

TOWARD INCLUSIVE SOCIAL PROTECTION PROGRAM COVERAGE IN THE PHILIPPINES: EXAMINING GENDER DISPARITIES

By

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Presented by

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Background

- Study was commissioned by the Philippine Commission on Women (PCW)
- It aims to examine women's access to social protection vis-à-vis that of men – focus on coverage
- What are the characteristics of those who do not have access? This is essential in expanding the coverage.
- The purpose is to draw insights for policy/program formulation to improve access to social protection

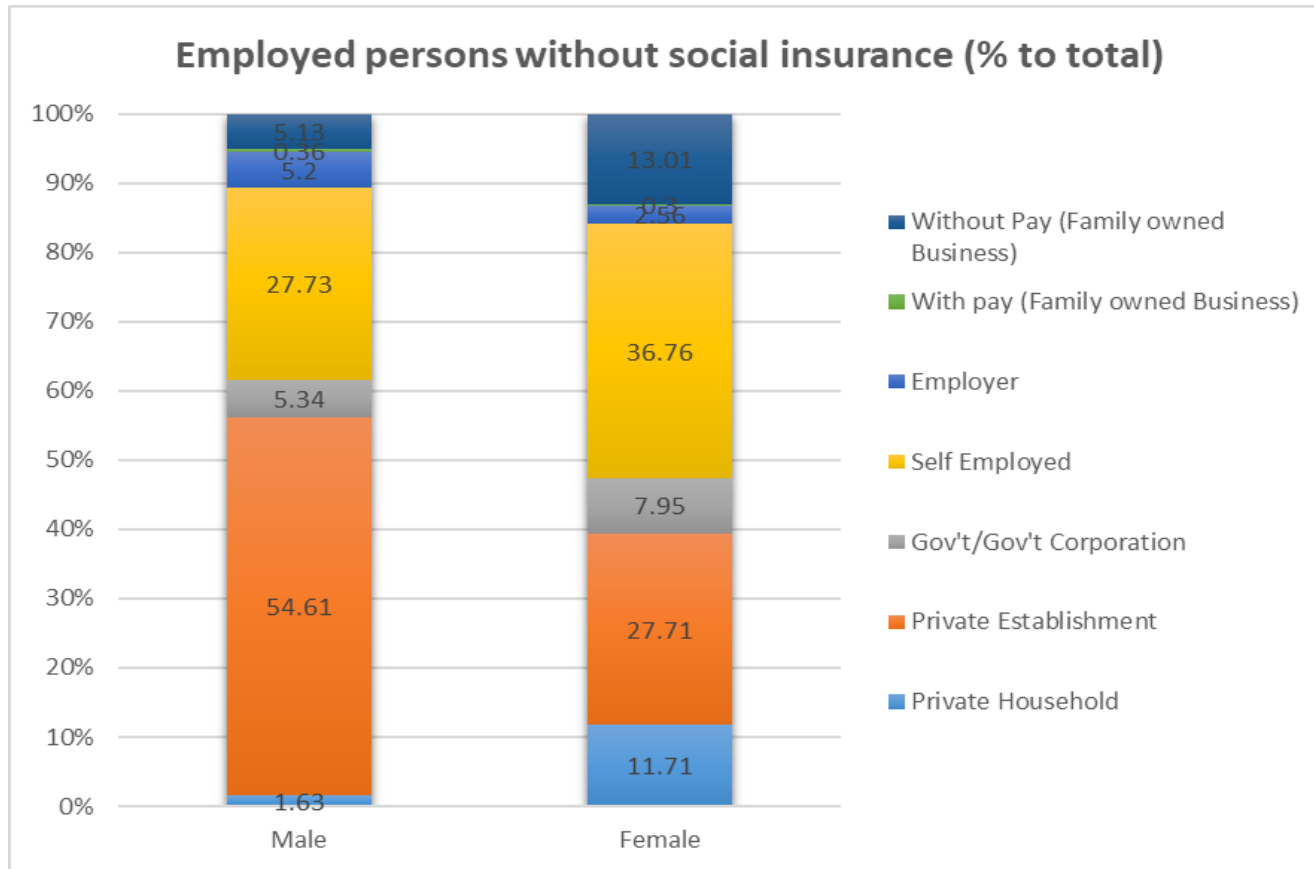
Data and Methodology

- Merged LFS and APIS 2016, 2017
- Descriptive and correlational analysis
- Analyses are on program coverage (i.e. membership in GSIS, SSS, PhilHealth) rather than availment of specific components like sickness benefits, emergency loans, unemployment benefits, disability benefits → constraints in the data
- Focus on social insurance -the disparities in the access to social protection between men and women are found largely in social insurance, attributed to low representation of women in the formal sector resulting to the inability of many women to gain social insurance benefits (ADB study)

Workers without access to social protection (SSS/GSIS and PhilHealth) by class of worker and sex

Class of worker	2017		2016	
	Male	Female	Male	Female
Private Household	73.3	98.1	80.1	96.4
Private Establishment	64.4	48.1	72.5	56.8
Gov't/Gov't Corporation	50.3	44.1	50.4	44.7
Self Employed	92.2	91.5	93.9	95.4
Employer	86.7	82.6	88.4	76.1
With pay (Family owned Business)	94.8	64.9	92.7	80.3
Without Pay (Family owned Business)	97.0	94.9	97.1	97.1
Total	71.7	68.9	78.2	74.9

Employed women w/o access → self-employed + private sector workers + unpaid family workers + household workers



MEN → bulk of those w/o access to SSS/GSIS and PhilHealth are private sector workers, then self-employed

Sector → regardless of sex, highest proportion of those w/o access in agriculture sector (2017)

Sector	Male	Female	All
Agriculture	95.2	97.8	95.9
Industry	72.0	54.9	68.3
Services	64.8	69.6	67.2

Government workers w/o access to social insurance

- ❖ Of the 1.5 million government workers w/o access to these programs – 25% belong to the bottom 30% of families (based on per capita income)

Characteristics of workers w/o access who are poorest:

- ❖ 79% - rural; 21% - urban
- ❖ Regions – E. Visayas, CALABARZON, Zamboanga Peninsula, N. Mindanao
- ❖ Female – BHWs/BNS, Brgy. Clerical workers, primary/secondary school teachers and sweepers
- ❖ Male – Brgy. Officials, Tanod, LGU staff, public school and public hospital workers

Private establishment workers w/o access to social security benefits – SSS/Philhealth

Characteristics of non-members in poorest families:

- ❖ Majority are men; most come from rural areas;
- ❖ SSS: NCR, CALABARZON, C. Luzon, C. and W. Visayas
PhilHealth: W. Visayas, N. Mindanao, C. Visayas
- ❖ Women – majority have short-term jobs or different employers; Majority are paid either on a daily basis or commission-based;
- ❖ Men – majority have permanent jobs (farmers are considered permanent); 8 out of 10 are paid on a daily basis or commission-based;
- ❖ Want more hours of work – women (14%), men (28%)

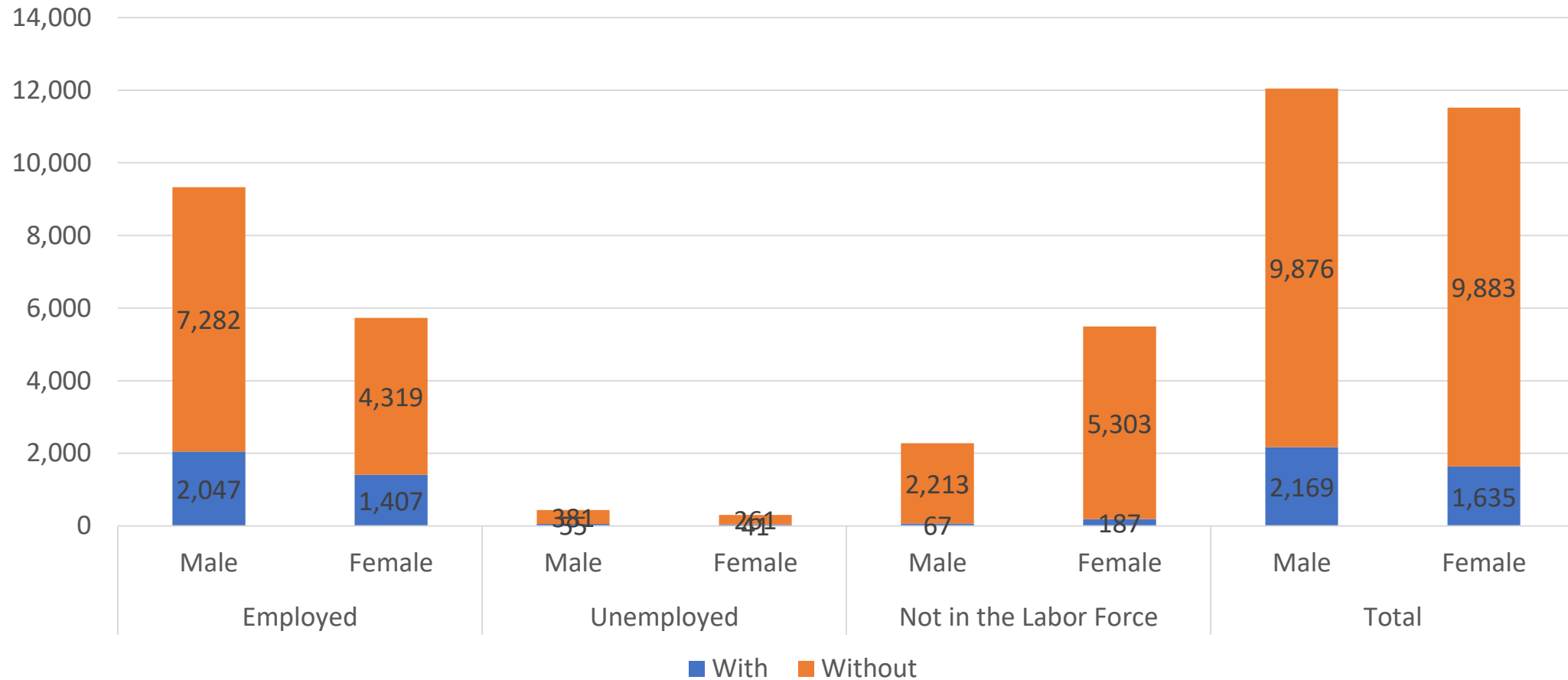
Self-employed workers w/o access to social protection – SSS/Philhealth

- ❖ 4 out of 10 of the 6.17 million self-employed without SSS belong to the poorest families
- ❖ Of the 5.2 million w/o PhilHealth, 40% are in bottom 30%

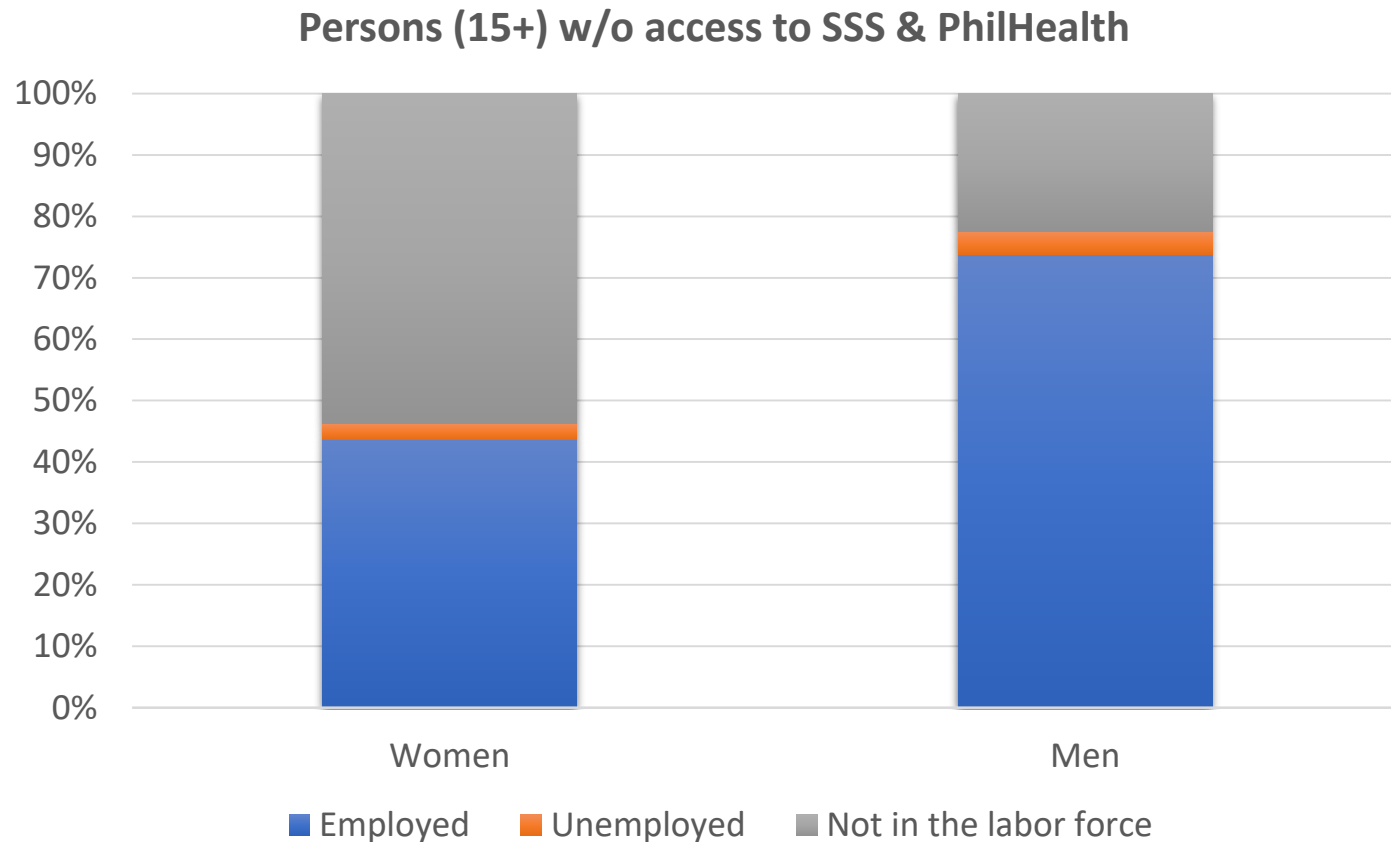
Characteristics of self-employed w/o access in poorest families:

- ❖ 8 out of 10 are married individuals; 6 out of 10 are male
- ❖ Majority come from W. Visayas, SOCCSKSARGEN, Eastern and Central Visayas, and Northern Mindanao
- ❖ Men - only 5 percent have reached college; 73 percent are in the agriculture sector; 3 out of 10 want more hours of work
- ❖ Women - 10 percent have some college education; occupation of majority of them are in the provision of retail services like small sari-sari store and personal services; 2 out of 10 want more hours of work

Strategies for improving coverage must account for the gender disparity



Strategies for improving coverage must account for gender disparity



- ❖ Women without access to social insurance comprise mostly of those not in the labor force (54%)
- ❖ Men without access – 74% are employed

Specific strategies for targeting/program design

- ❖ Geographic targeting – Visayas regions, N. Mindanao, Bicol, Zamboanga Peninsula, CALABARZON
- ❖ Workers → short-term jobs, different employers, agricultural laborers, sari-sari store owners/helpers
- ❖ Formally employed persons but w/o access → female household workers, male workers paid on a daily basis, male workers with low educational attainment
- ❖ Workers for the government (front-line workers) → BHWs/BNS, public school teachers, LGU staff, street sweepers, garbage collectors, barangay officials/tanod

Thank you very much!