid family workers, underemployed and those working as casuals and at less than 40 hours a week. With the global financial crisis, climate change, various man-made disasters and the failure of the current development model, the ranks of the unemployed and underemployed have been growing. With the abject lack of national preparedness for the zero-tariff arrangements coming into force within and outside the ASEAN beginning 2010, the number of desperate Filipino job 'searchers' is certain to go up further as the agro-industrial base of the country is likely to erode further. And with the slow global recovery, the demand for the services of overseas Filipino workers {OFWs} has also been softening.

For the young labor entrants, numbering one million a year¹¹, the job market is certainly bleak.

It is imperative, therefore, for the government and other sectors of society to join forces in creating and preserving as many jobs as possible, as well as in adjusting the development framework in order to have a more job-

friendly and sustainable economy underpinning transformative social protection initiatives. Following are the proposals along this line:

Mobilize investments for job creation

There should be an all-out program of mobilizing capital – OFW savings, domestic capital, and foreign (but productive) investments. The Philippines has been lagging behind its Asian neighbors in attracting foreign direct investments (FDIs) despite the numerous tax and other fiscal incentives it has been extending to FDIs. If the government can only convert 10 per cent of the annual \$16 billion OFW remittances into productive investments, the country would have \$1.6 billion as direct investible funds. If domestic investors can be assured of a caring and enabling business environment; e.g., easy business registration, project feasibility preparation, loan facilitation, etc., there is no doubt that a new generation of Filipino producers-entrepreneurs shall develop, similar to what happened in the 1950s when Central Bank Governor Miguel Cuaderno pushed for all-out support to investors in “new and necessary industries”. A program of all-out mobilization also means a program of support to micro, small and medium enterprises (MSMEs).

With the present set-up, foreign investors and locators in export processing zones are given a red carpet treatment under the one-stop action center (OSAC) of the Board of Investments (BOI) and the Philippine Export Processing Zone Authority (PEZA). In contrast, local micro-small-medium entrepreneurs (MSMEs) take months to complete the requirements of business registration, from securing the barangay permit to passing city/municipal hall inspection up to the availing of Bureau of Internal Revenue (BIR) journals and receipts. Why not then transform the OSAC concept into a universal one, specifically targeting our OFWs (with information and advisory services provided by all Philippine missions abroad) and MSMEs at home?

We also propose that an “economic freedom park” in each locality be designated for use at affordable rates by home-based producers, farmers, ambulant peddlers, small vendors, and other micro-entrepreneurs. These

should be supported by LGUs and promote consumer patronage of local products which help sustain local jobs.

As to FDIs, the existing liberal incentive schemes are more than sufficient; what is needed is for a clearer development framework which nudges FDIs to invest in priority job-creating development areas; e.g., higher level of IT/ICT processing (meaning not getting stuck only at the low-value assembly of semiconductors). Portfolio FDIs engaged in short-selling or speculative short-term investments in the stock market, money market, and real estate market should be effectively discouraged through taxation.

Domestic investors and FDIs who re-invest profits, scale up or build new production facilities and create new jobs, particularly green jobs, within the country must be rewarded and recognized.

In industrial development, there should be academe-industry cooperation in the incubation of new industries, especially those aimed at replacing the various products being smuggled into the country, from textiles to oil, or those being imported in huge volumes. The “balik-scientist” program and the campaign for “balikbayans” to invest at home should be further intensified. There should also be a calibration of regional and global trade commitments to ensure that local industries are not put at a disadvantage globally and in the home or domestic market.

Livelihood and entrepreneurial initiatives of OFWs, organized groups (e.g., trade unions, civil society organizations, etc.), displaced workers and other working poor should be encouraged, supported and upgraded in order to generate sustainable jobs. Microfinance should be further developed (but regulated to avoid “credit pollution” or over-borrowing by micro entrepreneurs or their over-dependence on various micro lenders). Microfinance providers should be encouraged to go into the financing of more and better businesses, meaning micro business borrowers should eventually become small and medium business entrepreneurs. They should also facilitate the economic empowerment of their mostly women borrowers by providing not only credit but also awareness raising, capability building, technology, markets, social protection, and participation mechanisms.

Transform key universities and colleges into business incubation centers and farm modernization platforms

There are universities and colleges in practically all the provinces and major cities of the country. And yet, many of these universities and colleges are content with merely producing graduates (“diploma mills” in the words of some critics). Why not mandate these universities and colleges to work formally with the local government units (LGUs) and Public Employment Service Offices (PESOs) not only in the area of job-education matching but also, and more importantly, in identifying collaborative academe-industry-agriculture projects that have the potential of generating productive investments (businesses) and jobs, similar to what the American Silicon project in California has accomplished (with regard to the ICT sector) and what is being done in some states of India such as Hyderabad (where state government, farming sector and academe work together in raising agricultural production)?

Revive the nation’s agricultural base in the context of climate change

The Philippines’ agricultural sector is a colossal failure despite the presence here of world-class agricultural research institutions (e.g., SEAFDEC, SEARCA) and agricultural universities. The country is now the world’s largest importer of rice, averaging two million tons a year.

The agricultural sector can and should be revived – to play its role as an economic pillar, as a major job generator and as a platform for higher growth and development in the countryside. One way of doing this is through an integrated (not piecemeal) approach to agricultural development, encompassing the whole value chain of agricultural production (from seed research to packaging of harvested products) and fully sharing with the small agricultural producers knowhow on seed varieties, irrigation, market prices, input availability, remote sensing data (especially on El Nino-La Nina phenomena), silos/warehousing facilities of the National Food Authority and so on.

Ultimately, the government and the farming community should work for the development of modern agro-industrial complexes, meaning increased

processing of agricultural products and inputs in order to create more and better jobs in the countryside. Like in industry, there should be a fair and balanced calibration of Philippine global and regional trade commitments to defend small farmers from ruinous competition posed by sudden surges in agricultural imports. Aside from crucial safety nets, the government should invest heavily on capacity-building programs in order to make the sector competitive and capable of creating more and better jobs.

The fragmented approach to agricultural development should end, with the three frontline agencies – Department of Agriculture (DA), Department of Agrarian Reform (DAR) and the Department of Environment and Natural Resources (DENR) leading the unified and integrated approach. As a starter, these agencies should adopt a firm and unqualified stand in favor of small farmer development and a strict ban on foreign agricultural land leases being undertaken by Chinese, Korean and other business interests.

The DENR should truly protect the environment and our natural resources. Mining should be allowed only under strict conditionalities; e.g., compliance with the requirements of the Environmental Impact Assessment (EIA) and social acceptability (by the host community and LGUs), non-encroachment into watershed areas, increased processing of minerals at home (meaning no exportation of raw ores), investment in zero-pollution machines and facilities and so on. Instead of enticing FDIs to go into destructive mining operations, the DENR should pursue job-creating and nature-enhancing reforestation and agro-forestry projects province-by-province.

The government should complete the land-acquisition-distribution sub-program of the comprehensive agrarian reform program (CARP) and should start focusing on the transformation of agrarian reform beneficiaries (ARBs) and agrarian reform communities (ARCs) into modern agribusiness producers. As the Constitution puts it, CARP should not only be an instrument for social justice but also a means of ensuring balanced rural development and securing a platform for rapid, job-creating, and sustainable agro-industrial development. Such transformation means conscientization, mobilization and organization of the ARBs and ARCs so that they can take the leadership role in fulfilling the CARP’s vision. The

transformation should also include gender equity given the important but often unrecognized roles of women in agriculture.

Given the reality of climate change (CC) risks, agriculture can no longer be pursued the chemical way (which is very vulnerable to CC) nor the traditional way (just following the usual calendar of farming). Crops should be CC-resistant and soil should be tested to determine which are most appropriate to be planted given certain CC maps on vulnerabilities of given farming communities. In brief, there should be a transformation of agriculture into a CC-ready sector. This entails CC orientation and training for the farming sector, identification and analysis of appropriate adaptation measures in various communities and public/private assistance in the eco-focused agribusiness transformation of farmers, particularly of the agrarian reform beneficiaries (ARBs) and their agrarian reform communities (ARCs). Appropriate and sustainable countryside development will encourage rural residents to stay where they are and prevent them from flooding the crowded cities where jobs are uncertain and where housing and other basic services are already overstretched.

Organic farming and its benefits have been the subject of discussion by farm practitioners for over four decades even within the Department of Agriculture (DA). But it has not yet progressed because of severe lack of funding and adherence to a one-sided policy of agricultural liberalization, which allows the entry of harmful agricultural products and transnationals (TNCs) producing genetically-modified organisms (GMOs) and chemical fertilizers. In fact, GMOs and chemical farming have become widespread because of the support given by foreign ODA aid givers and TNCs selling their chemical products. One way forward is to have a definitive budget for organic farming propagation. Another is to mandate the Fertilizer and Pesticide Authority (FPA) to give utmost priority to organic farming.

We all live in a watershed, made up of forest lands, agricultural land, water and other natural resources, and communities. What the country needs is a community-focused, integrated watershed management system, whose primary goals are the preservation of the environment, protection of the communities and balanced development of the lowlands and uplands. Political and administrative boundaries should give way to integrated watershed management (as painfully taught to us by Typhoon Ondoy in the case of the Marikina Valley watershed). Mining and other big corporate projects (such as the Laiban Dam project in Rizal) should be evaluated

first regarding their impact on the watershed system and the affected communities. The failure of past reforestation projects is due to the poor conceptualization, e.g., propagation of commercial tree plantations (which encourages tree harvesting culture), no follow-up programs, and no livelihood assistance to host communities.

In the case of “rainforestation,” the focus is on the planting of traditional tree varieties not only to preserve biodiversity but also to promote tree growth for life. Another focus is on livelihood assistance to the host communities of forests, which should be given integrated development support so that they are encouraged to be the true keepers of the forests.

Develop infrastructures for job creation and for sustainable growth

Many countries have used the present global financial crisis to go into job creation for the jobless and displaced through various stimulus spending packages. In India, they even have implemented in a number of states guaranteed 100-days public works program that put people at work at set minimum wages in varied infrastructure projects (building of canals and dikes, tree planting and reforestation, etc.) while these workers are in transition in search for more stable sources of income. These projects not only provide employment but also facilitate rural and sustainable development.

In the Philippine case, there is so much backlog, nationwide, for all types of infrastructures in the country such as school buildings, housing, hospitals, irrigation canals, small roads, parks, barangay pathways, drainage, public markets and so on, not to mention the need to rehabilitate, upgrade and maintain the existing ones. Spending for a massive but appropriate infrastructure program involving local communities, local contractors, and locally-based construction workers, both women and men, is a good investment in building up the nation’s productive capacity, competitiveness and sustainable long-term growth. It also breeds a positive spirit of community cohesion, especially if there is full local participation in infrastructure projects which do not impinge on local livelihoods and subverts local culture such as a dam on sacred land. It can start a chain of

events that could eventually lead to a job-full recovery of the economy at the local and national levels.

If upland, lowland and coastal communities nationwide are rebuilt or fortified to minimize or contain climate change risks, millions of jobs can be readily created. Such community renewal programs would entail, among others, upgrading of drainage systems, revival of rivers and *esteros*, building of dikes, development of community centers, concreting of pathways, on-site/near-site redevelopment of vulnerable housing/community infrastructures, etc. The law on government procurement should be modified to allow community contracting by community-based workers, including groups of informal workers, and to further strengthen the role of local government units (LGUs) in community re-building efforts.

There is need to prioritize local economy development principally to create more local industries and employment with the participation of workers' and other civil society organizations in local development planning and monitoring based on the generation of sound local data collected in a participatory manner. Cooperatives, fair trade groups, and other social enterprises can be nurtured based on the principles of solidarity economy (e.g., "tangkilikan") whereby people in communities can help each other survive and prosper through mutual support.

Where should the funding for boosting infrastructure development come from? There has been a recurrent clamor to declare a moratorium on the servicing of foreign debt, now totaling \$53 billion (more than double the \$24 billion left behind by the Marcos Administration) and eating up one-fourth of the P1.5 trillion national budget (as payment mainly for interest charges).¹² This means prioritization of budgetary allocation and spending on basic social and infrastructure needs of the country, with debt interest and principal payments following. This way, the country is able to avoid paralyzing debates on whether to pay the debt or not, for the path is clear: development first, so that the country is able to pay its debt later if it so decides. The huge amount currently spent for debt repayment leads to comparatively smaller shares for basic services such as education and health, as well as for dedicated social protection programs (labor market, social insurance, social welfare and safety nets). Such a deficit in public financing is tantamount to a deficit in human rights.

Another track is to encourage overseas Filipino workers to go, individually or as groups, into build-operate-transfer (BOT) programs for infrastructure projects. OFWs can pool resources, buy government bonds, transform such bonds into negotiable instruments, invest these instruments into BOT projects with high social returns; e.g., building of public markets, hospitals, schools, etc. This means revision of the build-operate-transfer (BOT) law to encourage OFW group participation.

Upgrade the informal economy by ensuring the rights of informal workers and enhancing their productivity

The informal economy in the Philippines has been growing since the 1980s, because many workers in the formal sector have been continuously displaced from their jobs with a lot of local enterprises closing down, unable to withstand the effects of the financial crises and the often unfair competition from cheap and smuggled foreign goods. Many of them have had to accept jobs offering substandard wages, very long hours of work, poor working conditions that make them vulnerable to occupational health and safety hazards, with little or no access to social security and other forms of social protection. Since employment is difficult to find, millions have also entered the informal economy as micro-entrepreneurs who have little access to capital, technology, and markets.

The world of informal employment includes a variety of subsectors: homebased workers, vendors, non-corporate construction workers, waste pickers, small farmers and fisherfolk, small transport operators (tricycle, pedicabs and bancas), petty retailers, barter traders, small-scale miners and quarry workers, entertainers, beauticians, laundry persons, hairdressers, on call domestic helpers, volunteer workers, barkers, unorganized cargo handlers, etc.

The principal issues of informal workers are: 1) invisibility — they are not recognized and valued as "legitimate" workers despite their contributions to the economy; 2) lack of social protection - social security and health insurance mechanisms cover mostly formal workers; 3) lack of access to

productive resources such as land, water, capital, technology, markets, etc; and 4) lack of participation and representation – informal workers are severely under-represented in policy making bodies relevant to their issues, which is also due to the fact that most of them are unorganized.

The gender concerns of informal workers are also quite stark. Most employed women occupy vulnerable jobs in the informal economy where they are subjected to discriminatory practices because of their sex. Since they are also expected to be responsible for domestic work, they wind up multi-burdened and overworked, with dire implications on their health. They are often subject to exploitation by unscrupulous employers, both formal and informal, who make them work long hours at very low wages and without benefits. Their work environment is not subject to regulation and monitoring, often exposing them to occupational safety and health hazards, including sexual harassment. They are often forced to engage their children to work alongside them. Child labor, which exists side by side with the informal economy not only violates children's rights, it robs our children of their childhood.

Clearly, workers in the informal economy are in need of social protection and other mechanisms to ensure their rights. This can be addressed by a **Magna Carta for Workers in the Informal Economy (MACWIE)** that will advance their issues and concerns. Initiatives for this began as early as 1999 with a rally culminating in the issuance of an Administrative Order for the formulation of such a Magna Carta. Lobbying efforts from various informal sector and women's organizations bore fruit when some legislators picked up the cudgels and filed bills in the House of Representatives for a proposed Magna Carta which attracted public discussion and debate in mid-2006. Succeeding efforts directed at the 14th Congress resulted in the filing of H.B. 1955 by Rep. Dan Fernandez and an accompanying bill in the Senate (S.B. 2708) by Sen. Miriam Defensor Santiago. The Magna Carta for the Informal Sector Alliance (MAGCAISA) will make sure that enhanced versions of these bills will be similarly refiled in the 15th Congress.

Given the recent shift to a rights-based framework of development and the ILO's decent work agenda emphasizing core labor standards, the following fundamental rights of informal workers will be recognized, promoted, protected and fulfilled by the proposed Magna Carta:

- a) the right to self-organization;
- b) the right to enhance the entrepreneurial skills and capabilities of informal workers to become more productive and self-reliant, c thereby ensuring participation in mainstream economic activities;
- c) the right to be free from any form of discrimination, whether this be based on gender, age, ethnicity, political, religious or sexual orientation, etc.;
- d) the right to just and humane working conditions, access to productive resources, and social protection, including occupational and reproductive health services; and
- e) the right to represent their organizations in a continuing process of consultation and dialogue towards maximizing the provision of a comprehensive package of reforms, interventions, and services in accordance with their articulated needs and interests.

A Magna Carta for Workers in the Informal Economy should be an integrated, holistic and comprehensive policy instrument for informal workers to ensure the rights of all. Given that the majority of all employed women is in the informal economy, the Magna Carta should also focus on addressing women's issues/concerns, promote gender equity, women's economic rights and independence. Appropriate bodies should be set up at the national and local levels to address concerns of informal workers with significant representation from their ranks.

Address gender concerns in employment amidst the crisis

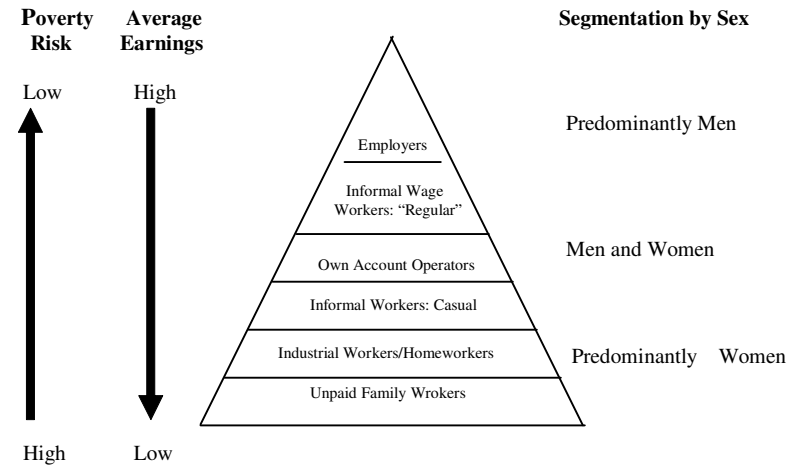
The current global financial crisis has a woman's face (Jayaseelan, 2009) since "it will affect women and men differently and unequally." (Dejardin, 2009). There is gender-based job segregation, which has placed women in labor-intensive, export-oriented industries that have suffered severely from a downturn in the global market. With flexibilization and outsourcing

in the labor market, women are pushed into being casual, temporary, contracted or home-based workers who are employed when orders come in and just as easily shed off when orders dry up. Men are considered the breadwinners, and women the secondary or supplemental earners who depend on men and therefore could be paid less or be easily dismissed. But as the crisis worsens, and family income plummets, women are forced to enter what is called “distress employment” in low-paying and backbreaking informal work . Unlike men, they cannot afford to be choosy because providing food on the table and general family survival are uppermost in their heads. They become overburdened as they continue caring for their families and households even while worrying about higher costs of food, transportation, housing, water, energy, and medical care.

Put another way, “Women’s lower employment rates, weaker control over property and resources, concentration in informal and vulnerable forms of employment with lower earnings, and less social protection, all place women in a weaker position than men to weather crises,” in the words of ILO Bureau for Gender Equality Director Jane Hodges. “Women may cope by engaging in working longer hours or by taking multiple low-income jobs but still have to maintain unpaid care commitments.” (ILO, 2009).

Even before this most recent crisis, majority of women were already in informal work (averaging 65 percent of all women in non-agricultural employment in Asia) , and when agriculture (where a lot of women are also found) is factored in, this share of informal employment goes up a lot. This perhaps helps explain why two-thirds of the working poor in Asia are women. (ILO, 2006:25-26). In the Philippines, it is well known that most employed women are in informal work, where they occupy low-paying, and vulnerable jobs. Gender plays a key role in the informal economy, which absorbs women who have been among the first to be displaced from formal work, especially in the garments industry, as globalization progressed. Thus, even before globalization took effect, many women could already be found in the informal economy, since informal work (e.g., homebased work) was compatible with their reproductive work (child care,

Different Segments, Different Consequences



Source: Martha Chen, WIEGO (2008)

domestic chores). Furthermore, formal employment was often an elusive opportunity for them due to the many barriers to entry. In their particular case, class, gender, ethnicity, and other issues often intersect, as referred to earlier in the discussion on economic and reproductive justice.

The informal economy is also segmented based on gender. As the pyramid above indicates, women are concentrated in the lower strata of unpaid family workers and industrial homeworkers where earnings are meager and where poverty-inducing risks such as illness and job insecurity are high. On the other hand, men are mostly found in the higher rungs as employers and as fairly “regular” informal workers with bigger remuneration and lower risk. It may therefore be expected that during times of crises, women in the informal economy are more vulnerable. And based on a recent multi-country study done by Women in Informal Employment

Globalizing and Organizing (WIEGO), “The impact of the crisis on these workers is of serious concern because unlike their formal counterparts, informal workers have no cushion to fall back on and no access to social protection schemes.” Thus women in informal work experience crisis-induced adversity due to both gender and class status.

In the face of the current economic paradigm’s obsession with profit at all costs, and with its consequent failure to address pressing human needs, new paradigms are being forwarded which stress cooperation among all members of society, both women and men, towards creation and maintenance of life, happiness, well-being, and fulfillment. These new development paradigms embrace both the spheres of production and social reproduction, to which much of women’s work especially in the home is dedicated. Shifting from profit motive to social provisioning requires the following: sound industrial policy leading to full employment; essential social services; equitable distribution of wealth and resources; more stimulus and public spending packages directed towards social insurance, debt relief, and food stocks. (Bernardino, 2009).

The money, during these times of crises, should go to social infrastructure investment in public health, education, child care and other social services to generate decent jobs for women and relieve their burdens. There should be efforts to protect and expand social spending, including social insurance, subsidies and cash transfers. Food security during times of hunger should be high priority, with special attention to directing resources towards women farmers. There should be gender-fair re-employment and livelihood schemes, social housing and forestry, infrastructure improvement. More resources should be poured into expanding empowering microfinance schemes that support women’s enterprises and cooperatives.

A gender fair public policy should be put in place, including gender-disaggregated analysis of labor market impacts; social dialogue, women’s representation and voice, thorough implementation of favorable legislation (e.g., the Magna Carta of Women), passage of urgent bills (e.g., the reproductive health bill, MACWIE, etc.), and public works programs and green recovery plans involving both women and men.

Unleash the entrepreneurial spirit of the young

Let a thousand enterprise ideas bloom, let a new generation of Filipinos build up the country. This should be the challenge that should be given to would-be graduates of business schools all over the country. And like in Silicon Valley of California, the government should be there to assist good business ideas in terms of business registration, loan assistance and other start-up business concerns. No business student should graduate without finishing a business feasibility study.

All schools, from the elementary to tertiary levels, should be encouraged to instill the entrepreneurial spirit and skills among the young. The present livelihood-related subjects in the school system need to be bolstered and hyped to encourage teachers and young people to get into the entrepreneurial spirit. The out-of-school youth, both young women and men, should also be given the opportunity to enroll in technical-vocational courses for skills training and entrepreneurship development.

At the same time, the youth, who constitute the new generation of consumers, should be encouraged to imbibe ethical and nationalist consumption values and practices. Sustainable production at home requires sustainable consumption at home.

Strengthen job-skills-investment matching at all levels

The existing chain of local government unit or LGU-based public employment service offices (PESOs) should be strengthened and their job-skills registry and matching should be cascaded down to the barangay level and also reach all the way to the national level. PESOs should play an active role in registering not only job seekers and their skills but also investors and businesses, and should help facilitate forging of linkages with skills training centers, schools and colleges. Based on their labor and investment data base, they should have a say in the drafting of local development blueprints produced by the different “sanggunians”, from the municipal to the provincial levels.

There should be coherence in economic planning (industry, agriculture and services) and education-skills development planning, which means the National Economic and Development Authority (NEDA) and the line departments dealing with labor, industry, agriculture and services (Department of Labor and Employment, Department of Trade and Industry,

Department of Agriculture, Department of Agrarian Reform, Department of Environment and Natural Resources, Department of Tourism, etc.) should work closely with the Commission on Higher Education (CHED), Technical Education and Skills Development Authority (TESDA), the Department of Science and Technology (DOST) and other institutions engaged in capacity building. This exercise, however, should be guided by inputs coming not only from the private sector or business community but also from other segments of society, especially the trade unions, workers' associations, cooperatives, women's organizations, CSOs, Church-based groups and so on.

Reward businesses which retain workers despite reverses, do not engage in short-term hiring, and support environmentalism

There should be a system of recognition and reward for companies and business establishments which suffer financial setbacks and yet do not let go of their workers. There should be propagation of good business practices in preserving jobs by cutting on other expenditures through waste reduction, energy savings, increased productivity schemes, better union-management partnership and so on. Likewise, there should be a system of reward for businesses which respect the environment, particularly those which institute job-creating adaptation and mitigation measures.

Employers who do not hire workers under short-term casual arrangements, and which do not resort to contracting and outsourcing to avoid complying with their obligations to their existing workers, should likewise be recognized. On the other hand, businesses which do not adhere to environmental and labor laws should be punished. And so should those which violate fair trade principles and unfairly dump smuggled and toxic products in the market.

Invest in developing a green economy

The Philippines should take climate change seriously not only as a matter of self-preservation but also as an opportunity for national survival, sustainable growth, and job creation.

Although it is a low emitter of greenhouse gas, the Philippines is in the world's short list of the most vulnerable to climate change. Typhoons Ondoy and Pepeng in 2009 and the present drought devastating many areas clearly demonstrate the risks facing the country arising from extremes in climate behavior. The most vulnerable happen to be the poorest sectors of society whose homes, farms, livelihoods and jobs can easily be washed away by rampaging floods or buried by deadly landslides overnight.

And yet, the climate change survival challenge can also be a great opportunity for the country – in rebuilding an economy and a national community based on a green vision of development. As propounded by the Climate Change Congress of the Philippines¹³, building a green and greener Philippines can create millions of green and decent jobs while a green and more livable community is being built. For example, sustainable agriculture is generally job intensive. But it requires solidarity and support throughout the value chain – and formal funding support from government. Reforestation has the potentials of creating millions of jobs under the concept of “rainforestation”. There should be a system of distilling lessons from past failures in order to be successful and sustainable. Cleaning up Pasig and other river systems, including the city “esteros”, will certainly generate jobs, foster a more conducive business environment, and create more livable cities.

The potentials for job creation in going green — e.g., new transport modes, new lighting fixtures and cooking facilities, renewable energy, etc. — are certainly unlimited and should be fully exploited. By going green, industries and businesses invest in value-adding processes and higher technologies to make their enterprises efficient, competitive and sustainable.. By going green, the nation is assuring itself of sustainable development.

The rehabilitation and rebuilding of communities and watersheds nationwide in order to make upland, lowland and coastal communities ready for and resilient to climate change can literally create millions of jobs and provide the country a platform for green development take-off. Off-grid wind, solar, hydro and other renewable energy projects need not be the preserve of big business; they can be developed by cooperatives, other forms of social enterprise, and/or organized communities, with some assistance from the national government. In this sense, a green economy is built on the **solidarity economy** created by people organizing themselves to survive,

provide, and prosper, in a concerted effort to assist and network with each other.

Many climate change problems such as drought and flooding require adaptation, not mitigation, measures. These adaptation measures include on-site/near-site community renewal and varied risk reduction measures. Community-based construction workers can be mobilized in this national task of community re-building, barangay by barangay. Unemployed out-of-school youth can also be given skills training for this purpose. As much as possible, fortifying communities against climate change should be done on-site or near existing sites in order to avoid dislocation of families.

Waste handling and recycling are also important community concerns that can lead to both environmental and economic advantages. Recognition of organized waste pickers and recyclers as well as their integration in community and municipal waste management systems in many parts of the world can lead to a cleaner environment maintained by an economically secure and socially protected work force.¹⁴ Waste recycling in itself can be a lucrative income-earning activity for both workers and local governments.

The next Medium-Term Philippine Development Plan and the plans thereafter should be crafted on the basis of a green vision of development – containing, among others, integrated watershed management, community renewal, rainforestation, green industry development, green service sector development (e.g., eco-tourism and green transport), sustainable agricultural development (shift to organic farming and organic fertilizer development), and renewable energy development involving organized communities. This means enactment of a green budget to fund green policies and programs. This also means abandonment of a laissez faire approach to mining development in favor of a green approach – value-adding, green-regulated, community-approved mining program.

A green economy, however, is impossible to achieve without lifestyle change at individual, family, and community levels. Consumption patterns have to be altered to favor and support green products and services as well as to conserve energy and minimize waste. Earth-friendly practices need to be revived and inculcated through information and education campaigns.

SOCIAL SECURITY FOR ALL

The states parties to the present covenant recognize the right of everyone to social security, including social insurance.

Article 9, International Covenant On Economic, Social, and Cultural Rights

All Filipinos — employed or unemployed, rich or poor, women or men, young or old, able or differently abled – should have access to social security and should enjoy minimum protection against risks associated with death, old age, sickness, disability, maternity, unemployment, occupational hazards, etc. The rich, of course, can spend as much as they want on all kinds of insurance and pension schemes. However, as a rule and in accordance with the mandate provided by various UN human rights documents and ILO Conventions, all Filipinos should enjoy **minimum universal social security cover**.

An ideal and well-funded universal social security program will naturally take time to develop in the light of the Philippines' uneven economic development. This, however, should not be an excuse to avoid developing a system of universal social security as now being developed in neighboring countries such as China, Indonesia, Thailand and Vietnam. Below are some components of and proposals for this system

Extend social security coverage to all

Social security should cover all workers, including the working poor, who mostly belong to the informal economy. All workers should have minimum protection or assistance in case of death, illness, disability, maternity and old age.

In order to achieve universal SSS coverage and membership, cooperatives, women's and people's organizations should be accredited as collecting

agents of premiums; other collection mechanisms (through cellphones, couriers, etc) should also be developed. SSS should also develop schemes similar to those of Philhealth involving government subsidies and sponsorship programs to enable those who cannot afford to enroll and sustain their membership.¹⁵

Unemployment insurance and emergency loans for displaced workers should also be programmed by the SSS. To enhance transparency, democracy and accountability, both formal and informal workers should be represented in the SSS Commission; gender balance should also be observed in the representation.¹⁶

Set up unemployment insurance, develop emergency employment

When the law creating the Social Security System was enacted in 1951, it included a provision on unemployment insurance as one of its mandated functions. However, even before SSS was established, the law had already been amended and the provision for an unemployment insurance was deleted.

It is high time to revisit the Social Security Act and determine the possibility of setting up an unemployment insurance scheme, not only because of the series of crises that have displaced workers from their jobs but also given the realities of the uncertainties in employment under globalization. Emergency employment during times of crises can also be provided, such as jobs in labor-intensive infrastructure, socialized housing, social forestry and food production programs, employing both women and men.¹⁷

Some people perceive unemployment insurance as discouraging displaced workers from seeking reemployment. On the contrary, unemployment insurance aims to assist the unemployed while looking for employment. Just like the benefits being offered SSS to its members, unemployment insurance can be made available once specific conditions have been met such as the payment of premiums. In other countries, the beneficiaries are also asked to enroll in a training course for skills upgrading or re-skilling in order to be employable and to actively look for jobs through placement schemes supported by government. Benefits are given only up to a certain number of months and a certain percentage of the previous income.

Limited though this may be, the possible provision of unemployment insurance by the SSS is worth pursuing but should cover all categories of members (employees, self-employed, and voluntary). In the case of the self-employed (informal workers belong to this category) and the voluntary members, the employers' contributions to the unemployment insurance fund should come from government.

Furthermore, such unemployment insurance should in actuality just be a step towards employment insurance, meaning that unemployed workers availing of it should be employed as soon as possible in alternative jobs and employment schemes guaranteed by government. These will avoid the possible negative consequences of unemployment insurance since a long-term drain on financial resources can be avoided and the funds provided as income for the unemployed will be in exchange for work rendered productively.¹⁸

The current lack of an unemployment insurance scheme only makes workers more susceptible to the adversities brought about by crises and lead to family break-ups, petty thievery and sometimes, acts of lawlessness.

Strengthen existing SSS/GSIS services to members¹⁹

The services provided by the SSS and GSIS can still be expanded and improved. Among the possible measures along this line are:

- Institution of a communication system, which provides members quick access to information about their membership status, benefits, rights and processes on how to avail of benefits and assert their rights. A crucial component of this system is a dedicated and up-to-date interactive online facility which members can open anytime of the day to inquire or get updates on any membership issue.
- Institution of member-friendly complaint and dispute resolution system, which is fast, fair, transparent and affordable to members.
- Upgrading of services and service delivery for members, including the institution of member-friendly, fast, and efficient

routing mechanisms for loan applications, settlement of accounts and other services to minimize members' expenses and opportunities lost due to time-wasting and energy-sapping follow-ups and confusion regarding directions on which office to visit. Both SSS and GSIS should have member-care programs such as regular updates on system services and benefits, status of loan payments, etc.

- Development of special assistance packages for members displaced from work, including returning migrant workers and "end-contract" casual workers. There should be a special lane or window for distressed members, complete with information materials on the system's special services such as business loans, education assistance, etc. Special assistance packages may include pension advances, withdrawal of contributions, shortening of the period of remittance contributions, etc.
- Strict monitoring of employers' compliance on employee remittances.
- Review of the system of electing members' representatives to the SSS/GSIS and institution of a system of reporting by the representatives to the SSS/GSIS membership. The SSS must exert maximum effort to ensure that informal workers are effectively covered and efficiently served with respect to their social security needs. Their vulnerability and marginalization make these imperative.

The following are recommendations gathered from various consultations, dialogues, workshops and meetings of informal workers' groups with SSS officials and other stakeholders:²⁰

1. The SSS should be more inclusive, to reach out to underserved sectors of the working poor such as tricycle drivers, farmers, fisherfolk, vendors, domestic workers, seasonal workers, and housewives/ spouses, and to devise more programs that ensure equality of access to benefits among people of different socio-economic classes.

2. Unemployment insurance and emergency loans must be provided to displaced and other informal workers especially during times of crises.

3. Sponsorships and subsidies from the national and local governments should be extended to those who cannot afford to pay the full SSS premiums particularly for those who enroll as self-employed and therefore pay both the employer and the employee's share. Local government units where various organizations are registered for accreditation as well as permits to operate can also provide subsidies for their constituents.

4. In order to facilitate universal membership, cooperatives, women's and people's organizations should be accredited as collecting agents of premiums.

5. Other collection mechanisms (through cellphones, couriers, etc.) should also be developed.

6. Funds should be set aside to meet the immediate needs of SSS pensioners.

7. There must be an intensification of enforcement and monitoring efforts by the SSS with respect to membership and compliance of members. Accredited banks and other payment channels should comply with SSS rules and guidelines, particularly with regard to acceptance of minimum payments.

8. Monitoring of compliance by employers, especially in the provinces, needs to be improved and if possible be conducted by an independent body.

9. Informal workers, in addition to formal labor, should be represented in the SSS Commission. Since SSS contributions come from workers, workers' representatives should decide how best to use them based on the principles of democratic control, transparency, and accountability.

Barangay health workers, barangay nutrition scholars, and other workers in the government service who are considered part of the informal economy and who do community work in exchange for a small honorarium or allowance, are not covered by GSIS. Thus, they have no social security

benefits. There should be ways by which GSIS can develop programs for this group of workers to ensure their coverage.²¹

GSIS members have also articulated a number of issues during the NGO-PO consultations. Teachers present during the NGO-PO Consultation in the National Capital Region (NCR) on September 4 2008 complain that their contributions (automatically deducted from their salaries) have not been remitted by their offices through no fault of their own, yet they are the ones being penalized through surcharges for non-remittance of payments.²² Even retirees are being charged interest for these non-remitted payments.²³ GSIS, like SSS, has also been under fire for alleged corruption and mismanagement, again highlighting the need for transparency in operations.

Promote and encourage grassroots micro insurance initiatives

Mutual benefit associations, community-based health insurance and indigenous schemes such as *damayan* should be supported through appropriate recognition, technical assistance, and other incentives by national and local bodies. This way, they can provide better and more sustainable services to their membership who needs to supplement benefits provided by formal social protection institutions such as Philhealth and SSS or fill in the insurance gaps given the non-enrollment of their members in these bodies.²⁴

The ideal is for the SSS and Philhealth to cover all. However, while this is still to be realized, grassroots-based micro-insurance schemes should be supported through appropriate recognition, technical assistance, and other incentives by national and local bodies.²⁵ This way, they can provide better and more sustainable services to their membership. Any regulatory framework envisioned to apply to micro-insurance initiatives should have this goal in mind and not favor the big players with huge amounts of capital to start with.²⁶ Once SSS and PhilHealth universal coverage is achieved, these grassroots-based micro-insurance schemes can still continue, this time to augment or add on the insurance services provided by the formal institutions. Currently, some trade unions and cooperatives already provide additional services to members; for example, purchase of fire insurance, personal accident insurance and so on.

Integrate micro-insurance in microfinance lending

Micro finance institutions (MFIs) are much closer to the poor compared to the commercial banks and insurance companies. MFIs are, therefore, in a good position to cover the poor through micro insurance schemes. At affordable rates, minimum insurance coverage in case of death or illness can go a long way for the most vulnerable. In one consultation, it was even suggested that “All micro-finance institutions (MFIs) should be required to integrate micro-insurance into their lending operations.” And that these MFIs should be more tightly monitored by government for policies that actually worsen rather than alleviate poverty.²⁷

The trend towards commercialization of microfinance has led to the primacy of the profit motive and the over-concern for the financial sustainability of the MFIs instead of their clientele. This trend, which has led to the exploitation of women in poverty, is being addressed by the promotion of a credit-plus microfinance strategy promoted by the National Anti-Poverty Commission (NAPC), which combines lending with the provision of social insurance, access to technology and markets, awareness-raising, capability-building. and participatory mechanisms for the women clientele.

HEALTH CARE FOR ALL

Health concerns top the “worry list” for many Filipino families. Medical emergencies, hospitalization and even routine medical check-ups are expensive. Although it is claimed that 76 percent of the Philippines 90.41 million population as of 2008 had Philhealth insurance²⁸, 49 percent of health spending is still out-of-pocket²⁹. For those without means, hospitalization can be debilitating. Due to a range of expenses from consultation fees to laboratory tests, people cannot freely go to hospitals or clinics for they are bound by the inflexibility of their income. As a result, some would just wait it out and see if their bodies can fight off an infection, while others resort to consulting faith healers or quack doctors with disastrous results. *Bawal ang magkasakit* (No one is permitted to get sick).

The marginalized members of society take the worst blow. Poor and disadvantaged, they are statistically more likely to live a shorter lifespan, their infants and children are more likely to die in the first few years of life, and more mothers from their ranks die during delivery as compared to those living in rich urban communities³⁰. Thus, in both sickness and in health, the conditions of the haves and the have-nots are starkly disparate.

And this problem has multiple and strongly-established roots said to be the result of the following deficiencies in our health system: ³¹

1. Basic and tertiary care for most citizens is inadequate, fragmented, inefficient and incomplete; inaccessibility and high costs compound the situation further for the poor;
2. For a segment of the system, commercial interests and bottom-line profits take precedence over desirable health outcomes;
3. Compared with counterparts in the private sector, government health workers are inefficiently educated, inappropriately trained, and poorly motivated to address the health care concerns of the majority; and
4. Failed financing stemming from uncoordinated spending for health at the national, local and social insurance programs drives the population to spend out-of-pocket.

What is to be done? The prescription is radical reform in all components of the Philippine health system aimed at achieving universal health care over a reasonable period of time, say 10-15 years³². Every Filipino should have access to **high quality health care that is efficient, accessible, equitably distributed, adequately funded, fairly financed, and directed in conjunction with an informed and empowered public.** Access to social services must be based on needs and not on capacity to pay.

Many developing countries are now seriously pursuing universal health insurance, which is now in existence in nearby Thailand. There is no reason why the Philippines should be left behind in the global movement for universal health care.

Make health insurance coverage truly universal

PhilHealth, established in 1995, is mandated to provide health insurance coverage to all Filipinos within 15 years from the year of establishment. However, to date, this still remains unrealized.

Philhealth should move swiftly towards universal coverage. The agency defines universal coverage as 85 percent of total Filipino population, and in June 2009, PhilHealth claimed to have covered 81 million beneficiaries. (PhilHealth website, 2009 Stats and Charts). The number appears large but there is some over-estimation involved; for example, a couple who are both members can be assigned four children beneficiaries each in the counting even if they have only two to three children. Furthermore, many members are provided cards good only for one year, but are still considered members even after their cards have lapsed and they have not continued payments. But the bigger problem: what happens to the rest of the population who are neither members nor beneficiaries? As it is, PhilHealth members come mainly from the formal sector, meaning those in government, private, and overseas employment (57 percent). Informal workers, who comprise 76 percent of total employed, are mostly lumped into the individually paying category, which is only 18 percent. Many of the working poor are not members, and if they are, they are not paying continuously, endangering their benefits.

Given the high cost of medical care in the country and the problem of brain drain, whereby our medical professionals go out of the country and leave behind millions of their compatriots lacking in much needed medical attention, many Filipinos are now making the difficult choice of setting aside medical needs in favor of food and shelter. Efforts must be made to lower the out-of-pocket expenses in relation to medical or health expenditure. Steps must be taken to ensure that the entire population has access to quality and affordable health care. PhilHealth membership should not increase only during the election campaign period. Health insurance should not be used to lure voters since it should be considered a right and not a privilege dependent on the generosity of electoral candidates. It should not be limited to a year alone, as exemplified by the PhilHealth cards being given by politicians during campaign season, for health is a fundamental right that only expires when the people themselves expire.

State subsidy and sponsorship programs from various stakeholders should help cover those who cannot afford to pay the full premiums.³³ In Thailand, health insurance is already available to all through government support.

Increase health care funding and spending at all levels

In real terms, government spending on health care has been decreasing while out-of-pocket spending has been increasing. The money comes mostly from the pockets of the rich. For every peso spent on health, 49 centavos is out of pocket, 29 centavos from the government and 11 centavos from social insurance.³⁴ On average, the rich spend P23, 815 compared to only P1,915 for the poor³⁵. Since the rich are willing to spend huge sums, business players are scrambling to get a piece of the market which is worth billions. Public services, on the other hand, are under-funded and thereby neglected.

The economically-challenged can shell out less, but they need just as much medical attention, if not more. Unfortunately, spending for public health even by PhilHealth has not increased significantly. National social health insurance spending remains at 11 percent of total health care spending after more than 14 years since PhilHealth was established. Growth of local government spending on health care follows the national trajectory of decline.

Health care funding should be increased. What can be gained from this? Quality health care with significant reduction in out-of-pocket expenses especially for those in the poorest income sectors within the next three years. Every Filipino, regardless of social status, must be able to access the same quality health care and treatment needed. Health care financing is significant because it is the key building block of all six building blocks³⁶ of an effective health system. Improvements in the other five are dependent on adequate financial support.

There should be multiple fund sources with the aim of increasing national and local level spending to equal five percent of total government expenditures or at least P75 B every year. What are the possible fund sources?

- National spending to be financed through borrowing, including re-financing of existing debts; additional tax sources, and reallocation from non-social service sectors;
- Mandatory increases in the proportion of the Internal Revenue Allotment (IRA) to be spent for health at the local government level;
- Increase PhilHealth benefits in the basic package financed through existing Philhealth reserves and premiums collection. To increase collection, membership in Philhealth should be mandatory for all residents of the country.

The overarching principle is that there must be fairness in financing, meaning contributions must be progressive, so that those who can pay more also contribute more.

Expand and improve PhilHealth services ³⁷

In addition to the issue of coverage, there is also a need to review and revise PhilHealth's current benefits coverage. As of the moment, members' entitlements are mostly in-patient benefits. This scheme results in a more expensive system since little or no focus is given to preventive care. If members and/or their beneficiaries are entitled to out-patient benefits, there is a higher chance of preventing bigger medical emergencies leading to patients' confinement.

Philhealth's basic package of benefits should address the most critical health needs of the population and this should be systematically expanded to include sophisticated services as more resources for health are identified and allocated over time.

Kalusugang Sigurado at Abot-Kaya sa Philhealth Insurance (KaSAPI) and other Philhealth programs for indigents and the working poor should be expanded and improved in order to develop effective partnerships with organized groups, especially those composed and led by women, senior citizens, persons with disabilities, ethnic communities and other marginalized sectors, to better serve increasing numbers of those in need.

Family planning services, medicines and other supplies provided by hospitals should be fully covered by PhilHealth, especially for patients who cannot afford to pay. To emphasize the preventive aspect further, it is also recommended that annual physical check-ups and other outpatient services be covered by PhilHealth.

Build human resources to match real health needs

It is ironic that 60 percent of Filipinos³⁸ who die do not get any medical attention in a country that exports a record number of doctors, nurses and other health workers, some of whom are the world's best. Many health providers tend to prioritize personal advancement over service to others.

Given this reality, there has to be a coherent effort to coordinate the labor supply with real health needs (demand), to reform the present bias for commercial interests pervasive in training and teaching institutions. Following are proposals culled from the "Blueprint for Universal Health Care Coverage":³⁹

... integrate and strengthen health workforce regulatory functions under one body attached to the DOH to unify standards and regulations for the production, practice, and deployment of various health professions.

Teaching and training institutions shall produce workers who will serve underserved communities either as government or civil society professionals.

Re-examine existing laws on health professions to allow for greater flexibility and cooperation. The idea that health care is a team effort needs to be fostered. Thus, health facilities must be operated by a team with mix specializations to better address the different needs of patients. Continuing education and training is a must for health professionals.

A rational, competitive, and motivating structure of remuneration for health care workers must be given thorough consideration.

Make hospitals and medical facilities integrated and accessible

Health providers such as primary, secondary and tertiary hospitals and other medical facilities must be accessible to all, especially to those living in far-flung areas. Programs like "Doctors to the Barrio" and deploying nurses in the provinces are commendable projects, although their sustainability and effectiveness should be examined. .

Access to Philhealth benefits also depends on the presence of accredited health providers. This is another argument for building more medical facilities that can be reached within a few hours by patients and their families. Such facilities should be fully equipped and appropriately staffed, offering a mix of health care services as needed by the community.

Improve and implement the Affordable Medicines Act Of 2008

Considered one of the victories of the Filipino people in their fight to secure the rights to life and health, the Affordable Medicines Act of 2008 (RA 9502, or Universally Accessible Cheaper and Quality Medicines Act) promised to deliver quality and affordable medicines to the people. Yet, the victory will be short-lived if measures are not taken to ensure the full implementation of the law and prevent its negation by international factors such as the pending EU-ASEAN Free Trade Agreement which contains a Data Exclusivity Clause. The Clause gives the patent holders of medicines a period of market exclusivity even after the approval of the generics application. This means that the patent is actually being extended beyond its original patent life. and prevents the production of cheaper unbranded drugs using the same active ingredients and processes as those used in patented version.

The Act also encourages competition and creates a level playing field where both local pharmaceutical companies and multinational corporations can provide the public with more choices. However, there are still attempts to twist this by preventing the public from changing their perception of the generic drugs' effectiveness. Despite the increase in the generics market, many are still under the impression that generics

are inferior to branded drugs . There must be efforts to continue educating the public about the availability and efficacy of generics compared to branded drugs.

The Act allows the government to do parallel importation of patented medicines from countries where the said medicines are produced and sold at affordable rates such as India, Pakistan and Bangladesh. And yet, despite this feature of the law and the series of disasters hitting the country, the government still has not exercised this right in order to bring down prices of essential drugs. It is time for the Department of Health (DOH) to walk the talk.

Support occupational and reproductive health⁴⁰

Occupational safety and health (OSH) is about making the physical conditions of work safe, thereby preventing short- or long-term illnesses. Further, it is about ensuring that workers who have contact with hazardous substances and machines are trained in their safe use. Workers in the formal sector are protected by laws that provide health and safety standards. But these laws do not cover informal workers .⁸

Occupational hazards can be classified into five major categories: physical, psychological, chemical, radiation, and reproductive. Women workers also consider sexual harassment an occupational hazard.

Reproductive hazards are a combination of the other categories cited.⁹ Further, OSH hazards are present not only in the work itself but also in the workplace. For instance, noise levels in the workplace pose health hazards to workers even when the work itself is not hazardous.¹⁰

The marginal income from informal work compels women and men in the informal economy to set aside safety and health concerns in the performance of their work. The absence of OSH standards for women informal workers exposes them to double hazards as informal workers and as women. Likewise, poverty, poor nutrition, and reproductive burdens increase their risk of illness.

OSH standards in the Philippines have been in place since 1978 and were amended in 1989. The standards aim to protect individual workers from injury, sickness and death through safe and healthy working conditions

towards the prevention of damage and loss of lives and properties. In addition, the standards contain compliance requirements of all establishments such as registration, the training of personnel on first aid, the formation of workplace safety committees, the provision of safety and health services, and notification and keeping of records on accidents and occupation-related illnesses. They also specify workplace requirements, environmental control, and standards for personal protective equipment and devices. They further define specifications for dealing with hazardous materials and the conduct of work in hazardous processes. To ensure compliance, the Bureau of Working Conditions is mandated to monitor and inspect every establishment and workplace at least once a year.

However, existing laws and OSH standards cover only the workers in formal employment and lack substantive measures to address the concerns of informal workers, especially the special needs of women in the informal economy.

- Considering the heterogeneous nature of informal work it is imperative to study each subsector or industry to identify specific OSH-related problems of women and men informal workers.
- There is a need to expand the coverage of current laws and SH standards to cover women and men in the informal economy.
- PhilHealth benefits should cover occupation-related illnesses and injuries of both formal and informal workers
- Job-related stress poses as primary hazard to women. The definition of work hazards should not be limited to the physical aspect but should be expanded to include the psychological aspect of work.
- Women must have adequate representation and participation in the formulation of interventions related to their concerns as women workers and as members of the informal economy.
- Management of the OSH policies and programs would require

effective mobilization of stakeholders, with local government units and informal sector associations taking the lead²⁰. They should draw on “good practices’ and ILO-developed programs such as WISH (Work Improvement for Safe Homes) and WIND (WorkImprovement in Neighborhood Development).

- The mandate of the Occupational Safety and Health Center (OSHC), Bureau of Working Conditions (BWC), Employees Compensation Commission (ECC) and similar bodies should cover both formal and informal workers; resources should be made available for them to develop their programs and services for the informal economy. Such programs and services should also be institutionalized in the local government units through budgetary allocations in their local health development plans. These should include the training of trainers among homeworkers and other informal workers as well as continuous awareness-raising to prevent and minimize work-related accidents.
- ILO Convention (ILC) 177 on Home Work** should be immediately ratified, together with **ILC 155 on Occupational Safety and Health**, and **ILC 167 on Safety and Health in Construction**.

ILO is currently advocating the ratification of **ILC 187 on the Promotional Framework for Occupational Safety and Health Convention (2006)** the main purpose of which is “to ensure that a higher priority is given to OSH in national agendas and to foster political commitments in a tripartite context for the improvement of working conditions and environment.” It calls for a comprehensive national policy, system, and program on OSH that will help “develop a preventative safety and health culture.”⁴¹

Reproductive health is a right upheld in various international documents to which the Philippines is a signatory, notably the Convention on the Elimination of Discrimination Against Women (CEDAW), the Program of Action of the UN International Conference on Population and Development and the Beijing Platform for Action. It is a right that Filipino women must enjoy free of discrimination, coercion and violence in order

to prevent untimely death and enable them to live decent, productive, and satisfying lives.

If passed into law, the **Reproductive Health and Population Management bill (more simply known as the RH bill)** can serve as a primary instrument for preventing maternal deaths, since it will ensure provision of a broad range of services which include maternal health, prevention of abortion and management of post-abortion complications.

Every day, more than ten Filipino women die due to pregnancy and childbirth-related complications. Most of them are women in poverty.

An RH law will help prevent teenage pregnancy and childbirth, which can be very dangerous, through reproductive health education, information, and services for adolescents. As of now, one out of five female teenagers in the Philippines get pregnant.

An RH law will help reduce infant mortality (which now stands at 29 out of 1000) through maternal and child health and nutrition services as well as promotion of breastfeeding.

In the RH bill, reproductive and economic justice intertwine. Informed access to the widest range of fertility management technologies can enable couples to freely plan the number and spacing of children they can comfortably support, thereby achieving their desired family size. Statistics show that many women have more children than they want; six out of ten report experiencing unintended pregnancy, and of these women, one-third say they terminate this pregnancy with abortion. The economic reason is uppermost in the minds of these women, of whom 72 percent say the cost of raising a child was what pushed them to seek abortion. Almost half of all pregnancies in the Philippines – 1.3 million — are unintended, and every year, some 473,000 abortions occur. More than half (54 percent) of women who resorted to abortion to end an unwanted pregnancy were not using any fertility management technology. Furthermore, “nearly half of all married women of reproductive age have an unmet need for effective contraception—that is, they are sexually active, are able to have children, do not want a child soon or ever, but are not using any form of contraception or are using traditional methods, which have high failure rates. (Guttmacher Institute, 2006).

Unwanted pregnancies lead to the phenomenon of very large families associated with high poverty incidence.

With an RH law, reproductive health education and services for the 4.9 million sexually active Filipino youth will not only promote responsible sexual behavior among them and prevent unwanted pregnancies that may ruin their futures. These can also halt the spread of dangerous and potentially fatal sexually transmitted diseases. Age-appropriate reproductive health education will be a welcome development for women informal workers who are often saddled with caring for daughters pregnant before their time and for grandchildren resulting from unwanted pregnancies.

Organized women promoting both MACWIE and the RH bill find common cause in the proposed inclusion of family planning devices in health insurance benefits, the categorization of contraceptives as essential medicines, and the provision of mobile health care services. These will surely give working women in poverty more access to reproductive health services. The RH bill also provides for capability building of community-based volunteer workers; e.g, barangay health workers who are mostly women doing informal work in local government service identified as a subsector of the informal economy in MACWIE.

The RH bill also provides for involvement and participation of men in reproductive health advocacy and practice, which contributes to gender parity and equity in development programs.

Provisions on employers' responsibilities prevent discrimination against women in employment and enables workers, both women and men, formal or informal, to exercise their reproductive health rights with employers' support. Government is also bound by its responsibilities to the millions it employs.

The inclusion of reproductive health services in health insurance benefits will widen the scope and enhance the gender-responsiveness of social protection as provided by PhilHealth and other institutions.

The passage of the bill will prove that the State can move independently in pursuing social policies and programs for the good of the citizenry despite opposition from conservative forces. However, as members of Congress become more and more preoccupied with electoral and other

matters, enactment of the RH bill into law has become a remote possibility this time around. Nevertheless, RH advocates are determined to push for an RH law in the next Congress.

Both occupational and reproductive health are foregrounded in a landmark ILO Convention whose ratification homebased and other women informal workers have been campaigning for in more than a decade. **ILC 177 on Home Work**, issued in 1996 through the lobbying efforts of the now more than 1.2 million strong Self Employed Women Association (SEWA) and other allied women home-based workers' organizations, is significant because it seeks to uplift the conditions of homeworkers so that they can experience the same treatment, exercise the same rights based at the very least on the core labor standards of decent work, and receive the same entitlements workers in the formal and other sectors are legally enabled to enjoy. It emphasizes both economic and reproductive justice in its concerns. Among these are the following:

- the right to establish or join organizations of their own choosing and to participate in the activities of such organizations;
- protection against discrimination in employment and occupation;
- protection in the field of occupational safety and health;
- fair remuneration;
- statutory social security protection;
- access to training;
- minimum age for admission to employment or work; and
- maternity protection.

EDUCATION AND SKILLS FOR ALL

The growth and development of the economy and society are dependent on the contribution and participation of the people. However, the level and quality of participation depend on the skills, know-how, creativity, industry and ingenuity of the people. One cannot overemphasize the central importance of human resources development, especially education and

skills of the work force, whether women or men, young or old. Access to education is a right, and so is access to skills training.

Ensure free, universal and quality basic and post-secondary education

Filipinos are already entitled to compulsory or universal basic education. The challenge is how to make this a complete reality through the construction of school buildings in under-served areas, hiring of needed teachers, and procurement of the required teaching materials and supplies

It is true that the Philippines has one of the highest literacy rates in the region. Basic education (elementary and high school) is “free” or “compulsory” for all. Yet, national examinations show that the quality of education is far from satisfactory.

Schooling may be free in public schools. But is it enough to ensure that children learn a little? Apparently not. Even if a child is given the opportunity to go to school, it does not necessarily lead to a fruitful learning process. If a child goes to school hungry, he or she will have difficulties in concentrating and retaining information. Education is intertwined with other societal problems and cannot be addressed in an isolated fashion.

Even if elementary and secondary education is supposed to be provided free of charge, many public schools still collect fees to cover deficiencies in the budget allocation, and many hard up students are forced to discontinue their education or drop out even in grade school. Many become child workers, augmenting the household’s income, or become out-of-school youth who cannot find gainful employment.

Although skills acquisition is emphasized, basic education should be given equal if not higher priority. The advantage of formal education is that it enables students to think, analyze, innovate, and solve problems. These are capacities that help make them better citizens, and competent instruments of nation-building.

Education is a right. People must be given the opportunity to learn and equip themselves with the right tools and skills that would ensure their survival as well as the survival of those who depend on them. Poverty

should not be a hindrance to learning a trade or earning a degree. For if it is, the vicious cycle of poverty cannot be stopped.

What is needed is to comply with the Constitutional mandate to give the highest budgetary priority to education, and not to debt service. The quality of education also needs to be greatly improved, and the content of the curriculum should be “rights-based, nationalist, scientific, culture-sensitive and development oriented.” (Vedaie, 2008).

Capacitate workers through wider access to skills training

Workers’ training is essential in raising their productive capacity. With the exponential growth of technology and its integration in many production processes, continuous training and education on the part of the workers is the passport to gaining good quality decent jobs and in moving up the career ladder. There should be no discrimination in this regard, whether this be based on gender, or age, so that women, young, and older workers can maximize opportunities for skills development and future employability.

It is the government’s role to ensure that all workers in need get access to the right training and to provide assistance in matching their skills with the jobs being created by the economy.

Enlist and support NGOs and workers’ associations in skills development

NGOs and workers organization with a big membership base should be encouraged to become providers of full-scale skills training programs, including short-term vocational or technical courses, for their members and other interested workers. The role of Technical Education and Skills Development Authority (TESDA) should be to accredit these NGOs and workers’ organizations as skills training providers, complete with certification on their training capacity and the courses they handle

Make TESDA accreditation testing free for all kinds of skills

The prohibitive price of some kinds of skills testing for purposes of TESDA accreditation is an obstacle in getting a skills certification. Agency funds should be set aside to allow for free or minimal testing fees for all graduates in accredited training facilities. Scholarship vouchers should likewise be provided to training providers which they can then give to top-performing trainees as added incentive.

BASIC SERVICES FOR ALL, SOCIAL ASSISTANCE FOR ALL IN NEED

A major challenge is how to extend or provide other basic services needed by low-income groups such as housing, transport, water and medical services – at affordable rates. This requires a re-thinking of the privatization program under the current development framework. Basic services should not be commercialized for the benefit and consumption of a few. Developing the infrastructures for basic services and ensuring that people in poverty get them at affordable prices are the obligations of government, at all levels. The policy of privatizing and commercializing basic services should be abandoned and should be removed from the country's commitments to the WTO and regional/bilateral trade agreements, present and future.

Provide safe water as a right

Many Filipinos do not yet have access to safe and potable water. The incidence of water-borne diseases is quite high, leading to fatalities. (Freedom from Debt Coalition, 2008). In some areas within Metropolitan Manila, residents still have to rely on trucks which provide expensive water and are forced to buy the even more expensive bottled water for their daily consumption. Water is a right and it should be sufficient, safe, acceptable, physically accessible, and affordable. Given the weight of evidence ranged against the privatization experience in Metro Manila, this

should be thoroughly reviewed with a view to government's resumption of a central and active role in "ensuring that water is treated as a public good and a basic right and not simply a commodity."

Among the recommendations are adequate participation of stakeholders, especially consumers, on water issues and decision-making; stricter regulation of water companies; setting up a multi-sectoral and independent body to monitor water safety and quality; and facilitating access to water by relocated urban poor communities, indigenous peoples, and other vulnerable groups.

Develop clean, affordable, and efficient public transport system

Poor commuters in many cities and urban/rural areas suffer daily from the anarchic and expensive "free-for-all" transport system given the absence of an efficient and affordable public transport system that can already be found in many Asian cities. Roads are choked by private cars whose occupants can very well ride trains and buses if these are comfortable and fast. Cleaner and quieter tricycles and jeepneys run by electricity, already being experimented on in some cities, should be mass produced and popularized. Safe cycling can be encouraged through dedicated bicycle pathways. But walking is still the best, and this should be supported through sheltered sidewalks.

Provide shelter for all

Budgetary allocations for low-cost, high quality and safe mass housing is relatively low compared to those for middle-level housing programs. Ondoy and Pepeng revealed the magnitude of squalor and decay in the depressed urban housing areas all over Luzon. Lack of decent jobs, regular incomes and affordable housing, compounded by limited access to reasonable housing loans, are the primary reasons behind the growing colonies of "informal

settlers” found all over the country, some expanding mercilessly even into cemeteries. This breeds other societal problems such as urban decay and environmental degradation. In cases where affordable housing is made available, beneficiaries often face other survival problems such as the absence of appropriate sewerage, water supply and electricity connection. Another problem is the distance of housing projects from the residents’ sources of income coupled with the high costs of transportation, thus hampering people’s mobility and productivity.

Lately, the right of the poor to relocation with livelihood has been frequently violated especially when their homes are demolished in the light of flood prevention related to climate change adaptation. Being banished to places without facilities and sources of income is like being sentenced to a slow death. Idle lands should be allocated to climate change refugees, and developed to be livable and sustainable communities

Clearly, a program of urban and housing renewal cannot succeed without addressing the basic need of the poor for decent and affordable housing in an integrated way. This requires urban land reform, a mass housing program, review of the rental law, affordable housing finance, complemented by transport reform, water reform and power reform.

Some of the recommendations made by right to housing advocates are: “1) Prioritize and provide more financial and technical assistance for housing programs aimed at low-income households and poor homeless families as mandated by law; and 2) Innovate pro-poor housing finance programs that will support other modes of tenure aside from ownership. They also recommend that “Policies and guidelines for social housing programs should fit into the realities of its target sector, the informal settlers and marginalized poor.” Last but not least, they suggest that Local Government Units (LGUs) be capacitated to “deliver basic services and manage local housing programs and projects like the localized CMP (Community Mortgage Program).” (Karaos, Nicolas, and Oliveros, 2008).

Develop and expand child care facilities and support mechanisms

Good quality and widely accessible child care facilities and support mechanisms comprise an important ingredient of social protection for two reasons: 1) the physical and mental development of children is

enhanced, and 2) their parents, especially their mothers, are given the chance to work and earn an income to contribute to economic security and ultimately, to social security and protection, with that income. Right now, government-run day care centers reportedly exist in most of the country’s 41,924 barangays (there were already 32,787 such centers in 2000) but they “function as three-hour or half-day activity-and playgroups for three-to five-year-olds, five days a week.” (UNESCO 2006). Ideally, day care services should match the parents’ working hours, but these services can only be found in a few offices of government and private corporations. Women in poverty do not have access to such services that could free them to engage in income-earning activities outside the home.

Improve and expand conditional cash transfers

As implemented by the Department of Social Welfare and Development, the conditional cash transfer program called Pantawid Pamilyang Pilipino Program (4Ps) provides cash grants of P1,400 a month to the poorest families in exchange for ensuring that their children go to school and get regular health check-ups and vaccines. In addition, mothers are organized into small groups and will be mobilized at municipal level.

Conditional cash transfers like this should be expanded to include, for example, poor families with children of high school age. Other forms of transfers, such as pensions for senior citizens, especially older women, should be seriously considered.⁴² These cash transfer programs should have components on awareness-raising, organizing, capability-building, and participatory management so that the beneficiaries can over the long term be agents of their own self-empowerment instead of mere beneficiaries of state assistance.

Respect the dignity of welfare recipients, go beyond dole outs

The state-sponsored social welfare and safety net programs should respect the rights and dignity of the recipients by veering away from dole-outs and moving towards food for work and similar initiatives where the recipients are able to exchange their labor for the social assistance received.⁴³

Except in the event of calamity or natural emergency where relief and rehabilitation efforts need to be provided immediately and indiscriminately to all in need, the government must strive to provide working people with long-term sources of subsistence and livelihood, reliable jobs or viable enterprises. Regular dole outs reinforce dependency among the recipients and magnify the failure of government to prepare members of the labor force for a productive and rewarding work life.

The sense of dignity, self-esteem and self-worth must be nurtured by helping people contribute to society, and strive towards self-reliance rather than remain dependent on the State. The role of the State is to map out development directions and provide opportunities for people's participation in the economy and society.

Shelter people from calamities through community-based, gender-responsive, and participatory disaster management

Disaster preparedness and participatory disaster management are of utmost importance in a country such as the Philippines where natural calamities are occurring with increasing frequency and intensity. It is a fact that the country is within the Pacific ring of fire, making it prone to earthquakes and volcanic eruptions. In addition, it is also situated in a location where low pressure areas tend to form and gain speed as they go northward to the Asian mainland, turning into deadly typhoons in the process. With the advent of climate change brought about by global warming, the government, together with the people, must craft programs and measures to ensure the least possible damage to life, livelihood, and property. The specific needs and vulnerabilities of women and children, indigenous peoples, the differently abled and other groups in especially difficult circumstances should be factored into these programs and measures.

The country's woeful disaster preparedness and management schemes came under close scrutiny when millions worth of properties and thousands of lives were claimed by typhoons Ondoy and Pepeng. Systematic and inclusive urban and rural planning, proper and participatory maintenance of drainage and flood control systems, as well as strict and vigilant enforcement of building codes are important ingredients to prevent and mitigate such losses in the future.

JUSTICE FOR ALL

The social protection discourse is also well connected to notions of justice because it is anchored on the realization of human rights in a fast-changing and vulnerable world.

Economic justice, in its more general meaning, involves the exercise of economic rights related to the sphere of work, many of which are enshrined in the Universal Declaration of Human Rights, the International Covenant on Economic, Social, and Cultural Rights (ICESCR), and various ILO conventions, particularly those having to do with core labor standards and decent work. Of particular relevance in these times of financial and economic crisis is Article 11 of the ICESCR, which recognizes the right of everyone and everyone's family to "an adequate standard of living," including "adequate food, clothing, and housing, and to the continuous improvement of living conditions." (Balakrishnan, 2006:26)

Economic justice also has both participative and (re)distributive aspects. The first refers to the capability to engage in remunerative work and have access to and control of resources to earn an income enough to maintain what has been referred to above as "an adequate standard of living." The second refers to just compensation, fair prices (as propounded by fair trade advocates), and a reasonable share of the economic benefits derived from the application of one's labor and talents. It also includes asset reform, especially when referring to use and ownership of land and water resources. A system of progressive taxation can also be construed as part of the redistributive aspect of economic justice, since it is based on the principle that those who earn more pay more, and those who earn less pay less in exchange for services that governments have the obligation to extend to its citizens.

Economic justice, under the more encompassing rubric of social justice, has always been the battle cry of trade union, peasant and other class-based movements struggling for more equitable and egalitarian societies. Women have always participated in these usually male-led movements, but their contributions have often been rendered invisible and insignificant in most mainstream histories.

Cases of economic and social injustice are rife among the poor who may be subjected to harassment, unfair legal suits, arbitrary penalties and arrests. This is quite common in litigious Philippines where the working poor and the indigents are often victimized because they cannot afford the services of quality lawyers, and they are too many to be adequately served by public attorneys. Problems such as evictions from land or homes, housing and stall demolitions, employment contract violations, non-payment of orders by run-away subcontractors, and so on put the working poor at a great disadvantage under the existing justice system and drive them towards further marginalization in society and in the economy.

The poor should have access to free and quality legal services in support of their rights (land, job, housing, payment for work done, and so on). Likewise, the poor should have the right and facility to seek redress when these rights are violated through alternative and accessible dispute resolution mechanisms at local level. There are many cases when informal workers plying their trade as ambulant vendors are subjected to harassment and even arrest by policemen. Many home-based workers are victimized by subcontractors who run away from their obligations.⁴⁴

Disputes should also be settled with dispatch, as delays always favor the rich and influential. One possibility is to use existing tripartite bodies of representatives of government, formal and informal workers, and employers (such as the tripartite industrial peace councils in various regions, cities, and municipalities) to as mechanisms for addressing and settling such disputes. Information about such mechanisms should be widely disseminated.

The concepts of gender justice, as well as its more specific variant, reproductive justice, have also been deployed to underpin the advocacy agenda of majority of working women. The conception of gender justice can be interpreted as access to entitlements and enabling mechanisms, as absence of discrimination, or as a compendium of positive rights for women's empowerment (Goetz, 2007). Reproductive justice, on the other hand, refers to "the complete physical, mental, spiritual, political, economic, and social well-being of women and girls, and will be achieved when women and girls have the economic, social and political power and resources to make healthy decisions about our bodies, sexuality and reproduction for ourselves, our families and our communities in all areas of our lives." (Sister Song, 2010). Thus, included in the reproductive

justice agenda are items close to the hearts of majority of working women: universal health care, access to birth control, maternity and sickness benefits, pre and post natal care, child care and nutrition, shared parenting and housework, sex education for young people, etc.

Still another notion coming from the environmental movement is intergenerational justice, meaning that future generations should not suffer the consequences of environmental degradation now accelerating in the context of climate change and global warming. Social protection when connected to this notion involves preparing and empowering whole communities of women and men, young and old, in preventing environmental disasters, and mitigating their impact. Investing in green jobs and developing a green economy based on solidarity are also part of the solution.

VOICE FOR ALL

Still part of the broad meaning of social protection is the right to participate in the affairs of the community to which one belongs in order to ensure access to resources as well as to various forms of justice. Many workers, especially women, youth, and those in the informal economy, have been invisible and are hardly consulted or even informed about housing, land development and other programs that affect them directly. The weaknesses of many existing social protection programs are partly due to lack of dialogue, consultation, and participation by the people. The working people, considered to be the targets or objects of many development programs undertaken in their name, often do not have a hand in the design and implementation of these programs.

The Philippines' system of governance entrusts the decision making power in the hands of the chosen/elected few with preconceptions that they would make the right choices and uphold the interests of the people over their own. This does not often turn out to be the case. In the realm of international trade for example, the Philippines has entered into many lopsided agreements that give away so much to the foreign interests in return for very little advantages for domestic producers because the local stakeholders were not properly consulted. Also, the country has committed so much under global terms without verifying the capacity and readiness

of its people, industry and agriculture to compete and survive in the global market.

The system of governance should therefore be reformed to provide more spaces for people to be heard and consulted. The party list system, originally conceived to give voice to the marginalized in the halls of Congress, has lately been manipulated to become an entry point of unscrupulous and moneyed politicians to the legislative chambers. Its original aim needs to be restored through mechanisms that guarantee that the marginalized are represented by one of their own, or at the very least, by one who has served them well.

People, both women and men, should be given the opportunity to participate and shape the development processes in their respective communities and in the larger society, as mandated by the newly passed but not yet fully implemented Magna Carta of Women. Government institutions at national and local levels must exhaust all efforts to reach out to the people to make their policies and programs reflect and address the root problems plaguing the country. Regular holding of “People’s Day” and other forms of interaction, consultation, dialogue, and assembly is a good start.

After all, we all belong to one nation. No one should be excluded, not in social security and protection, nor in other affairs affecting every Filipino.

POLICY IMPLICATIONS OF THE PSPA: A SUMMARY

A. JOBS FOR ALL

1. Promote decent jobs which respect workers’ rights, which comply with labor standards, which are not tainted with any form of discrimination or abuse, and which provide social security and protection. Provide assistance to vulnerable groups, such as persons with disability, together with women, youth, and older people, in getting decent jobs.
2. Facilitate and simplify business registration through one-stop action centers.

3. Transform key universities and colleges into business incubation centers and farm modernization platforms.

4. Strengthen the country’s agricultural base in the context of climate change.

- Promote **eco-focused agribusiness development** to enable farming communities to raise crops resistant to climate change, and thereby promote food security.*

- Ensure increased and adequate funding for **organic farming, organic fertilizer production.***

- Institute **integrated watershed management cum ancestral domain reform, Comprehensive Agrarian Reform Program (CARP)***

- Shift to “**rainforestation**” to accelerate planting of traditional trees not only to preserve biodiversity but also to promote tree growth for life*

5. Boost infrastructure development for job creation and sustainable

- Create millions of jobs by **rehabilitating, rebuilding and renewing communities** nationwide in the light of climate change.*

- Prioritize **local economy development** in a sound and participatory manner.*

- Relax **debt servicing** to finance infrastructure development.*

- Revise **the build-operate-transfer (BOT) law to encourage OFW group participation** in building schools, hospitals, and other service-oriented infrastructure .*

6. Upgrade the informal economy by ensuring the rights of informal workers and enhancing their productivity.

- Pass a **Magna Carta for Workers in the Informal Economy (MACWIE)** to ensure the economic, political, social, and cultural*

rights of majority of the working people not yet covered by comprehensive legislation. The rights and entitlements of informal economy (IE) enterprises and organizations of IE workers, including the right to collective bargaining and negotiation, should also be recognized.

•**Ratify ILO Convention 177 on Home Work and similar conventions** for construction workers and other subsectors of the informal economy in order to achieve equal treatment of all workers, formal and informal, under the law.

•**Build economic freedom parks cum entrepreneurship training/upgrading** in order to encourage marginalized producers and traders to develop and market local products towards earning a better income which can help ensure a higher quality of life.

7. Address gender discrimination and promote gender equality in employment.

•**Provide equal employment** and other opportunities to women and men in economic stimulus, infrastructure, social housing and forestry programs

•**Improve and expand microfinance schemes** for women that integrates lending, saving, micro-insurance, access to technology and markets, gender awareness-raising, and participation of clients in decision-making.

•**Institute a gender fair public policy** that includes gender-disaggregated analysis of labor market impacts; social dialogue, women's representation and voice, thorough implementation of favorable legislation (e.g., the Magna Carta of Women), passage of urgent bills (e.g., the reproductive health bill, MACWIE, etc); and public works programs and green recovery plans involving both women and men.

8. Strengthen programs for youth employment.

•**Revise curricula** to encourage and hone entrepreneurship among the young

•**Provide out-of-school youth, both women and men, access to technology and capital** through vocational and technical training and training-cum-production programs

Instill ethical and nationalist consumption values among the young

9. Ensure policy coherence in agro-industrial planning and education-skills development to maximize employment.

10. Reward businesses which retain workers despite reverses, which do not engage in short-term hiring arrangements, and which re-invest earnings in job-creating projects.

11. Invest in developing a green economy.

•**Promote renewable energy development** by cooperatives, MSMEs, and/or organized communities, with some assistance from the national government.

•**Enact a green budget** to fund rainforestation, organic farming, community contracting, etc.

•**Formulate and implement green development plans and programs** such as integrated watershed management, community renewal, green industry development, green service sector development (e.g., eco-tourism and green transport), sustainable agricultural development, and solid waste management (with the integration of waste pickers and recyclers)

Allow mining projects only when they comply with strict environmental and social acceptability requirements.

•**Cultivate a change in lifestyle** that goes back to more earth-friendly practices at individual, family, and community level through information and education campaigns.

B. SOCIAL SECURITY FOR ALL

1. Ensure that the Social Security System (SSS) shall **cover all workers**, including the working poor who mostly belong to the informal economy, and shall customize products and services that are accessible and affordable to them with the participation of their representatives.
2. Develop **schemes involving government subsidies and sponsorship programs** to enable those who cannot afford to enroll and sustain their membership in the SSS.
3. Accredite cooperatives, women's and people's organizations, trade unions and informal workers' associations, microfinance and micro-insurance institutions and similar groups as **SSS collecting agents of premiums and facilitators of claims** with the least burdensome conditions and with appropriate incentives.
4. Require the SSS Commission, in the spirit of democracy, transparency, accountability, and equity, to provide information and reports to its membership, and conduct regular consultations with its members. Both formal and informal workers shall be represented in the SSS Commission, where gender balance shall also be observed.
5. Require state agencies dealing with social security particularly SSS, in cooperation with LGUs, to support indigenous and community-based social protection schemes such as damayan, tulungan, saranay, small mutual benefit associations, and micro-finance organizations initiated or participated in by workers in the informal economy, so that these can be sustained, systematized and upscaled.
6. Develop an enabling environment for such organizations and schemes by mandating the Insurance Commission (IC) and other relevant regulatory agencies to review policies and frameworks to make them more supportive and developmental .
7. Ensure coverage of volunteer workers of government instrumentalities by the Government Service Insurance System (GSIS) and their entitlement to at least a minimum package of

customized products, services and benefits to be designed with their participation and with government subsidy.

8. Make SSS and GSIS services more member-friendly, through facilitation of membership and collection of premiums, speedy issuance of IDs, immediate response to claims and complaints , annual increase in pension, etc.
9. Institute emergency employment and/or guaranteed employment programs for the long-term or seasonally jobless (example of India)
10. Integrate micro-insurance into microfinance lending and ensure that it meets the needs of its clientele.

C. HEALTH CARE FOR ALL

1. Ensure that PhilHealth can substantiate **universal, actual, active, and up to date coverage** of all Filipinos by 2010.
2. Institute **a minimum PhilHealth benefit package** which is affordable, accessible and appropriate to the needs of all. This benefit package should be regularly reviewed and upgraded with maximum participation of all stakeholders in order to cover informal workers, senior citizens, indigenous peoples, persons with disabilities, persons with HIV/AIDS and other marginalized groups in a sustained manner; emphasize preventive measures such as annual physical and medical check-ups and other outpatient services; provide free medicines; include workplace-related injuries and illnesses affecting both formal and informal workers, provide treatment of chronic ailments such as hypertension and diabetes; and include reproductive health services, commodities and supplies based in hospitals.
3. Expand and improve PhilHealth services for all, especially the uncovered or irregularly covered working poor through government

subsidies, effective partnerships with organized groups (particularly of vulnerable sectors) .

4. Increase budget for health to four to five percent of the Gross Domestic Product (as recommended by the World Health Organization, scrapping automatic debt appropriation, among other measures, to generate and diversify health financing

5. Match supply of health personnel to demand, and create favorable conditions, including an appropriate education and rational compensation system, for those remaining in the country

6. Deploy health personnel and provide health facilities to underserved areas; provide a mobile health clinic to every district ; ensure that barangay health centers are properly equipped and regularly served by doctors and other health personnel.

7. Tap the services and resources of health institutions and NGOs providing free training on scientifically sound traditional and herbal medicine, including acupuncture and acupressure.

8. Review the content and implementation of the Affordable Medicines Act so that it can truly serve as an instrument to provide low-cost or at least reasonably priced essential drugs to all in need.

9. Pass a reproductive health law.

10. Institute occupational safety and health (OSH) policies, programs and services covering informal workers, especially women up to local level; ratify ILO Convention 187 (on a promotional framework for OSH) , ILC 177 on Home Work, ILC 167 and 155 on construction workers.

D. EDUCATION AND SKILLS FOR ALL

1. Fulfill the Constitutional mandate to prioritize education in the national budget, and provide the necessary personnel, infrastructure, equipment and materials to ensure quality education for all.

2. Expand skills development services to cover all those who did not finish various levels of schooling, including elementary dropouts.

3. Facilitate accreditation of qualified individuals, NGOs and workers' organizations to be trainers, and provide them appropriate incentives.

4. Expand free testing and certification by the Technical Education and Skills Development Authority (TESDA) for all kinds of skills and trades.

5. Coordinate better with NGOs and GOs in identifying and serving those who need skills development and accreditation by TESDA.

6. Continue support for TESDA scholars until completion of their course and assist them in job placement.

7. Provide retraining and skills upgrading so workers can adjust to and fully utilize new technology.

E. BASIC SERVICES FOR ALL, SOCIAL ASSISTANCE TO ALL IN NEED

1. Repeal the automatic debt appropriation law and allocate the funds thus freed to basic services.

2. Increase budget to ensure access to decent, affordable, and secure housing, public transport, and other basic utilities and services.

3. Ensure that there is no demolition without relocation to an area that provides livelihood and basic services.

4. Review privatization of water facilities, to ensure access to safe and affordable water as a right.

5. Ensure affordable electricity by developing and harnessing alternative energy sources, especially at community level.

6. Review and assess, in order to improve and expand cash transfers to empower indigent beneficiaries and older people.

7. Go beyond doleouts (extend assistance in exchange for work)

8. Improve and expand child care facilities and mechanisms to enhance children's well-being and enable parents, especially mothers, to work

9. Institutionalize community based, gender-responsive, participatory disaster management schemes

F. JUSTICE FOR ALL

1. Institute courts where the poor and marginalized can seek immediate injunctive relief or redress against unjust demolition and similar impending or actual human rights violations

2. Speed up the just handling and resolution of cases through the deployment of more judges and public attorneys to serve the disadvantaged.

3. Provide those in need with adequate access to free and quality legal services to protect their rights.

4. Institute alternative dispute resolution mechanisms for informal workers, whereby their complaints can be addressed and their cases can be immediately resolved.

5. Promote a rights-based approach to development anchored on economic, social, gender, reproductive, environmental and inter-generational and other notions of justice - protect the poor, prevent violence against women and children, and guard nature against further despoliation and abuse.

G. VOICE FOR ALL

1. Recognize and institutionalize sectoral and civil society participation in governance structures, local and national.

2. Reform the Party List system to insure that the marginalized are represented by those who belong to their ranks, or at the very least, by those who have served their interests well.

3. Hold regular "People's Day," and other forms of interaction, consultation, dialogue, and assembly, to ensure that people are duly informed and can participate in shaping, implementing, and assessing policies and programs that concern them.

4. Guarantee gender equality and equity in representation through a thorough implementation of the Magna Carta of Women.

5. Promote youth participation and leadership in various levels of governance .

6. Ensure representation of informal workers and women in tripartite bodies .

REFERENCES

Asian Roundtable on Social Security (2009). Position Paper on Universal and Comprehensive Social Security for All Asian Peoples. 8- 10 October, Hong Kong.

Asian Development Bank. (2008). Social Protection Index for Committed Poverty Reduction.

Bernardino, Naty (2009): International Gender and Trade Network. Presentation during the session on "Women, Trade, and Corporate Investments," ASEAN People's Forum, Chulalongkorn University, 21 February 2009.

Dejardin, Amelita King and Jessica Owen (2009): "Asia in the Global Economic Crisis: Impacts and Responses from a Gender Perspective." Technical Paper for the ILO Conference on Decent Work in Asia and the Pacific, Manila, 18-20 February 2009.

Devereux, Stephen and Rachel Sabates Wheeler Transformative Social Protection –IDS Bulletin Volume 38, Number 3, May 2007 9

Doane, Donna L. Rosalinda Pineda Ofreneo, Benja Jirapatpimol and the research teams of PATAMABA and Homenet Thailand Extending Social Protection to Homebased Workers in Thailand and the Philippines. published by Homenet Southeast Asia under the auspices of Ford Foundation, 2006.

Freedom from Debt Coalition (2008): “With Debt We Should Part: Debt-driven Development Strategy, Public Financing Quagmires, and ESC Rights in the Philippines,” in *In Focus A Semestral Human Rights Situationer. Issue No. 8*. entitled A Deficit in Human Rights: Philippine NGO Network Report on the Implementation of the International Covenant on Economic, Social and Cultural Rights (ICESCR), 1995-2008).

Freedom from Debt Coalition (2008): “Not a Drop in the Bucket; A Report on the Right to Water” in *In Focus, A Semestral Human Rights Situationer. Issue No. 8*.

Gonzalez, Eduardo. Political Will is the Key to Social Protection, Social Watch Report, 2007.

Goetz, Anne Marie (2007). ‘Gender Justice, Citizenship and Entitlements: Core Concepts, Central Debates and New Directions for Research, In Mukhopadhyay, Maitrayee and Navsharan Singh, et al, eds., *Gender Justice and Development*. Zubarán, IDRC. Accessed February 20, 2010 at http://www.idrc.ca/en/ev-111764-201-1-DO_TOPIC.html

Hagemeyer, K. and C. Behrendt, ILO (2008): “Can Low Income Countries Afford Basic Social Security?” <http://www.oecd/dataoecd/26/20/43280726.pdf>.

Homenet Southeast Asia, Homenet Philippines, and the Magna Carta for the Informal Sector Alliance (MAGCAISA) Issue Packet on Social Protection for All, containing Policy Briefs on Social Protection, Social Security, Health Insurance, and Occupational Safety and Health, May, 2009. Research, writing and publication of these materials were made possible through the Social Protection in Asia (SPA) policy research and network building programme, funded by the Ford Foundation and the International Development Research Center (IDRC). The programme is managed by the Institute for Human Development (IHD), New Delhi, India, and the Institute of Development Studies (IDS), Brighton, UK.

Jayaseelan, Lucia Victor (2009): “This Crisis has a Woman’s Face.” Committee for Asian Women statement for International Women’s Day statement 2009.

Kabeer, Naila. (2008): *Mainstreaming Gender in Social Protection for the Informal Economy*. Commonwealth Secretariat.

Lund, Frances and Smita Srinivas (2000): *Learning from Experience A gendered approach to social protection for workers in the informal economy*, published by WIEGO and ILO-STEP .

Luttrell, Cecilia and Caroline Moser (2004): “Gender and Social Protection,” report for DFID, London.

Pineda Ofreneo, Rosalinda (with inputs from member organizations of Homenet Philippines and MAGCAISA) (2008). “The Right to Social Security and Protection: To What Extent is it Enjoyed in the Philippines,” in *In Focus, A Semestral Human Rights Situationer, Issue No. 8*,

Pineda Ofreneo, Rosalinda (2010): “Economic and Reproductive Justice in the Context of Women in the Informal Economy,” *Asian Bioethics Review* (on line journal), March 2010.

Ofreneo, Rene E. and Melisa R. Serrano, eds. Social Security and Labor Insecurities under Globalization. Quezon City: University of the Philippines School of Labor and Industrial Relations, and Friedrich Ebert Stiftung, 1999.

Serrano, Melisa R. and Mary Leian C. Marasigan, The Bases of Insecurity of the Social Security System – Issues, Concerns, and Reform Proposal in the SSS. Quezon City: UP SOLAIR and FES, 2002.

UNESCO International Bureau of Education (2006): Philippines Early Childhood Care and Education (ECCE) Programmes. Country profile prepared for the Education for All Global Monitoring Report 2007.

Vedaie, Arash (2008): “Disabling Learning: A Report on the Right to Education.” in *In Focus A Semestral Human Rights Situationer. Issue No. 8*.

PROCEEDINGS

Conference on Extending Social Health Insurance to Informal Economy Workers, 18-20 October, 2006, Mandarin Oriental Hotel Manila, sponsored by PhilHealth, GTZ, ILO, World Health Organization and the World Bank.

ILO Association of the Philippines. Colloquium on Workers Protection in the Informal Economy through Occupational Safety and Health (OSH), Social Health Insurance Coverage (SHIC) and Self-Help Schemes in Social Protection (SHSSP)

MAGCAISA dialogue with Philhealth representative Lolita Tuliao and SSS Commissioner for Labor Jose Matula on July 23, 2008 at Adarna Restaurant, Quezon City

Symposium on “The State of Social Insecurity of Workers, the Informal Sector, Urban and Rural Poor: Structure, Benefits, Funding and Universal Coverage for the SSS and GSIS, University of the Philippines College of Social Work and Community Development 5 August 2008 sponsored by the Felixberto Olalia Foundation, Peace Foundation, Inc. and Fair Trade Alliance-Labor.

MAGCAISA dialogue with SSS officials led by Vice President for Public Affairs Marissu Bugante, SSS Gallery, 12 August 2008

MAGCAISA interactive discussion on the People’s Social Protection Agenda during its celebration of Informal Workers’ Day, May 6, 2010, University of the Philippines School of Labor and Industrial Relations, with the support of the Friedrich Ebert Stiftung (FES).

National Commission on the Role of Filipino Women (2008): Multi-Stakeholder Forum on Social Protection for Women in Informal Economy, 24 August, 2008, Bayview Park Hotel.

National Conference on Labor Law and Social Security, May 7-8, 2009, sponsored by the Social Security System and the Philippine Society for Labour and Social Security Law (PHILSI).

NGO-PO Consultations conducted by PHILRIGHTS for the NCR (Sept. 4, 2008), Cebu, and Davao (Sept. 10, 2008).

ENDNOTES

¹ Based on the NEDA Board SDC Resolution No. 1 s 2007. Components of social protection under this definition include labor market interventions, social insurance, social welfare, and safety nets.

² NSCB website. http://www.nscb.gov.ph/pressreleases/2008/PR-200803-SS2-02_pov.asp, accessed April 14, 2010.

³ Environmental Science for Social Change, Decline of the Philippine Forest. Quezon City: Ateneo de Manila, Bookmark, 2009.

⁴ Biodiversity for Beginners. Haribon, 2006.

⁵ the official Philippine Report on the Implementation of the International Covenant on Economic, Social and Cultural Rights (ICESCR), p.44. This report was prepared by the Coordinating Committee on Human Rights (CCHR), which was established through Administrative Order No. 370 dated 10 December 1997. The CCHR is chaired by the Department of Foreign Affairs (DFA) and has 15 government departments and agencies as members.

⁶ ILO website. Facts on Social Security.

⁷ This Alliance is composed of ILO, ISSA (International Social Security Association), AIM (Association Internationale de la Mutualite), ICA (International Cooperative Alliance), ICMIF (International Cooperative and Mutual Insurance Federation), IHCO (International Health Cooperative Organization) and WIEOO (Women in Informal Employment Globalizing and Organizing.).

⁸ Position Paper on Universal and Comprehensive Social Security for all Asian People issued by the Asian Roundtable on Social Security 9-10 October 2009, Hong Kong. Building Southeast Asia Peoples

⁹ Agenda on Transformative Social Protection As a Democratic and Human Rights Response to the Crisis Manila, Philippines October 12-13, 2009

¹⁰ “Towards Economic and Social Security for Women Workers in the Informal Sector,” Homenet Southeast Asia position paper prepared for the EU-Asia People’s Forum, September 6-9, 2004, and published in the Homenet Southeast Asia Newsmagazine, Vol. 3, No.1, April 2005

¹¹ Ofreneo, Rene E., 2009. “Job Creation Programs in the 2004-2010 Medium-Term Philippine Development Plan: Targets and Outcomes”, in Center for Labor Justice and Fair Trade Alliance, *Trabaho, Saka, Pangisdaan at Negosyo: Ramdam Bang Asenso?*, Quezon City: Focus on the Global South

¹² From 1986 to 2008, debt service for interest payments (excluding principal amortizations) averaged around 25.72% of the national government’s annual budget. See Freedom from Debt Coalition, “12-Point Fiscal Agenda for the Next Administration and the 15th Congress“, downloadable from <http://www.fdc.ph/index.php?option=com>

¹³ Climate Change Congress of the Philippines, April 2010. “A National Report on the Government-CSO Interface on Climate Change”, Quezon City.

¹⁴ Samson, Melanie, ed. *Refusing to be Cast Aside: Wast4e Pickers Organizing Around the World*. Cambridge: WIEGO, 2009.

¹⁵ Policy Brief on Social Protection written by Rosalinda Pineda Ofreneo and produced by Homenet Southeast Asia, Homenet Philippines and the Magna Carta for the Informal Sector Alliance (MAGCAISA) through the support Social Protection in Asia (SPA) policy research and network building program and the Department of Women and Development Studies, College of Social Work and Community Development, University of the Philippines., May 2009.

¹⁶ Ibid.

¹⁷ Ibid.

¹⁸ MAGCAISA position paper entitled “Insurance for the Unemployed, Decent Jobs for All!”, November 2009.

¹⁹ Based on the resolutions adopted during the National Conference on Labor Law and Social Security, May 7-8, 2009 and the results of consultations and dialogues between informal workers’ groups and SSS officials.

²⁰ Policy Brief on Social Security written by Nathalie A. Verceles and Rosalinda Pineda Ofreneo; produced by Homenet Southeast Asia, Homenet Philippines and the Magna Carta for the Informal Sector Alliance (MAGCAISA) through the support Social Protection in Asia (SPA) policy research and network building program and the Department of Women and Development Studies, College of Social Work and Community Development, University of the Philippines., May 2009.

²¹ In House Bill 1955 for a Magna Carta for Workers in the Informal Economy, it is proposed that barangay health workers and similar categories of workers be covered by the GSIS.

²² It was further suggested by teacher representatives that the matter of too many deductions from their salaries be looked into, since very little is left for their daily survival needs.

²³ In the NCR consultation, the need to clarify how interest is computed for loans and other transactions with GSIS was brought up.

²⁴ Ibid.

²⁵ Such support should include actuarial studies to ensure sustainability, as discussed during the forum on “Micro-insurance for and by the Poor,” sponsored by the Social Protection Cluster of the University of the Philippines College of Social Work and Community Development in cooperation with MAGCAISA, September 17, 2009.

²⁶ A roundtable discussion on the proposed regulatory framework was held at the University of the Philippines College of Business Administration, January 15, 2010.

²⁷ NCR consultation conducted by PhilRights on 4 September 2008.

²⁸ Philhealth Annual Report 2008 as cited in UP Forum vol 10, No. 6.

²⁹ National Statistics Coordination Board Philippine National Health Accounts as cited in *How Do Things Stand Today*, UP Forum vol 10, No. 6, Nov-December 2009, p. 3

³⁰ Rich urban communities like those in Metro Manila, Cebu and Davao, with access to modern facilities, have outcomes comparable to those of developed countries while poor rural communities, such as those in Bicol, the Samar provinces and ARMM have results that are comparable with least developed countries, i.e. life expectancy at birth (LEB) over 80 years in rich urban communities compared to under 60 years in poor rural communities; infant and child mortality (IMR) less than 10 compared with over 90; and maternal mortality rate (MMR) less than 15 compared with over 150 in poor communities according to *Blueprint for Universal Health Care 2010-2015 and Beyond*, UP Forum vol 10, No. 6, Nov-December 2009, p. 2

³¹ Ibid.

³² Ibid.

³³ Policy Brief on Health Insurance written by Rosalinda Pineda Ofreneo and produced by Homenet Southeast Asia, Homenet Philippines and the Magna Carta for the Informal Sector Alliance (MAGCAISA) through the support Social Protection in Asia (SPA) policy research and network building program and the Department of Women and Development Studies, College of Social Work and Community Development, University of the Philippines., May 2009.

³⁴ According to Dr. Alberto Roxas, Dean of the UP College of Medicine quoting from the 2005 National Health Accounts as published in the *UP Roundtable on Universal Health Care*, UP Forum vol 10, No. 6, Nov-December 2009, p. 4

³⁵ Policy Brief on Health Insurance referred to earlier.

³⁶ Based on WHO's Framework for Action towards strengthening health systems, there are six components or building blocks that are inter-connected and must function together in order to be effective. These are health financing; service delivery; health workforce; health information system; medical products, vaccines and technologies; and leadership and governance.

³⁷ Policy Brief on Health Insurance referred to earlier.

³⁸ UP Forum vol 10, No. 6, Nov-December 2009, p. 2

³⁹ UP Forum vol 10, No. 6, Nov-December 2009, pp 2, 3.

⁴⁰ The section on occupational safety and health is based mainly on the Policy Brief on Occupational Safety and Health written by Teresita V. Barrameda and produced by Homenet Southeast Asia, Homenet Philippines and the Magna Carta for the Informal Sector Alliance (MAGCAISA) through the support Social Protection in Asia (SPA) policy research and network building program and the Department of Women and Development Studies, College of Social Work and Community Development, University of the Philippines., May 2009; the section on reproductive health is drawn from the article entitled "Economic and Reproductive Justice in the Context of Women in the Informal Economy," by Rosalinda Pineda Ofreneo, *Asian Bioethics Review (online journal)*, March 2010.

⁴¹ Presentation of Jesus Macasil representing ILO Manila during the training on occupational safety and health for workers in the informal economy conducted Feb. 24-26 at the Occupational Safety and Health Center (OSHC) with the support of the Asia Monitor Resource Center and OSHC.

⁴² Policy Brief on Social Protection written by Rosalinda Pineda Ofreneo and produced by Homenet Southeast Asia, Homenet Philippines and the Magna Carta or the Informal Sector Alliance (MAGCAISA) through the support Social Protection in Asia (SPA) policy research and network building program and the Department of Women and Development Studies, College of Social Work and Community Development, University of the Philippines., May 2009.

⁴ Homenet Philippines advocacy agenda launched on May 6, 2007, University of the Philippines College of Social Work and Community Development.

^{f43} Policy Brief on Social Protection referred to earlier.

**MEMBER ORGANIZATIONS OF HOMENET PHILIPPINES AND/OR
MAGCAISA WHICH PARTICIPATED IN CRAFTING AND REFINING THE
PEOPLE'S SOCIAL PROTECTION AGENDA**

1. Aksyon ng Kilusang Kababaihan sa Informal Sector, Inc.(AKSYON KABABAIHAN)
2. Alyansa ng Mamamayang Naghihirap (ALMANA)
3. Association of Construction and Informal Workers (ACIW)
4. Balikatan sa Kaunlaran/Rizal Informal Sector Coalition (BSK/RISC)
5. Damayan San Francisco (DAMAYAN)
6. Democratic Socialist Women of the Philippines (DSWP)
7. Homenet Southeast Asia
8. Katipunan ng Bagong Bilipina (KaBaPa)
9. Manggagawang Kababaihang Mithi ay Paglaya (MAKALAYA)
10. Marketing Association of Groups and Individuals in the Small-Scale Industries (MAGISSI)
11. Nagkakaisang Kabataan para sa Kaunlaran (NKPK)
12. National Union of Building and Construction Workers (NUBC-BWI)
13. PAMAKO-NUBC
14. Pambansang Kalipunan ng mga Manggagawang Impormal (PATAMABA)
15. Pambansang Koalisyon ng Kababaihan sa Kanayunan (PKKK)
16. Partnership for Mutual Benefit Association (PMBA)
17. Samahang Pangkabuhayan sa Kamaynilaan (SANGKAMAY)
18. Workers in the Informal Sector Enterprise (WISE)
19. Women's Institute for Sustainable Economic Action (WISEACT)