



# ILO Association of the Philippines

## PROCEEDINGS

### 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)**

ILO SRO Manila, July 3, 2006 .

#### I. BACKGROUND AND OBJECTIVES OF COLLOQUIUM

The informal economy is an important factor of social and economic life, everywhere. In the Philippines, an estimated 20 million workers contribute 40- 60 % to GDP and make up about 70 % of employment. To some extent, they are organised and can voice their concerns. Despite commendable progress many deficits are still besetting the workers and families in the informal economy: Precarious employment, low income and poor working conditions, limited health care and general absence of old age protection. Social Protection, through its mobilization and deployment of vast financial resources, and its contribution to human capital formation, is key to productivity, economic growth, welfare, employment and income.

By focusing on social protection, the present colloquium had been designed for:

- taking stock of documentary evidence on OSH, SIC and SHSSP in the informal economy;
- reviewing “lessons learned”, and
- recommending concrete follow-up action by stakeholders, individually or jointly, with regard to social protection through OSH, SHIC and SHSSP.

The colloquium had brought together some 50 representatives from the informal economy and specialists and advocates to compare notes, share experiences and join efforts in promising initiatives on social protection. Background information and documentary evidence was provided through papers and films.

The present **Proceedings** include an **Executive Summary** followed by a more **detailed discussion** of the subjects under review, based on paper presentations and contributions during an open forum. The **program** and references are attached as **Annexes**.

#### II. EXECUTIVE SUMMARY

Welcoming the participants on behalf of the ILO SRO in Manila, **Ms. Keiko Niimi** regarded social protection as one of the fundamental bases of decent work for the individual and society. For every worker, employment was a primary requirement, but it was social protection that added real value to his/her work. Neglecting social protection would weaken societal cohesion and give rise to exclusion, inequality, insecurity, violence and unrest; the extension of social protection was an essential pre-requisite for achieving stability, peace and sustainable development under the UN Millennium Development Goals.

The colloquium provided a welcome opportunity for ILO and its partners to re-affirm their commitment to a culture of social protection; concerted efforts should lead to the extension of universally accepted standards of safety, health, fairness and dignity to all workers including those in low paying, less regulated and often precarious work environments in the informal sector. In a drive towards a minimum floor of working conditions and decent work for all, ILO and its partners were responding to the hopes and aspirations of the poorest of the poor, accounting for more than half of the work force in the Philippines.

There was general agreement among resource persons and participants that the informal sector, also known as informal economy, had moved to the centre of public interest in the Philippines. An important factor of social and economic life, the informal economy could neither be ignored nor be discriminated against. It was a force to be reckoned with and it was here to stay. Various policy studies had brought into sharper focus the vast need and potential for the expansion of social protection to the informal economy. It was time to take stock and look to the future.

In introducing the subject, **Ms. Lucy Lazo**, commented on progress and challenges regarding the economic and social potential and future of the informal economy. Advocacy had gained momentum and the ILO/UNDP project had produced good results by raising the profile and visibility of the informal sector. The adoption, by the National Statistical Office (NSO) of a definition of the informal sector should result in solid data collection and eventually lead to more focused policies and programs in support of the informal sector.

Economic mainstreaming of the informal sector was underway through various schemes promoting entrepreneurship and the development of SMEs and micro-enterprises especially through LGU initiatives. The expansion of SSS and PhilHealth coverage to the informal sector was well under way, but progress was hampered by various factors, in particular the incapacity to pay even modest premiums by actual and potential members; regrettably, the vast majority of workers in the informal sector remained without OSH services and protection.

In the medium term, the Philippines were facing the dual challenge of providing better income security and wider social protection in a globalizing environment. The private sector was under pressure to raise its international competitiveness, often through downsizing or reengineering; while employment in the formal economy was stagnating, the informal sector had often become the catch basin for employment of last resort. Under these conditions the labor force, growing by one million annually, was facing a tight labor market and had to adjust and up-grade its employable skills to secure and retain employment.

Positive results for the informal sector would depend on three mutually supportive developments: 1) the expansion of formal employment, 2) formalizing informal enterprises and jobs and 3) raising the productivity and returns of informal workers. These positive outcomes of promoting economic opportunities were closely linked to the provision of workers rights, social protection and representation of workers in the informal economy.

Several specific recommendations emerged from the presentations by resource persons and from statements made by participants during the open forum.

**Coherent Development agenda:** In a globalizing economic environment, government and civil society have to set clear priorities and focus strategic action on employment promotion, poverty reduction, asset formation, skills development and on addressing risks and uncertainty. The informal economy must take center stage in the development agenda, especially the Country Program on the Informal Economy and the Medium Term Philippine Development Plan 2005-2009.

**Decent work for the informal economy:** The National Program of Action for Decent work provides a framework for concerted efforts by the social partners to mainstream the informal economy by promoting at the same time decent employment, fair income and social protection. There is need to adopt an integrated (holistic or comprehensive) approach to social security and protection for informal workers; at the same time, there needs to be flexibility because different types of workers in the informal economy are facing different needs. This would include the ratification by the Philippines of ILO Conventions Nos. 177 and 185 on Home workers and Occupational Safety and Health respectively; the adoption of a Magna Carta for the informal economy should go hand in hand with the full implementation of DOLE's DO No. 5 on home workers.

**Representation of the informal economy:** Considering its size and potential the informal sector should be given a wider role at local, regional or nation levels in decision-making on issues affecting its interests. Representation in the SSS's Board of Commissioner should be actively pursued. By joining forces, established unions and organizations in the informal economy could enhance their capacity to represent their respective and common interests in policy-making circles. Close cooperation between representative organizations in the informal sector would enhance their say and leverage.

**Economic Mainstreaming and social protection:** Economic mainstreaming and social protection are interdependent and should be pursued simultaneously. By promoting SMEs and micro enterprises, higher level of profitability would mean more and better jobs, higher incomes and better working conditions; at the same time it would enhance the capacity of informal employers and workers to join and sustain premium payments in public and private social protection schemes. Enterprise promotion under 'Kalakalan 20' and BMBE guidelines should be given highest priority; it should go hand in hand with human capital formation through providers of education and employable skills, like TESDA and TLRC as well as the expansion of public and private social protection and the provision of occupational safety and health services.

**Linkages between formal and informal sector:** Closer linkages between the formal and informal sectors would be mutually beneficial in terms of market access, productivity, employment and working conditions. The drive, with formal sector support of SMEs and micro-enterprises, for higher levels of profitability should be accompanied with the improvement of general working conditions, OSH services and membership in SSS and PhilHealth.

**Expansion of Public Social Insurance:** A massive expansion of public social insurance is necessary to provide a minimum of social protection to the informal economy; this would give real meaning to the constitutional promise of social protection to all citizens, wherever they are located. At the same time it would strengthen the institutional outreach and financial viability of SSS and PhilHealth. This was a tall order that required urgent action if necessary through a revision, by Congress, of the SSS charter.

**Financial Viability:** To ensure its long-term viability as primary provider of public social insurance, SSS should take drastic measures at achieving a positive balance between its expenditures and revenue while expanding its investment portfolio and reserves. To meet its current commitments, and hopefully, vastly expanded coverage of the informal sector, would require a comprehensive actuarial and organizational review and overhaul. Here, ILO's technical assistance could make a major contribution.

**Expanding OSH Services:** The scope for extending OSH services to about 20 million underserved workers in micro-businesses and livelihood activities in the informal sector was both enormous and a matter of urgency. Based on pilot initiatives, the Occupational Safety

and Health Center (OSHC) should promote the replication of best practices in cooperation with LGUs, SSS, PhilHealth, informal sector associations and other stakeholders. Accordingly, the proposed medium-term National OSH plan for 2007-2010 should make provision for expanding services to the informal sector, through regional initiatives and networks.

**Potential of Self-Help Schemes in Social Protection (SHSSP):** Building on a strong tradition of community-based solidarity, SHSSPs will for some time remain the mainstay of social protection in the informal economy. This potential of cooperatives, savings schemes or micro-finance health schemes can and should be mobilized through informal sector initiatives and outside technical and financial support. This should go hand in hand with assets reform (e.g., access to land and other resources) and/or by seed capital. Local support by LGUs is essential as well as sustained networking and advocacy at both national and local levels.

**Informal Economy and Social Protection from an International Perspective:** Both the informal economy and social protection have taken center stage in international, regional and national policy making bodies. Definitions and statistical assessments are constantly under review and should be further streamlined and harmonized. The Philippines is committed to comply to internationally accepted standards; at the same time it can draw on an impressive body of international experience. ILO, UNDP and other specialized agencies should continue to provide technical assistance in realizing the full potential of the informal sector and extending adequate social protection to its members,

### III. DISCUSSION OF WORKERS PROTECTION IN THE INFORMAL ECONOMY

The following summary is based on presentations by resource persons and the statements by participants during the open forum. The presentations and interventions reflected the concepts and definitions variably used in the international and national debate.

The longstanding notion of the “informal sector” was still widely used and largely taken as synonymous to the new concept of the “informal economy”, as recently defined by ILO.<sup>1</sup>

“Social protection” was being taken as a generic term to describe a range of public and private measures that are, through public social insurance, occupational safety and health services and self-help schemes, particularly attuned to the needs of the informal sector. Social protection takes a wider view than social security, which was primarily associated with public social insurance against work-related distress and contingencies in the formal sector.

#### Decent Work <sup>2</sup>

**Ms. Tesiorna** analysed the Decent Work deficits in the informal economy and made suggestions for overcoming them. Decent Work was taken to mean human activity carried out in conditions of freedom, equity, security and human dignity. Both Decent Work and Equality

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<sup>1</sup> Informal Economy: ILO Definition: “ All economic activities by workers and economic units that are, in law or in practice, not covered or insufficiently covered by formal arrangement.” Other speakers referred to the much more specific definition of the NSO, which goes into details on criteria useful for statistical purposes.

Social Security: ILO Definition: *Convention No 102*:The 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 or substantial reduction of 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

<sup>2</sup> Werner Konrad Blenk: “ The ILO Thrust Decent Work for Women and Men Everywhere” in Journal of Labor and Industrial Relations Vol. XIX-XX, 1999-2000.

at Work were mutually reinforced through rights at work, opportunity, dignity fairness, justice and participation.

Decent Work for All, including workers in the informal sector, was the overall goal; at the same time it provided a roadmap out of poverty through greater employment opportunities, recognition of and compliance with workers' rights, fair conditions of work and a safe work environment as well as social protection.

Employment and livelihood in the informal sector could be promoted by removing institutional barriers and greater access to productive resources, simplified registration of businesses and standardised cost for business permits and fees. Deploring the deficit in workers' rights in the informal economy, Ms. Tesiorna called for the ratification by the Philippines of ILO Conventions Nos. 177 and 185 on Home workers and Occupational Safety and Health respectively; the adoption of a Magna Carta for the informal economy and the full implementation of DOLE's DO No 5 on home workers would give recognition to workers' rights and empowerment while boosting economic and social development of the informal economy.

To overcome deficits in social protection would require a massive extension of public social insurance coverage, and significant progress in eliminating leakage and wastage of meagre resources, duplication of efforts and ineffective implementation of programs. More specifically, Ms Tesiorna called for SSS to improve practices of accreditation, enrolment and collection and ensure representation of the informal sector in SSS's Board of Commissioners.

### **Social Security Coverage**

Public Social Insurance is the classical type of a widely accepted social security program often reflecting concepts of social solidarity embodied in ILO Convention No 102 on Social Security (Minimum Standards) of 1952. Established by law, public social insurance is meant to replace at least a portion of income lost as a result of such contingencies as old age, sickness and maternity, work injury, disability, death or unemployment; benefits may include cash payments and/or services such as hospitalization, medical care and rehabilitation. Typically, such social security benefits are being provided through a common fund financed through compulsory contributions by employers, employees or voluntary members as well as through portfolio investment income.

Broadly following these principles, the Philippine Social Security System (SSS) has been operating for more than six decades according to laws and practices attuned to Philippine conditions. Its membership, in 2003, included about 700,000 employers, 20.2 million employees and 4.8 million self-employed. While SSS is open to all workers, the bulk of its membership is primarily located in the formal economy.

Noting disappointingly limited participation by homeworkers in SSS and PhilHealth schemes, a recent study concluded that coverage in social security insurance was closely linked to income and employment security. Without regular income and lack of reserves home workers found it difficult to sustain contributions and membership.<sup>3</sup> By analogy, the same applied to other workers in the informal economy. For that reason, the promotion of income and employment security and social protection must go hand in hand. Pending the expansion of SSS and PhilHealth coverage, other, traditional types of social protection were equally important for the informal sector, in particular social safety nets through extended family help and community-based assistance schemes.

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<sup>3</sup> Homenet South East Asia "Social Protection for Home based Workers in Thailand and the Philippines", Quezon City, 2006

In his presentation, **Mr. Cielo Cabalatungan** explained DOLE's initiatives to facilitate access of workers in the informal economy to social protection under government programs, especially SSS. Advocacy campaigns in selected cities of Metro Manila were designed to expand SSS coverage through enrolment of workers belonging to the informal economy.

DOLE, SSS and PS Bank were taking the lead in implementing the program in close cooperation with LGUs and informal workers' organizations. Cooperation and work sharing was most important, for example: DOLE was handling the organizational and promotional aspects, SSS/PhilHealth took responsibility for orientation of potential members and the processing of applications; the bank was accepting payment and organizing the remittance of the premiums to SSS; the LGUs and informal sector associations were mobilizing potential members and monitoring premium payments.

After a slow start the program had picked up momentum in 2005 and enrolments for SSS and PhilHealth now stood at 34,300 and 30,900 respectively. Observed problems included lack of support from LGUs and informal sector groups, reservations and negative attitudes of potential and actual members, unstable income as well as processing problems.

The drive for expanding SSS/PhilHealth coverage would continue, subject to some organizational changes and corrective measures. At the same time efforts should continue to enlist more firms to cover part of the premium of workers in the informal sector ( i.e. tricycle drivers) under their Corporate Responsibility Programs. Under its Self-Employment and Entrepreneurship Program (SWEED), DOLE should step up promotion of livelihood development and access to social protection under statutory or community-based schemes.

Ms. **Fajardo** provided an overview of PhilHealth policies and practices and the drive of extending health insurance coverage to the informal sector. PhilHealth was based on the twin concepts of universality and solidarity to provide health services to all citizens on the basis of risk sharing. Membership in PhilHealth was open to all citizens under different categories; this included the employed (private and government workers), individually paying members (through voluntary payment of premium), non-paying life members, sponsored members (through partnership with LGUs, private companies and individuals) and OFWs (registered prior to departure). Entitlements included basic in-patient benefits, out-patient benefits and other benefits regarding maternity care, TB treatment and SARS and Bird Flu packages.

The individually paying program (IPP) was particularly suited to the informal sector: at modest fees of P 100 payable monthly, quarterly or annually informal sector workers like vendors, tricycle and jeepney drivers or free-lance artists were entitled to the same basic benefits as all other members. Although IPP membership had steadily risen from 33.000 to 2.1 million between 1999 and 2004, coverage of the informal sector remained very limited. As a result of recent studies, IPP marketing was being stepped up based on segmentation of the informal sector and an increase of contributions in the upper income brackets.

Organized Group (OG) interface was another program to extend PhilHealth outreach to the informal sector through cooperatives, micro-financing groups and peoples organizations. Requiring a minimum of 1000 members and offering special group premium rates the Kalusugang Segurado at Abot-Kaya sa PhilHealth Insurance (KaSAPI) encouraged community spirit through shared responsibility in membership registration, premium collection and remittances. Showing promising results in pilot tests, so far seven organizations had been registered and, hopefully, many more would seek registration under KaSAPI auspices.

## **Occupational Safety and Health (OSH)**

**Dr. Dulce P. Estrella-Gust** discussed the potential for expanding social protection to workers in the informal sector, based on a documentary film prepared by the Occupational Safety and Health Center (OSHC) of the Department of Labor and Employment (DOLE). At present some 2.2 million workers in the formal sector of medium and large enterprises enjoy effective OSH protection and services. This was less than 10% of total employment. The other 90% of the Philippine workforce, mostly located in the small enterprises and the informal economy, do not enjoy such favorable working conditions.

She drew attention to several studies by the OSHC which had brought to light the OSH challenges and opportunities in micro-firms in metal and woodworking, garment and footwear, small-scale mining, pyrotechniques or agriculture. Experience had shown, that high OSH standards did make good business, in terms of lower accidents rates, reduced absenteeism, higher productivity and improved labor-management relations.

Dr. Estrella-Gust observed that the OSH protection gap of the disadvantaged workers in the informal economy went largely unrecorded and unattended, for a number of reasons: OSH standards were only compulsory for formal sector establishments; there was no inspection for enterprises that employed less than 10 workers and there was no mandatory reporting of accidents or injuries. Owners, managers and workers were largely unaware of work-related risks and preventive measures; the availability and use of Personal Protective Equipment (PPE) and first aid kits was the exception rather than the rule.

While the Occupational Safety and Health Center (OSHC) was mandated to provide OSH services to all workers, its resources originated almost entirely from compulsory contributions from the formal sector which was, hence, also the primary beneficiary of its services. Over the past years the OSHC had been active in awareness raising for OSH in the informal sector through advocacy in radio and TV programs, training and technical assistance. Inter-agency consultations, research and pilot had broadened the understanding of OSH needs in urban and rural settings and set the stage for wider national application. OSHC was taking a lead role in the ASEAN OSHNet, a network of national OSH institutions in South-East Asia.

OSH services for the informal economy figured in the National OSH Profile and proposed national OSH plan 2007-2010, spearheaded by OSHC. Subject to availability of funding, OSHC stood ready to assist in progressively expanding OSH services in cooperation with other stakeholders in the public and private sectors. There was much need and scope for tailor-made packages including training, IEC campaigns, advocacy through the media/LGUs, integration of OSH in the school curricula, creation of OSH units in LGUs and integration of OSH in primary health care.

## **Self-Help Schemes in Social Protection (SHSSP)**

Workers in the informal sector depend for their social protection primarily on mutual aid and assistance informally provided by their families, friends or the communities to cover outlays in case of marriage, maternity sickness or death; more formal arrangements included microfinance schemes, group insurance or credit and savings cooperatives.

**Dr. Rosalinda Ofreneo** reported on her research with Homenet South East Asia on varying self-help schemes in six communities with PATAMABA's organizational presence:<sup>4</sup>

**Mutual aid association (*damayan*) in San Francisco, Bulacan, Bulacan.** With a membership of 216, this association was “branching out” from death benefits to sickness benefits. The strong spirit of mutual assistance - “*bayanihan*” and “*damayan*” - as practiced in the community served as impetus for the *social protection initiative* of the organization.

**Social protection of indigenous women in Baguio City (Cordillera Administrative Region);** with focus on livelihood activities (weaving) the closely knit group of tribal women was practicing mutual support during times of illness, death and burial and for indigenous practices like *hablag* (death/burial practice) and *pinagpagan* (practice related to illness).

**ORT Health Plus Scheme (OHPS) in La Union.** Here, a non-profit community health insurance program was financed through a voluntary prepayment scheme with comprehensive benefits; open to all residents of the province of La Union, the scheme is promoted as a model by ILO-STEP. (“Strategies and Tools against Social Exclusion and Poverty”) project.

**Community-based health micro-insurance scheme in Angono, Rizal;** Launched under ILO-STEP project auspices, this program involves PATAMABA members, who are simultaneously the proponents (through the PATAMABA-HOA) of a 300-unit housing project being developed by the local government in cooperation with the National Home Mortgage and Finance Corporation. The Angono scheme is taking into consideration the community's capability to address risks such as illness, death, disability, old age, etc –all of which are necessary in addressing the sustainability of the housing project.

**Microfinance program of PATAMABA Region VI** in Iloilo and Antique, which has integrated *damayan* or mutual aid, and, is supplemented by an aggressive campaign to enroll members in the Social Security System (SSS), Philhealth and Red Cross. Its other programs and services include livelihood loans, savings mobilization/capital build-up, skills training, awareness raising (on gender issues and reproductive health), community organizing, entrepreneurship development, and marketing assistance.

**PATAMABA Balingasa chapter in the National Capital Region,** which pioneered the **Automatic Debit Account (ADA) program** in Quezon City in partnership with PS Bank and the Department of Labor and Employment (DOLE). Under this program, informal workers can open accounts at the PS Bank from which their SSS contributions can be automatically debited. PATAMABA Balingasa has other programs that include relending short term loans as capital for livelihood projects and production of “*Budbod Sustansiya*” (vegetops) which targets malnourished children, pregnant and nursing women.

Self-help schemes were a partial but most important response in the informal economy to precarious employment and low income, to high cost for health services and medicines, as well as well as exposure to work-related or environmental risks. Their expansion was possible and desirable in the wider context of public policy and program on social protection.

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<sup>4</sup>Homenet South East Asia”Social Protection for Home based Workers in Thailand and the Philippines, 2005; PATAMABA is a non-stock, non-profit organization with a mission to organize, consolidate, and expand the national network of informal workers, and to provide support for their personal, socio-political, and economic well-being. It has a membership base of over 15,000 self-employed and subcontracted workers (majority of whom are homebased workers) in 237 chapters and 34 provinces nationwide. Since its inception, PATAMABA has been waging campaigns for the social protection of its members and its efforts are beginning to bear fruit.

## Social Protection from an international perspective <sup>5</sup>

Since the “informal sector” or “informal economy” was first described and analyzed in ILO’s Comprehensive Employment Strategy Mission to Kenya in 1972, it has been regarded primarily as an important source of employment and income and a potential “engine of growth”.

Distinguished from the mainstream formal economy by its myriad of marginal, low-technology and low profit activities, the informal economy, has, over time, moved to the center of development economics and public policy everywhere. While its economic and employment potential has dominated the debate and practice the need for social protection was increasingly being recognized.

Both the economic and equity aspects of the informal economy were reflected in the report to and the debate at the International Labor Conference on “Decent Work and the Informal Economy.” There was general agreement that the promise of social protection and equality at work could not be limited to the workers in the formal sector, but must be extended to all workers including those in the informal economy. Each country should solve its social protection and equality problems in line with its particular socio-economic priorities and resource possibilities. Similar ideas emerged from research and policy studies in the Philippines sponsored by ILO-UNDP in 2002, which did groundbreaking work on policy and programs related to the informal economy. While home workers received increasing attention in Philippine law and practice, recent research, here and elsewhere in Asia, had brought into sharper focus the vast need and potential for social protection in the informal economy.

Elaborating on social protection from an international perspective **Mr. Hirose** stated that half the world’s population lacked any form of social protection, only one in five people had adequate social security; many social security systems suffered from poor governance and were not viable on the longer run. While workers in the formal economy accounted between 10-20% of the workforce and were usually covered by social security, workers in the informal economy rarely enjoyed such protection. The informal economy had been growing rapidly in many developing countries and this trend was likely to continue.

Therefore, there was an urgent need for providing basic social protection for workers in the informal economy. Recent social security needs assessments in countries in South East Asia and the Pacific subregion had provided further insights into the social security needs of informal sector workers and the scope for covering real and perceived social protection gaps. Health insurance and retirement benefits stand out as priorities followed by such social security needs as work injury, death/life insurance, education plan, unemployment, housing and maternity. The willingness to pay of a large majority contrasted with significant numbers of respondents who were unable or unwilling to pay, mainly for economic reasons.

The drive of individual developing countries to extend social security to the informal sector, could draw on considerable international experience. Advocacy and information dissemination held promise for enlisting increasing numbers of workers in social security schemes, especially health insurance. Given weak capacity to pay premiums, it was very difficult to enforce compulsory schemes. Therefore, organized groups were often appropriate vehicles for expanding social security coverage. Benefits and contributions needed to be attuned to the needs and capacity to pay premiums. Other important lessons learned related to gender responsiveness, good governance and efficient mechanisms for collection and disbursements.

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<sup>5</sup>ILO “Decent Work in the Informal Economy”, Geneva 2002

Options for the extension of social security coverage related in particular to 1) existing statutory social security schemes; 2) creating special schemes for self-employed and informal sector workers; 3) encouraging the development of micro-insurance schemes and 4) introducing tax-financed universal benefit schemes.

Mr. Hirose emphasized the potential extension of micro-health insurance schemes based on risk pooling, group solidarity and active participation to help members in meeting out of pocket medical expenses. Typically, such schemes would be run by communities, existing cooperatives or micro-finance institutions, with possible linkages to larger social security providers. Technical assistance, seed money and other financial contributions may be required at the take-off stage of operations.

Social protection for the informal economy was part of ILO's global campaign on social security coverage for all, with emphasis on raising the understanding of social security and achieving concrete improvements in social security coverage. ILO stood ready to share its expertise and to provide support in this endeavor.

#### **IV. CLOSING REMARKS**

On behalf of the ILO Association of the Philippines (ILAPI) Mr. Gert A. Gust thanked all those who had made this colloquium possible: ILO SRO in Manila for providing the venue, the resource persons for their substantive contributions, the participants for their active participation and OSHC for its logistic support.

The colloquium had clarified many issues and set the stage for concerted efforts to achieve at the same time significant economic improvements and much better social protection. These challenges must be met against such odds as widespread poverty, a volatile economic environment and serious resource constraints. He felt fairly optimistic about the economic and social potential of the informal sector provided there was greater synergy between the resourcefulness, creativity and perseverance of the people; focussed policies and programs, extensive social dialogue and networking among stakeholders.

## **PROGRAM**

### **Opening Remarks**

Ms. Keiko Niimi, Deputy Director, ILO Sub-Regional Office for Asia and the Pacific  
Dr. Gert A. Gust, President, ILO Association of the Philippines (ILAPI)

### **Presentations**

1. Overview: Social Protection Concerns in the Informal Economy  
Ms. Lucy Lazo, Consultant, former Undersecretary of DOLE; former Senior ILO and UNIFEM official.
2. Addressing Decent Work Deficits in the Informal Economy  
Ms. Susanita G. Tesiorna; Former Sectoral Representative  
Board of Trustees, ILAPI
3. Occupational Safety and Health Concerns  
Dr. Dulce P. Estrella-Gust; Executive Director, Occupational Safety and Health Center (OSHC).
4. OSHC Film: Treading the Grassroots Way
5. Social Health Insurance Coverage  
Ms. Lorna O. Fajardo, Acting President and CEO, PhilHealth
6. Self-Help Schemes in Social Protection  
Dr. Rosalinda Ofreneo, Professor. Dept. of Women and Development Studies  
College of Social Work and Community Development, UP
7. DOLE Social Protection Program for the workers in the informal sector,  
Mr. Cielo Cabalatangan, Chief LEO, BRW-DOLE
8. Extending Social Security for Workers in the Informal Economy-Policies and Options,  
Mr. Kenichi Hirose, Social Protection Specialist ILO Subregional Office for South-East Asia and the Pacific
9. Open Forum
10. Wrap-up and Conclusions, Ms. Lucy Lazo

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