

## **Social Protection Policy and Implementation Challenges**

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### *Abstract*

*This paper outlines different definitions of social protection and discusses prevailing social protection schemes and programs in the Philippines. The author likewise reviews a number of studies and offers an observation that much can still be improved in current public initiatives in social protection to make them more coherent, congruent, inclusive, and effective both at the level of policy formulation and implementation.*

The topic considers the broader arena of social protection, a problem area in Philippine social development that has been and still is both complicated and intractable.

This paper starts with certain concepts and definitions. It is followed by commentaries culled from various studies, and finally it presents some policy implications on the subject matter at hand.

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## Concepts and Definitions

In 2001, Gloria Kan, Chief of the Intergovernmental Policy Branch, Division for Social Policy and Development, Department of Economic and Social Affairs of the United Nations, quoted the UN's definition of social protection as:

*“a set of public and private policies and programmes undertaken by societies in response to various contingencies in order to offset the absence or substantial reduction of income from work, provide assistance for families with children, and provide people with health care and housing. It embodies society's responses to levels of either risk or deprivation that are deemed unacceptable. The existence of social protection systems also promotes more humane societies, although they are now under threat. It should be seen not simply as a residual function of assuring the welfare of the poorest but as a foundation at a societal level for promoting social justice and social cohesion, developing human capabilities and promoting economic dynamism and creativity.”*

According to Asper (2003), there is a wide range of schemes and definitions about social protection (See Box 1). The essential concepts look at social protection as:

- a way of buying workers' loyalty to the state or securing them into formal, wage employment or as a defining feature of a “welfare state” ideology;
- a right to which every individual or citizen is entitled;
- a global guideline, standard or norm, which countries may choose to integrate or adapt according to their needs and capabilities that usually are integrated into national law, policy, program and practice; and
- a means or strategy to address macroeconomic and catastrophic shocks; for example to manage social risks and social vulnerabilities of the population that seeks to prevent, reduce, compensate, cope or mitigate risks and vulnerabilities for a wide range of the population but particularly the poor.

The concept of buying workers' loyalty to the state or securing them in wage employment was originally advanced by Bismarck (Germany), while that of its being a defining feature of a welfare state originated from the proposal of Beveridge (Great Britain). Soon, these traditions spilled over to the colonial states.

The rights-based concept emphasizes entitlements by all citizens, poor and rich alike. It would expand coverage to all residents in a country, nationals and foreigners alike.

To realize the goal of social protection for all, the norms-based concept attempts to universalize the principles of social protection or, at the very least, provide global standards based on global best practices that each country may follow. Moreover, the norms-based concept favors realistic schemes based on certain best practices that can be incorporated into national law or practice and built according to the nation's capacity to respond to the needs of its population. It respects the influence of culture in the design and architecture of national schemes. No single model, thus, is prescribed.

The concept of social protection as a strategy emphasizes the utility of social protection as a means for mitigating the negative impact of economic, social and political changes, particularly for the most vulnerable sectors of society. While risks and vulnerabilities are permanent features of the social and economic conditions of any society, these nonetheless should be reduced or prevented. Of late, social protection is considered one strategy to alleviate poverty. Not all vulnerabilities and risks, however, can be mitigated or addressed by social protection alone in the short- or long-term. ADB explains particularly that long-term vulnerabilities and risks are managed through sound social and economic development policies and programs.

According to the ADB (2001) social protection addresses five areas, namely: social assistance, social insurance, labor market programs, area/micro-based funds and the elimination of child labor. Lately, ADB has added disaster mitigation and management as part of social protection policies and programs.

### **Social Assistance**

Social Assistance generally refers to policies and programs undertaken by government, using taxes that it collects, in order to assist

or protect the public at large and, increasingly, the targeted population among the most vulnerable citizens and workers.

Under this rubric, one can include programs to provide a nationwide mantle of public health and safety, such as but not limited to public sanitation, the chain of public hospitals and clinics, collection and proper disposal of garbage, prevention of and treatment in case of pandemics such as the avian flu, HIV-AIDS, dengue and the like.

Targeted or means-tested programs include those that assist senior citizens and the most vulnerable among them, including discounts on a wide range of consumer goods and health products and services, and a monthly pension of P500 for the senior citizens considered as income-poor. There is also the controversial conditional cash transfer (CCT) program; likewise public employment programs that employ the poor in an emergency basis as well as the programs directed at protecting women and children from abuse and exploitation, and those directed at persons with disabilities.

For migrant workers, one can include the Bilateral Labor Agreements and the assistance provided by the government to migrants who are in distress, abused or trafficked in other countries. These are carried out by the Department of Foreign Affairs, the Department of Labor and Employment and its agencies.

## **Social Insurance**

Social Insurance Schemes, by definition are insurance-type schemes that are either non-contributory or contributory.

There is a wide array of social insurance products and services in the country today. The most widely known are the Government Service Insurance System (GSIS), Social Security System (SSS), Philhealth, Employees' Compensation Commission (ECC) and Pag-Ibig. Not so well known are the Agricultural Crops Insurance, the government-funded pension plans for the military, police and judges and, according to a recent study by the team of Mesa-Lago (2011), and about a dozen or so smaller pension schemes for specific sectors.

It should also be pointed out that both SSS and Overseas Workers Welfare Administration (OWWA) undertake institution-based programs to provide protection for migrant workers. The SSS maintains a voluntary Flexi-Fund for migrant workers wishing to invest some of their earnings in paying their premium to the Flexi-Fund. For its part, the OWWA provides an array of services for migrant workers and their families.

Box 1: Definitions of Social Protection

Social Protection, according to the ILO World Labour Report 2000, is defined to include not only public social security programmes but also private or non-statutory schemes with a similar objective to social security schemes, including publicly financed social assistance programmes. (Drouin 2002). It is an umbrella term that may include all the other schemes described below.

Social Assistance is the range of social programs that are: non-contributory or tax-based; that are designed to meet basic needs as a whole; and that are provided on a universal (flat-rate) or targeted (means-tested) in order to help people who can not otherwise pay social premiums insurance so that they can cope with risks, contingencies, and loss of income (Yap, 2001 as quoted in Serrano, 2002; ILO, 2000).

Social Safety Nets (including social funds), are “advanced as compensatory measures...to mitigate the supposedly short-term negative effects of structural adjustment or other imposed economic policies. The safety net sometimes refers to targeted social assistance in the form of vouchers or cash transfers. It has more commonly (and on a greater scale) taken the form of social funds” (ILO, 2000).

Social Funds, as conceptualized by the World Bank, can refer to targeted and limited time of assistance, “specifically intended to be a vehicle for the building of local-level capacity in local governance, while free of the local bureaucracy itself” (ILO, 2000).

Social Insurance as a concept developed as a response to the desire to pool risks within an identifiable group, the members of which have a capacity to contribute to the cost of supporting such risks. As such groups expanded and the risks covered became varied, more comprehensive and universal, public and formal social security programs evolved (Yap, 2001 as quoted in Serrano, 2002). Current thinking opens the definition to the possibility that market-based and for-profit companies may have a role to play as well (ILO, 2000).

Social Security, as defined by the ILO, is “protection which society provides for its members, through a series of public measures, against the economic and social distress that otherwise would be caused by the stoppage of substantial reduction or earnings resulting from sickness, maternity, employment injury, unemployment, invalidity, old-age and death; the provision of medical care; and the provision of subsidies for families with children.” As a type of social protection, this definition allows social security to be both social assistance and social insurance. In its narrow sense, the main purpose of social security is to provide pensions to members or their survivors to substitute for lost income due to various reasons. Thus, its preference as insurance-based.

Source: Asper (2003)

### **Area/Micro-finance and Insurance Schemes**

A wide variety of area- or sector-based micro-finance and micro-insurance schemes exist. These are funds set aside or established by law or practice, either by government or the private sector, for the purpose of providing micro-insurance services and micro-credit facilities.

The Sugar Industry Amelioration Fund is one such example. The programs and services provided by the trade union Associated Marine Officers' and Seamen's Union of the Philippines (AMOSUP) for its seafarer members are also worth mentioning.

One must also include in this scheme of social insurance those funded solely by private contributions or those that result from Collective Bargaining Agreements (CBAs), including Group Life/Accident, Group Health Insurance, company-funded medical and hospitalization assistance, and Retirement Plans in trust; likewise the variety and diversity of micro-finance and micro-insurance products and services that are initiated by non-government organizations (NGOs) or that are under some form of private-public partnerships; finally, one can also include those insurance products sold commercially.

### **Labor Market Programs**

Labor market programs include public and negotiated services related to training and skills development, employment matching, placement and counseling.

While there is a plethora of market-based and private sector-initiated jobs assistance schemes, government is also active in organizing jobs fairs, skills registries and electronic job exchange programs or Internet-mediated job matching and placement, such as the Public Employment Service Office (PESO) and Philjobnet. In addition, there have been, and there still are, scholarship programs to assist the poor finish their basic education and vocational training such as Private Education Student Financial Assistance (PESFA), including the training for work scholarship of the Technical Education and Skills Development Authority (TESDA), a program oriented towards matching the supply and demand for trained workers in the labor market.

There was a time in the recent past, when TESDA undertook massive skills training that aimed to train and supply the critical skills needed by the BPOs, construction sector, and metal and engineering

enterprises, plus more than a hundred other qualifications with training regulations promulgated by TESDA Board. This program is currently under investigation because of alleged misuse of funds.

### **Elimination of Child Labor**

Publicly-funded programs to eliminate child labor are currently on the uptake with a grant assistance provided by the United States Department of Labor (US DOL) to undertake targeted programs along this track. In the past, the Philippines has also accessed funding and technical assistance from the ILO-IPEC in this respect.

### **Disaster Management**

The Philippines is located along the Pacific rim of fire; it is also buffeted annually by around 20 typhoons, storm surges and hurricanes that result in natural and man-made disasters. These create risks and vulnerabilities that affect all income groups but specially the low-income population. Earthquakes, floods and mud-slides destroy properties worth billions of pesos annually, kill thousands of people, and destroy livelihoods.

Climate change will increase the likelihood of disasters as well as put at risk the health and safety of the population.

Policies, programs and projects with respect to disaster management and climate change mitigation and adaptation are in place. However, these need to be improved and their preventive aspects strengthened, such as planting trees in denuded mountains and forests, proper waste disposal and management, cleaning clogged drainages, de-silting waterways and rivers, proper urban planning and resettlement, and effective land use and population planning.

### **Commentaries**

Eleven years ago, in March-April 2000, the World Bank together with the SWS undertook a survey on social assistance in the Philippines, the findings of which were “institutionalized” into a “Filipino Report Card on Pro-Poor Services”.

Among the findings of this Report Card were: (See Table 1 for summary)

- the non-poor benefit more than the poor;
- the quality of public services is poor although low in cost; and
- the poor pay more in relative terms than the non-poor for the public services they get.

Table 1: Assessment of aspects of social assistance in the Philippines by the World Bank, 2001<sup>1</sup>

Field	Assessment / Survey Finding	Recommendations
Health	<ul style="list-style-type: none"> <li>• The non-poor use health facilities more than the poor.</li> <li>• Public facilities<sup>2</sup> are low in cost, but inferior in quality.</li> <li>• Primary facilities<sup>3</sup> are frequently by-passed.</li> <li>• Public primary facilities are noted for their low quality.</li> <li>• Primary facilities are mostly used by the poor.</li> <li>• Improving primary facilities is pro-poor.</li> <li>• Government hospitals require quality upgrading too.</li> <li>• The poor pay more in relative terms.</li> <li>• The poor, especially, need insurance coverage.</li> <li>• High prices of medicines are a burden.</li> </ul>	<ul style="list-style-type: none"> <li>• Implement the Health Sector Reform Agenda (HSRA, Philippines, 1999-2004, DOH)<sup>4</sup>.</li> <li>• Improve quality of primary facilities, classification system and referral mechanism.</li> <li>• Place primary health care providers in remote unserved barangays or link them to private providers, where possible.</li> <li>• Expand health insurance coverage for the poor by increasing contributions from national and local governments to subsidize insurance premiums for their poor; and expand membership of the non-poor to allow greater cross-subsidization from the non-poor to the poor.</li> <li>• To reduce cost of medicine, government can intervene on the supply side (prices, volumes) and/or on the demand side (monitoring dispensers/prescribers and educating consumers).</li> </ul>



Field	Assessment / Survey Finding	Recommendations
Elementary Education	<ul style="list-style-type: none"> <li>• Drop-outs are mostly children from poor families.</li> <li>• Children drop out for health and economic reasons.</li> <li>• Drop-outs deserve special attention.</li> <li>• Public schools are low in cost, but inferior in quality.</li> <li>• Private school tuition is prohibitive.</li> <li>• Then again, public elementary education is far from free.</li> <li>• Class size, textbook, and facilities are rated poor in public schools.</li> <li>• There is sharp drop in client satisfaction with private schools.</li> <li>• Parent-teacher associations (PTAs) are widespread.</li> <li>• PTAs are potent force for reforms.</li> </ul>	<ul style="list-style-type: none"> <li>• Improving effectiveness of public expenditures is key.</li> <li>• Implement a comprehensive teacher development strategy.</li> <li>• Programs to help poor families: in-school health care, full exemption from miscellaneous fees, and targeted scholarships for poor families.</li> <li>• Support and replicate successful NGO efforts in areas with high drop-out rates.</li> <li>• Tap PTAs to initiate, monitor and oversee reforms.</li> </ul>
Water Supply <sup>5</sup>	<ul style="list-style-type: none"> <li>• Only three out of five Filipinos get water from formal sources.</li> <li>• A majority of the poor are excluded from Level III water services.</li> <li>• Rural communities and Mindanao are under-served.</li> <li>• Level III service is unable to meet consumer demand.</li> <li>• Household with Level III service consume more water than the others.</li> <li>• Water consumption by the poor is unacceptably low.</li> <li>• Water supplied by all sources is considered unsafe for drinking.</li> <li>• Low water quality especially hurts the poor.</li> <li>• The poor pay more, but get less.</li> <li>• The poor spend the most of low quality vended water.</li> <li>• The rich are subsidized more than the poor.</li> </ul>	<ul style="list-style-type: none"> <li>• Consumer demand for Level III services should be addressed.</li> <li>• Pay special attention to Mindanao and rural areas in improving coverage of safe water.</li> <li>• Use targeted subsidies, better institutional arrangements; and accord priority in new service provisions to the poor, with focus on affordability.</li> </ul>

Field	Assessment / Survey Finding	Recommendations
Housing	<ul style="list-style-type: none"> <li>• The poor are extremely dissatisfied with their housing.</li> <li>• Location is linked to satisfaction.</li> <li>• Land tenure is vital to housing satisfaction.</li> <li>• The poor are capable of building their own shelter.</li> <li>• Access to housing programs is very limited.</li> <li>• The private sector hardly participates in housing assistance.</li> <li>• Government housing assistance benefits mostly those who need it least.</li> <li>• The poor are excluded from housing associations.</li> <li>• Client rejection of housing assistance is high.</li> </ul>	<ul style="list-style-type: none"> <li>• Low-cost rental housing will benefit the poor.</li> <li>• Community upgrading and provisioning of basic services will help reduce disadvantages.</li> <li>• Priority should be accorded to security of land tenure and the provision of essential services.</li> <li>• Information about on-going housing program should be provided; streamline application procedures, reduce waiting times and establish responsive complaint resolution mechanisms as well.</li> <li>• Housing assistance should be reconfigured to give more attention to rural and poor households.</li> <li>• A separate, transparent and user-friendly housing assistance window, with more favorable terms, targeted at the poor should be explored.</li> <li>• Decentralization of housing services and the increased capacity of local governments through effective training, resource allocation and institutional reorganization are required.</li> </ul>
Subsidized rice distribution	<ul style="list-style-type: none"> <li>• Availability of NFA rice is limited.</li> <li>• The poor self-target NFA rice.</li> <li>• NFA rice is low in cost, but inferior in quality.</li> <li>• The non-poor benefit more from rice subsidy.</li> <li>• The non-poor patronize the Enhanced Retail Access for the Poor (ERAP) stores<sup>6</sup> more.</li> <li>• Mindanao is excluded.</li> </ul>	<ul style="list-style-type: none"> <li>• Geographic targeting of the rice subsidy to the poor should be an explicit policy, in addition to supply and price stabilization.</li> <li>• Review subsidy level.</li> <li>• Differentiate price and quality.</li> <li>• Reconsider the entitlement level.</li> </ul>

Source: WB, "Filipino Report Card on Pro-Poor Services", May 30, 2001

In 2003, Asper (op.cit.) commented as follows:

- Social protection schemes, taken in its generic sense, are replete in the Philippine setting and, overall, the Philippine experience is put in much better light than most comparable countries in Asia and the Pacific; however, the Philippine experience is observed to be below the benchmarks established by the newly industrializing and developed countries.
- Further, the impact of these schemes varies, owing to flaws in the design, poor means-testing approaches, lack of funding and problems in fund management, shaky long-term financial viability especially for formal, public and institutional social insurance, and the negative effects of globalization and the financial crisis on the viability, survival and competitiveness of firms that already integrated social insurance schemes in their package of employee compensation and benefits.
- In particular, the ILO Mission Report (1999) observed that the separate institutional arrangements and administration of the various formal and public schemes resulted in inefficiencies and waste of resources as well as in jacking-up the cost of social insurance. Although it does not recommend to unify under one roof all these schemes, the Report points to advantages in coordinating certain aspects of their operations, such as database and information system, service delivery system and having common offices. However, a prerequisite to closer coordination would be the harmonization of the contribution and benefit structure, improvement of investment functions and results, upgrading of administrative practices, and adopting features based on best practices models already available globally.
- As regards social assistance, targeting is observed to need much more improvement, given that public funds will never be sufficient to adequately address all the risks and vulnerabilities faced particularly by the poor segments of society.
- Moreover, coordination among government agencies and the coherence and convergence of their various policies and programs are equally important. Overlapping of programs lead to mal-distribution of benefit-assistance, even as these programs are designed to be targeting different constituencies. The technical and vocational training sector is a specific example. Both public agencies and private institutions are

involved in conducting training both for employment and for improved productivity. Among public agencies, large amounts of budget are spent by separate agencies without so much as a thought for congruence in strategies such that it is possible for an “enterprising” individual or group to avail for free of the same or similar training courses over time. Another example would be the poverty-alleviation programs of government. So many programs under separate agencies are undertaken but due to lack of coherence the impact is hardly felt. One suspects that in both examples, the cost of delivering services may be greater than the actual benefits that go to the constituencies.

The ADB commissioned a study (de Villa & Cantos, 2007) on “*Scaling up of the Social Protection Index for Committed Poverty Reduction*,” and some of the results were as follows:

- overall, the implementation of social protection in the Philippines from 2003 to 2005 was beset with problems of under-coverage, and insufficient and inadequate targeting and lack of coordination among programs;
- current expenditure on social protection is concentrated on the social insurance schemes that bring little benefit to those outside the formal private and public sectors, be they poor, elderly, disabled or children. Social protection expenditure going to the poor is equivalent to less than 10% of the poverty line income;
- in terms of expenditures, Philippines is high in social insurance and area/micro-based social protection, when compared to the average in Asia or to its immediate neighbors. However, expenditures in labor market programs, child protection and social assistance are negligible;
- the high proportion of social expenditure benefits only a small proportion of the population;
- the National Health Insurance Program (NHIP), which importantly is only (in 2005) in the early stage of implementation, provides a low average level of benefit and has yet to access the poor; and
- there are no significant programs targeted at the poor in general and those that do provide benefits equivalent to only a small proportion of the poverty line income.

The ADB-commissioned study also found that in the Philippines, social assistance is not pro-poor, and that social insurance largely covers the employed in the formal sector.

Between then and now, several important reforms have been set in place, such as the conditional cash transfer program, the K-12 universal basic education, the continuing investments in safe and piped water in the biggest urban centers, an increase in the premium contribution of employers in the SSS, and addressing the persistent problem of bad governance and corruption. However, the main lines of observations of the study remain current, especially with respect to universal coverage, high cost of administration, underfunding, inefficient administration, coherence of social protection policies and congruence of social protection programs.

Table 2. The vulnerable and at-risk workers

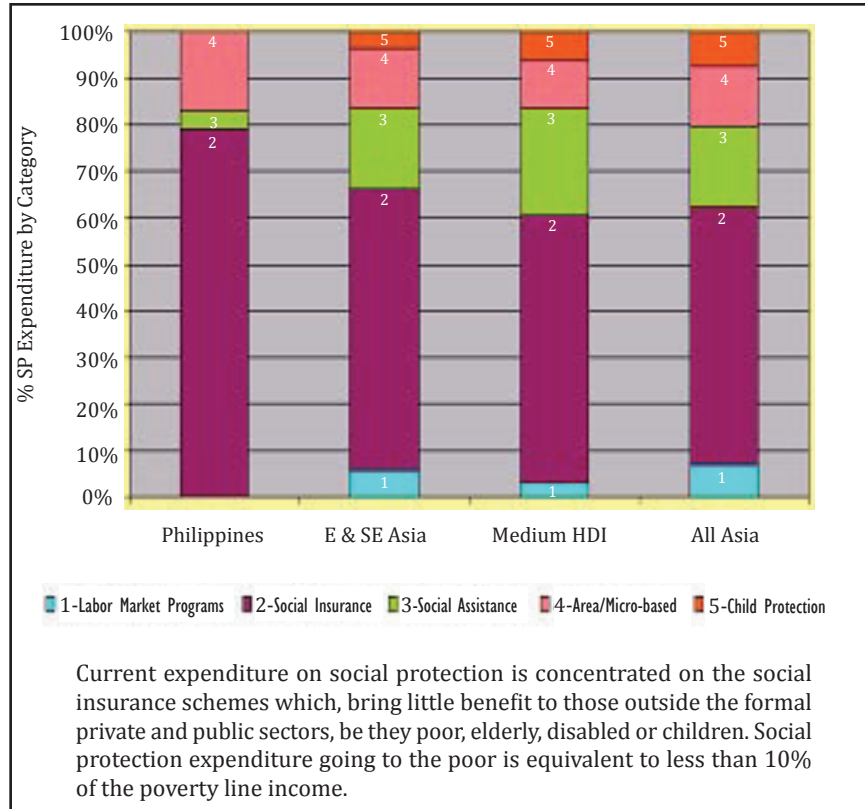
Total Employed (2007 Oct Round LFS-NSO)	33,672,000
Poverty Incidence (% ,2006)	(32.6%)
Informal Economy Workers (2006 ECOP estimate)	25,151,117
Unemployed and Underemployed Workers (2007)	8,946,000
Displaced Workers (2008)	120,000
(Flow of) Migrants Workers	4,300,000
Flexible (or Non-regular) Workers (2004, Bitonio estimate)	6,000,000
Domestic Helpers (2006, ECOP estimate)	1,626,000
Workers in Micro-enterprises	2,151,552

Table 3. Phil SPI values compared to East Asia, medium development countries (based as HDI) and all Asia average, 2004/05

Social Protection Index Component	Philippines	East Asia	Medium HDI	All Asia
SPEXP - Expenditure on Social Protection (SP)	0.13* (2.2%)	0.18 (2.8%)	0.33 (5.2%)	0.30 (4.8%)
SPCOV - Overall Coverage Indicator	0.32	0.33	0.38	0.35
SPDIST - Distribunal Impact	0.30	0.54	0.63	0.57
SPIMP - Social Protection Expenditure on the Poor	0.06	0.15	0.23	0.23
Overall - Social Protection Index	0.20	0.30	0.39	0.36
* Scaled values; actual values of SPEXP are in ( ). This difference in rankings implies that social protection provision in the Philippines is lower than one might expect from its levels of human development and wealth.				

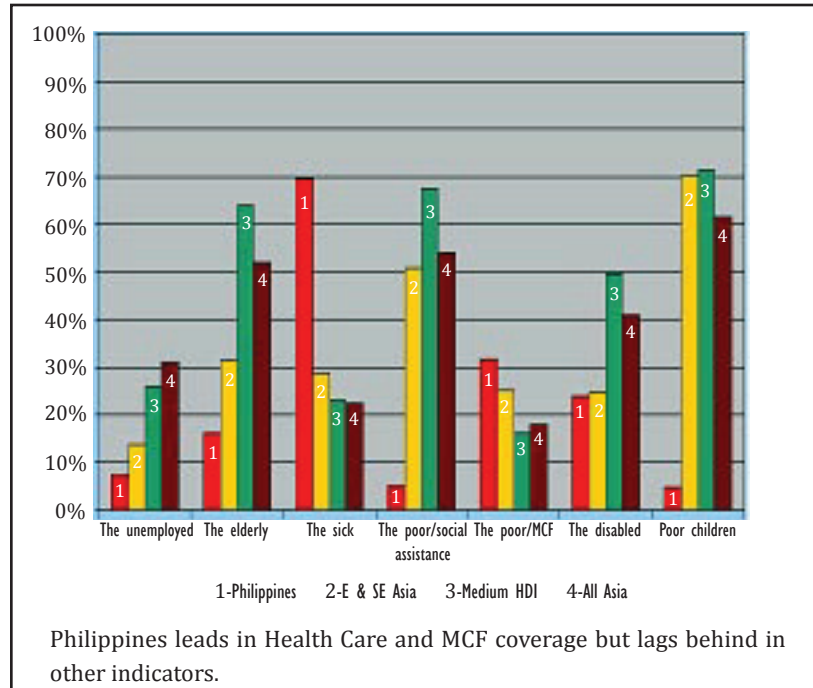
Source: de Villa & Cantos (2007)

Figure 1. Distribution of SP Expenditures



Source: de Villa & Cantos (2007)

Figure 2. Comparison of Target Group Coverage Ratios



Source: de Villa & Cantos (2007: 71)

Professor Carmelo Mesa-Lago and his team (2011) recently presented the draft report on a study they made on social insurance institutions in the Philippines.

The report observed that substantial progress have been made. Nonetheless, challenges confront the systems revolving around around six key social security aspects: (1) unity; (2) coverage of the labor force and elderly; (3) sufficiency of benefits; (4) social security and gender inequality; (5) efficiency, moderate administrative costs and social representation; and, (6) financial-actuarial viability.

An outline of the main challenges follows:

- The systems are highly segmented;
- Coverage of Economically Active Population (EAP) (almost stagnant) and elderly is very low;
- Entitlement conditions/benefits are generous but their real values are declining;

- Significant elements work against social solidarity and gender equity;
- There are inefficiencies, administrative cost is high, and social representation is poor;
- Financial sustainability of the programs is problematic.

Following the discussion of the challenges, the study/report came out with more than a hundred recommendations in all these aspects. The recommendations are suggested to be submitted to a “national commission with adequate representation from members (including women and informal workers), employers, pensioners, the SSS, GSIS, AFP-RSBS and other separate schemes, as well as government pertinent agencies and prominent experts, for discussion and eventual consensus,” and thenceforth, “to submit a report to the Executive and the Congress on the agreed-upon reforms.”

### **Policy Implications**

From the commentaries above, a general outline of the main policy implications for social protection emerges:

- There is a need to cohere policies in social protection. Some policies look to be at cross purposes with others, thus reducing their impact to mitigate risks and sudden loss of incomes especially of the more vulnerable workers and sectors.
- Strategies and programs can be made more congruent, and their means-testing improved, in order to avoid duplication of services and waste in resources that are expended. At the same time, separate programs and strategies are indicated for workers in atypical and/or precarious forms of employment, ranging from temporary workers, contractual and migrant workers, and workers in the informal economy.
- Certain aspects of their administration can be unified, or integrated or harmonized as the case maybe, in order to reduce administrative costs and improve and expand benefits to a greater number of people, especially the vulnerable sectors.
- The role of the state is crucial: (1) in respect to initiating programs and social safety nets for certain sectors that at the moment cannot be accommodated by existing social insurance



schemes; (2) in guaranteeing the financial viability of the programs and institutions as well as their financial sustainability for longer periods of time; (3) in expanding their coverage and improving benefits and assistance in aspects that the institutions themselves may not yet be in a position to achieve,

- Faster growth in the economy and a more inclusive economic development can have a triple outcome: (1) to provide more stable, secure and regular forms of employment that will not only mitigate risks but also enable people to save more and buy their own social protection to supplement institutional and mandated social insurance schemes; (2) to reduce the number of vulnerable people in society; (3) and to increase the national rate of savings that is necessary to trigger and sustain a virtuous economic cycle of growth and prosperity.

## Endnotes

<sup>1</sup> Undertaken by the World Bank in collaboration with the Social Weather Station (SWS) between March 26 to April 17, 2000, covering 1,200 households, distributed nationwide in four broad regions—NCR, Balance Luzon, Visayas and Mindanao. This table was extracted from Asper (2003, op.cit.)

<sup>2</sup> Public health facilities included in the Report Card are barangay stations, rural health units/urban health centers, and government hospitals.

<sup>3</sup> Primary government facilities included in the Report Card are barangay health stations and rural health units/urban health centers.

<sup>4</sup> According to the “Report Card”, the HSRA proposes to make the health system in the Philippines more pro-poor by: (i) expanding health insurance coverage for the poor; (ii) improving the quality and accessibility of health care for the poor in public primary facilities; (iii) reducing the cost of medicines and expenditures on hospital stays; and (iv) improving quality of government hospitals.” The Report Card further recommends a more focused and sequenced approach.

<sup>5</sup> The World Bank Report Card explains: “The government has classified three levels of water services, with norms on the number of families they could serve. Level I is a point source (without any piped distribution), like a spring or protected well, and is expected to serve an average of fifteen households within 250 meters. Level II is a piped system with community faucets, serving four to six households within 25 meters. Level III is a full waterworks system with individual house connections for those residing in densely populated settlements. In general, water that is not piped transfers the responsibility of improving water quality to the consumer. Level I and II water has to be stored by consumers for longer periods of time, which exposes it to contamination. Other (informal) water supply sources include self-provisioning and purchasing water from vendors.”

<sup>6</sup> ERAP stores provide affordable food products under former Pres. Estrada’s Lingap Para sa Mahihirap Program

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