



**SUMMARY RECORD OF THE  
ASEAN REGIONAL CONFERENCE ON SHARING OF GOOD PRACTICES IN  
SOCIAL PROTECTION FOR WOMEN IN ENTERPRISE DEVELOPMENT**  
*04-05 December 2014, Makati City, Philippines*

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**I. INTRODUCTION**

1. The Association of Southeast Asian Nations (ASEAN) Regional Conference on Sharing of Good Practices in Social Protection for Women in Enterprise Development was held on 04-05 December 2014, at Dusit Thani Hotel in Makati City, Philippines as part of the priority activities of the 2011-2015 ASEAN Committee on Women (ACW) Work Plan under the ASEAN Socio-Cultural Community (ASCC) Blueprint. It was implemented by the Philippine Commission on Women as the ACW Focal Point with financial assistance from the Regional EU-ASEAN Dialogue Instrument (READI).
2. Specifically, the Conference aimed to: a) heighten awareness and appreciation of the situation of women engaged in enterprise development and their contribution to the economic objectives of the ASEAN community building process; b) share good practices among ASEAN members on social protection schemes for women in Micro, Small and Medium Enterprises (MSMEs); and c) facilitate greater cooperation among ASEAN Member States (AMS) in promoting social protection for women in MSMEs.
3. The Conference covered various topics on women in MSMEs access to social protection, which include as an overview of the ASEAN policy framework on social protection, a regional overview of the situation of women in enterprise development and existing social protection measures in AMS, and good practices in social protection for women in enterprise development among AMS, non-government organizations (NGO) and social entrepreneurs in the region. In the end, the Conference aimed to come up with policy and program recommendations to input into the intersectoral consultation being organized by the ASEAN Secretariat to formulate the action plan to implement the ASEAN Declaration on Strengthening Social Protection.

The topics covered by the Conference are in the program which is attached as **Annex 1**.

4. The 36 Conference participants came from the country focal points of the ACW, AMS ministries or offices responsible for social protection, the ASEAN Secretariat, the READI office and representatives from the Philippine government and non-government organizations (NGOs) and the private sector from Philippines and Vietnam.

The list of participants appears as **Annex 2**.

## **II. OPENING PROGRAM**

5. In her welcome remarks, Chairperson Remedios I. Rikken of the PCW, emphasized the increasing importance of social protection as a basic human right, especially for the most vulnerable groups like poor women, children, persons with disabilities, and migrant workers, due to changes in the socio-economic, political, and natural environment in Asia and the world. She underlined the timeliness of the Meeting as ASEAN is convening an Inter-sectoral Consultation for the Development of a Plan of Action for the Implementation of the ASEAN Declaration on Strengthening Social Protection, which will be held on 08-09 December 2014, in Cambodia. Chairperson Rikken expressed hope that the recommendations of the Conference will be reflected in the proposed action plan and carried out in the strategies, policies, and programs at national and regional levels.

The full text of Chairperson Rikken's welcome remarks appears as **Annex 3**.

6. Dr. Stefan Matthias Hell, Team Leader of the READI, delivered a short message, narrating how he first met the ACW group during the 12<sup>th</sup> ACW Meeting in Malaysia in 2013. He explained that READI is an instrument or facility set up to support dialogue between the ASEAN and the EU in a wide range of policy areas such as in telecommunications, energy, climate change, disaster management, science and technology, and human rights. He opined that EU is well suited as a dialogue partner of ASEAN as it can provide unique experiences and expertise on regional policy making towards realizing the goals of the three pillars of the ASEAN Community: ASEAN Political-Security Community, ASEAN Economic Community, and ASEAN Socio-Cultural Community.
7. He shared that while the READI continues to work across various area of concern, a special focus is currently given to promoting human rights. In this area, EU is actively engaging ASEAN human rights mechanisms, particularly the ASEAN Inter-governmental Commission on Human Rights (AICHR), the ASEAN Committee on Women (ACW), the ASEAN Commission on the Promotion and Protection of the Rights of Women and Children (ACWC), and the ASEAN Committee on Migrant Workers (ACMW). He also expressed EU's interest to provide support to the work of these sectors and engage in dialogue on issues of common concern, and they in turn have welcomed the EU. He closed by saying that he looks forward to listen and learn from the experiences of the AMS on social protection for women in business and hoped that this will be one of many more occasions to work together towards a more inclusive and fair society, especially for women children and disadvantaged groups in both ASEAN and the EU.

The full text of Mr. Hell's message appears as **Annex 4**.

8. Undersecretary Florita R. Villar of the Philippine Department of Social Welfare and Development (DSWD) delivered the Keynote Address. She informed the participants that the Secretary of DSWD was unable to deliver the Keynote because she was with the other ASEAN ministers of social welfare for a meeting in Korea. She then provided an overview of how women's economic empowerment through enterprise development has not only contributed in reducing poverty at the individual and family levels but also served as a powerful tool in boosting economic development at the national and global levels. These gains in women's economic empowerment need to be sustained and stimulated to continue the work of poverty alleviation, especially among the poor women. She stressed that this is where social protection plays a very crucial role in terms of providing financial and infrastructural support in the forms of loans and integrated support systems, increased accessibility to finance, and jobs creation to mitigate or address economic shocks and risks.
9. Undersecretary Villar ended her Keynote Address by relating the story of Geraldine who was a victim of Typhoon Sendong that hit the Philippines in 2011. She shared that DSWD's Convergence Strategy, which harmonizes and synchronizes the implementation of three core social protection programs, namely conditional cash transfers, sustainable livelihood program, and comprehensive and integrated delivery of social services, paved the way for Geraldine to revive her small business that had been destroyed by the typhoon and enabled her to send her children to school and gain access to health care services.

The full text of Undersecretary Villar's Keynote Address appears as **Annex 5**.

### **III. CONFERENCE PROPER**

#### **A. Plenary Session 1: Context and Overview**

10. Executive Director Emmeline L. Verzosa of the PCW served as the session moderator. She began the session by presenting an overview of the Conference, its objectives, the expected outcome document, the participants and the business arrangements for the Conference. She explained that recommendations that will be formulated by the end of the Conference shall serve as input to the Plan of Action to implement the ASEAN Declaration on Strengthening Social Protection to make it responsive to the needs of women entrepreneurs.

Executive Director Verzosa's presentation appears as **Annex 6**.

#### The ASEAN Declaration on Strengthening Social Protection

11. Director Leilani S. Feliciano of the Office of ASEAN Affairs of the Philippine Department of Foreign Affairs provided a background on the ASEAN Declaration on Strengthening Social Protection by expounding on the principles and key strategies contained in the Declaration. She shared the Statement of H.E. Benigno S. Aquino III, President of the Philippines, during

the 23<sup>rd</sup> ASEAN Summit, where he highlighted the capacity of the Filipino people to contribute in building a resilient economy and society that values fairness and equality. This, in turn, defines the country's policies and serves as the foundation of the Philippine position for promoting social protection initiatives in ASEAN. Director Feliciano also presented a list of ASEAN commitments which have components on strengthening social protection.

The ASEAN Declaration on Strengthening Social Protection is attached as **Annex 7** and Director Feliciano's presentation appears as **Annex 7.1**.

### The Situation of Women in Enterprise Development in AMS and Existing Social Protection Measures

12. Ms. Josephine J. Joson, partner of the the Conference consultant, presented an overview of social protection schemes available to women in MSMEs in ASEAN. Afterwards, she described the situation of women in MSMEs. She added that women-run enterprises were hailed as one of the growth engines of ASEAN. She also shared that while these enterprises were mostly home-based, unregistered and uninsured, and have poor structures or facilities, they are among the fastest growing kind of enterprise in the world.
13. Ms. Joson recounted how these enterprises were borne because of "push" factors such as poverty, unemployment, and daily subsistence needs rather than market opportunities. Oftentimes, enterprises chosen by women are those that are characterized by ease of entry and exit, and operated with minimal capital, skills and technology. She added that capital is usually drawn from savings or borrowed from relatives, informal lenders, and/or loan sharks. Further, she shared that women in MSMEs were constrained by the demands of household/family care, low levels of formal education, lack of access to financial resources, inability to establish social networks for enterprise expansion, and laws and biases that discriminate against women.
14. After providing various definitions of social protection, Ms. Joson explained the various types of social protection, which include social assistance, social insurance, labor market interventions and community-based social protection. These types of social protection are being provided by AMS in the form of conditional cash transfers, health insurance, contributory social security systems, and credit schemes and access to capital. However, these are constrained by lack of resources, problems concerning governance and coordination, insufficient monitoring and evaluation, and gender insensitive policies and programs.
15. She capped off her presentation with recommendations such as advocating for the establishment of a social protection floor and more comprehensive social security systems among AMS in the framework of economic integration by 2015.

The presentation of Ms. Joson appears as **Annex 8**.

### Open Forum

16. Deputy Director Sean Polin of the Cambodian Ministry of Social Affairs, Veterans and Youth Rehabilitation asked whether there are AMS that have projects and programs that support microfinance institutions such as rural banks. Ms. Joson responded that almost all AMS integrated support to credit and rural banks in their policies. She added that the *Bangko Sentral ng Pilipinas* (Philippine Central Bank) has policies for providing support to microfinance institutions and rural banks, but she was not aware of the situation in other countries. She said that she needed to research more on the topic, which she could include in her research paper. Ms. Feliciano added that she personally witnessed the situation of Bohol communities after the earthquake that hit the city in 2013. The Center for Agriculture and Rural Development Mutually Reinforcing Institutions (CARD MRI), a local NGO provided families in Bohol with low cost microfinance or small and quick loans to help them rebuild their lives. She mentioned that CARD MRI also operates in other ASEAN countries like Vietnam, Cambodia, and Laos.
17. Chairperson Rikken suggested that practices of microfinance institutions should be compared to practices of cooperatives that are not connected with government. She added that cooperatives, when they start to grow and expand, start acting like banks and forget that members are the owners. Ms. Joson agreed and said that savings-based programs are more successful than microfinance institutions as the latter may have encounter problems with collection and tend to go bankrupt.
18. Senior Director Lim Hwee Seh of the Office for Women's Development of the Ministry of Social and Family Development (MSF) Singapore shared that she met with a group of women in Jordan and realized that women are always more conscientious and more responsible with handling finances and payment of loans. Ms. Joson agreed and said that the claim is supported by studies. She added that women's income usually go directly to their families, which is human capital for the next generation. Chairperson Rikken said that a survey in the Philippines showed that poor women are better payers. Ms. Feliciano agreed and mentioned something about the Philippine culture of feeling shame or embarrassment when one has debt, which reinforces the duty to pay.
19. Mr. Raffy Antes from Corporate Communications Unit of CARD MRI thanked the body for recognizing their institution and stated that they currently have a 99.5% consistent repayment rate. CARD MRI has been in business for 17 years with 2.6 million clients in the Philippines and they offer technical assistance to other countries as well. He pointed out that their secret is their non-financial incentives to their clients including a Php 20.00 nonlife and life insurance per week inclusive of all immediate family members. Their insurance institution, CARD MBA, insures clients up to 100 years old. Chairperson Rikken asked if gender is integrated into the CARD MRI trainings. Mr. Antes answered in the affirmative and added that their clients are mainly women but their programs can be availed by men.

20. Chairperson Rikken posited that as the women's enterprises grow, the husband and wife relationship also improves. She envisions that the Philippines' GREAT Women Project 2 on Women's Economic Empowerment will integrate this as a component. She added that it is also important to look at labor unions' programs for members, noting that most labor unions are headed by men even if majority of the members are women. Assistant Secretary Maria Gloria Tango of the Department of Labor and Employment (DOLE) shared that they are implementing labor education programs for unions and their employers. She added that she will look into DOLE's gender and development (GAD) plan to see to it that concerned bureaus have included gender in these labor education programs. Assistant Secretary Tango also said that DOLE has started to include as part of the Memorandum of Agreements (MOA) with livelihood beneficiaries the enrollment to Philhealth or the Social Security System (SSS).
21. Senior Director Lim shared that in Singapore, they have a group that helps women go back to work. They even have a bus visiting communities and conducting job fairs. They consider that women usually prefer jobs near home to enable them to still perform domestic duties. They have also reached out to single mothers and invited men to participate in their gender programs so that they would be able to better understand the concerns of women. Executive Director Verzosa added that when wives start working, husbands should share domestic responsibilities.
22. Executive Director Verzosa (PCW) summarized the morning activities by saying that the social protection issues revolve mainly around vulnerable groups. She also highlighted the emerging trend in migration, wherein labor migration is no longer just financially motivated but triggered by emerging factors such as security and disaster issues. The importance of safety nets should be discussed to address such issues.

## **B. Plenary Session 2: Sharing of Country Experiences**

23. The afternoon session on the sharing of good practices in social protection for women in enterprise development in each AMS was moderated by Assistant Secretary Gloria Tango of DOLE. She opened the session by providing the sequence and guidelines for the country presentations.
24. Each presenter was given at least 15 minutes to share their country experience. The first group of presenters included Brunei, Cambodia and Indonesia, followed by Lao PDR, Malaysia and Myanmar. The last group to present were the Philippines, Singapore, Thailand and Vietnam. An open forum followed after each set of presentations.

### Brunei Darussalam

25. Ms. Norzaridah binti Haji Zainal of the Department of Community Development of Brunei's Ministry of Culture, Youth and Sports shared that the country does not have an official definition of social protection. However, the country's policies and programs on education, housing, health, retirement

packages and pension for the aged and disabled population, as well as various allowances and subsidies for the entire population are designed to reduce poverty, upgrade the standard of living and ensure the welfare and well-being of the residents. Social protection programs for women in MSMEs include incentives and entrepreneurial support consisting of financial assistance schemes, access to info-communication technology, business counselling and training. Brunei's National Long-Term Development Plan 2035 also emphasized the need to set up a special fund for women in business. Among the existing programs for women in MSMEs are the Self-Reliance Scheme and the Empowerment Program implemented by the Department of Community Development; the Community Empowerment Program of the Ministry of Culture Youth and Sports, the Pengupayaan Asnaf Zakat (PROPAZ) or Empowerment Programme for Zakat Recipients Program funded by tithe collections; and the Brunei Economic Development Board (BEDB) Youth Development Resources Grant Scheme.

The country presentation of Brunei appears as **Annexes 9**.

### Cambodia

26. Deputy Director Soth Sithon of the Cambodian Ministry of Women's Affairs discussed the country's definition of social protection and policy framework and legal mandates on social protection for vulnerable groups. Cambodia's social protection programs include the ones implemented by the Ministry of Labor and Vocational Training (MoLVT) such as National Social Safety Fund for private sector employees, TVET Support Program, Social Welfare and Work Condition Interventions that include occupational health and safety system expanded to the small enterprises and informal sector, work injury insurance and social safety net for migrants abroad. Other ministries also have programs promoting social protection. The Ministry of Commerce (MoC) has an action plan to facilitate the creation of an enabling environment for women's engagement in business; the Ministry of Land Management, Urban Planning and Construction (MoLMUPC) has registered 19% of land titles as the sole property of the wife in 2012; the Ministry of Industry and Handicraft (MoIH) implemented one stop service for MSMEs business registration; the Ministry of Planning (MOP) with its ID Poor Programme and lastly the Ministry of Woman's Affairs has women's economic empowerment (WEE) strategy incorporated in its five year strategic plan Neary Rattanak (NR). The WEE strategy employs a three-pronged approach composed of increased incomes, better livelihoods and social protection for women.

The country presentation of Cambodia appears as **Annexes 10**.

### Indonesia

27. Dr. Makmur Sanusi of the Department of Social Integration of the Indonesian Ministry of Social Affairs began by sharing how social protection was defined under the country's social welfare law. The current social welfare law covers workers in the formal sector such as private companies, the civil service and the military. According to Law no. 3 of 1992 on social security, all workers

are entitled to social security composed of health insurance, accident insurance, life insurance, pension guarantees and retirement. Indonesia's social insurance was patterned after the Japanese model. It is not subsidized by government but rather paid for by its workers. He noted that labor protection programs need to be effective for formal workers. Informal workers, who dominate the Indonesian labor force and whose work is not sustainable, are still not getting adequate protection. He cited other challenges such as the nature of membership to social security insurance of informal sector workers, the readiness, willingness and ability of informal sector workers to follow social security program requirements given that program fees will be borne by employers and workers. Lastly, Dr. Sanusi stressed the need to strengthen data collection on social protection and collection of loan payments from informal sector workers.

The country presentation and paper of Indonesia appear as **Annexes 11 and 11.1.**

### Open Forum

28. During the open forum, Atty. Dulce Blanca T. Punzalan, Executive Director of Creat8 Innov8 Marketing addressed a question to Dr. Sanusi. She noted that Indonesia has just elected its President and was interested to know if the new government has the political will to implement existing legislations on social protection and if there are reform measures to address the gaps and challenges mentioned in the country report.
29. Dr. Sanusi responded by saying that since President Joko Widodo's assumption to power, the traditional bureaucracy of Indonesia became more committed to implementing social protection programs. He added that the Ministry of Social Affairs has a new minister and the ministry is now putting all its efforts on implementing its commitments on education and social security.
30. Director Erlinda Capones of the Philippines' national planning agency addressed her question to Dr. Sanusi of Indonesia. She asked him to elaborate on the integrated database for social protection. She inquired about its components and clarified if the database contained all the social protection programs, projects and expenditures, and whether its data is disaggregated down to the smallest unit of government.
31. Dr. Sanusi responded that prior to President Widodo's administration, data and statistics were clustered into one theme, such as on poverty reduction. However, with the new administration, all statistics from the national planning agency and other ministries are integrated into one database.
32. Senior Director Lee of Singapore addressed her question to Ms. Zainal of Brunei. She inquired on the subject of old age and disability pension wherein disability allowance is provided to children with disabilities when they reach 15 years old. She asked whether children with disabilities below 15 years old are also covered. Ms. Zainal referred the question to her colleague.



33. Ms. Wan Noraidah Wan Mohd Zain of Brunei Department of Social Welfare clarified that under their existing disability pension, only children with disabilities aged 15 years old and above are covered. For children below 15 years who are members of poor income earning families, they are provided with social welfare assistance.

#### Lao PDR

34. Ms. Veomany Khamphay of the Social Security Organization of Lao PDR, began her presentation by outlining the various challenges their country faced particularly in terms of promoting maternal health and addressing gender inequalities. She explained that in order to address these concerns, they have included among the principles of their social security system the promotion of gender equality, the improvement of access to quality health care, particularly to maternal health care and breastfeeding, as well as the reduction of the vulnerability of women to income loss, among others.

35. She then described the social protection system in Lao PDR, which is composed of four schemes, three of which are in the form of social security schemes, namely the social security for civil servants and their dependents managed by the State Authority for Social Security (SASS), the social security for private and state-owned enterprise employees and their dependents managed by the Social Security Organization (SSO) and Community-Based Health Insurance (CBHI) managed by the Ministry of Health. The last scheme is a form of health insurance for the poor that is financed through the Health Equity Fund (HEF). The country is intensifying its efforts to increase the percentage of the population covered by these social protection schemes, which in 2012 is only at 22.47 percent. She also shared their efforts to improve women's social security benefits, which include the extension of maternity leaves and the expansion of the exemption from charges for Maternal, Neonatal and Child Health (MNCH) services.

The country presentation and paper of Lao PDR appear as **Annexes 12 and 12.1**.

#### Malaysia

36. Ms. Wan Noraidah Wan Mohd Zain of the Department of Social Welfare of Malaysia began her presentation by describing the population and age distribution of the women in her country. She affirmed their country's commitment to provide a conducive and enabling environment for women to fully develop their potentials given that they comprise almost half the country's entire population. Malaysian Development Plans since the 1970s have included strategies for recognizing and promoting women's participation in the economy.

37. She then described the country's concept and framework for social protection. Similar to the case of other AMS, Malaysia does not have a specific definition of social protection. Nonetheless, their concept of social protection is similar to that of the World Bank and the United Nations

Research Institute for Social Development, wherein social protection is composed of labor market interventions, social assistance and social insurance. She shared that Malaysia has various programs which aim to facilitate and enable women, particularly single mothers, to engage in MSMEs. Among them are the Micro Franchise Programme under the National Franchise Development Master Plan 2012-2016, the Skills Incubator Programme for Single Mothers (I-Kit), the Incubation Entrepreneurial Women (I-KeuNita) Programme, the Women Entrepreneur Programme under the Low Income Households National Key Results Area, the Purple DNA Entrepreneurship Programme, MAMACARE, and the 1AZAM Programme. She also mentioned that the government has specific programs to improve women's access to credit and financing facilities.

38. In terms of gaps and challenges in implementing social protection programs for women in MSMEs, she identified three key issues, namely, the need for a multidimensional approach to risk and vulnerability assessment for the development of social protection policies; the need to create regional networks for improving and innovating social protection interventions; and the need to strengthen research, capacity building and advocacy to promote the concept of social protection among lawmakers and the general public. In conclusion, she emphasized that their government has continuously been modifying their programs to better suit the needs of women entrepreneurs and for the government to be able to achieve their socio-economic development goals.

The country presentation and paper of Malaysia appear as **Annexes 13 and 13.1**.

### Myanmar

39. Dr. Kay Thi Kyaw of the Department of Social Welfare of Myanmar, at the beginning of her presentation, emphasized the huge economic potential of the country given its strategic geographic location and the recent political reforms that it underwent. She shared that in order to promote greater socio-economic interaction with the international community, the country has drafted a Framework for Economic and Social Reform (FESR), which includes key measures such as the implementation of land reform, improvement of access to credit and the creation of job opportunities.
40. In line with this, the development of SMEs has been included as a priority in the government's economic agenda. It was recognized that women, for decades, have comprised a significant portion of the private sector and that women-owned SMEs continue to increase. As such, the government of Myanmar through its Department of Social Welfare is implementing training and capacity development programs for developing the economic and entrepreneurial skills of women and girls.
41. In terms of social protection for women in MSMEs, she shared that there are existing policies and laws mandating the delivery of social protection

programs and services. At the same time, Myanmar is developing its Social Protection Strategy, which is being conceptualized to include four components: protective programs, which aim to reduce poverty among vulnerable groups; preventive programs, which aim to prevent risk and shocks; promotive programs, which aim to promote human capital development; and transformative programs, which aim to attain equity and social cohesion. However, women's lack of awareness of these laws, as well as the lack of gender sensitivity among social protection service providers remain a challenge for ensuring that women in MSMEs access and benefit from social protection programs. She also shared that there is still a need to strengthen harmony among public and private sectors to contribute to women's economic empowerment.

The country presentation and paper of Myanmar appear as **Annexes 14 and 14.1**.

### Open Forum

42. During the open forum on the country presentations of Lao PDR, Malaysia and Myanmar, the first question was addressed to Ms. Khampay on the manner of selection of women who will become beneficiaries of social security programs in Lao PDR. She responded that they do not have specific criteria for the selection of women beneficiaries as their new law on social security already mandates the provision of social security for all citizens. Ms. Nguyen Thi Tuyet Minh of Vietnam also asked Ms. Khampay if they have a specific social insurance program for the informal sector. She responded that the community-based health insurance and the voluntary social insurance scheme are open to those who belong to the informal sector.
43. Director Rodora Turalde Babaran of the ASEAN Secretariat also inquired how many times a woman may access loan facilities and whether they may still access such facilities in case their business or enterprise fails. Her concern for raising the question is the broadening of opportunities and enabling mechanisms for women in MSMEs to start and sustain their business. Relating this to the importance of tracking the loans made by borrowers, Chair Rikken shared that she knew of a local government unit that has computerized and synchronized the data base on lenders and borrowers to check duplication of loan applications. In Singapore, Director Lee shared that a committee has been created to examine and assess the viability of business proposals and assist aspiring entrepreneurs to shift to another industry in case their chosen enterprise has been assessed to have low probability of success.
44. In the end, Chairperson Rikken pointed out the need to examine intersectionalities and factors that affect the result or outcomes of social protection programs for women in MSMEs. One of the Conference consultants, Professor Belinda Tayag, responded that perhaps these concerns will be addressed at the Inter-sectoral Conference on Social Protection to be held in Cambodia.

## Philippines

45. Director Geoann Hernandez of the DSWD started with the definitions of social protection, risk/shock, poverty and vulnerability. This was followed by a presentation of the different types of social risks (individual life-cycle, economic, environmental and natural and political and governance) as well as the key components of social protection including labor market interventions (increasing access to employment and entrepreneurship), social insurance, social welfare (cash assistance) and social safety nets (cushioning the possible effects of the vulnerabilities). To better explain the key components, she presented the Philippine Social Protection Operational Framework. The core program responses are trying to look at all kinds of social insurance including those safeguarding assets and health. She also mentioned the National Household Targeting System (NHTS), which is used for determining the most impoverished families in the country who will become beneficiaries of government anti-poverty programs. Targeting helps them in understand the beneficiaries' context in aid of determining the most appropriate response. The NHTS is complemented by the Community Based Monitoring System (CBMS) in identifying the targets towards providing universal coverage and equitable services to those who have less.
46. She discussed the existing programs on social protection for women in MSMEs, which include the Sustainable Livelihood Program (SLP) of the DSWD, the Labor Market Intervention Programs of the Department of Trade Industry (DTI), the Integrated Livelihood Program of DOLE, the Social Insurance for Micro-entrepreneurs through the Partial Subsidy Scheme of the Philippine Health Insurance Corporation and the Social Insurance of the SSS. She highlighted that 98 percent of the SLP beneficiaries are women.
47. In her presentation of implementation gaps and challenges and lessons learned and recommendation, she stressed that the government is focusing on facilitating linkages and building bridges to access for sustainable income generation. Matching of sustainable resources to available market opportunities should be explored in order to scale up enterprises into consolidated community initiatives capable of building volumes and economies of scale that would enable women to sell their products outside their communities.
48. Towards the end, she explained that one of the most crucial challenge in the implementation of social protection programs is the conduct of results-based and evidence-based monitoring and assessment of program outcomes, particularly at the household and community levels. Important learnings in the implementation of social protection for women in MSMEs include the need to increase collaboration among the government and private sector and the effectiveness of the use of local language in information, education and communication (IEC) materials on social protection in changing mindsets and improving women's self-awareness and self-confidence for them to realize their capability of successfully pursuing profitable endeavors.

The country presentation and paper of the Philippines appear as **Annexes 15 and 15.1**.

### Singapore

49. Mr. Tan Zhiming Jonathan of the ComCare and Social Support Division of the Singaporean Ministry of Social and Family Development presented an overview of the social assistance programs and social enterprise initiatives of his country. Singapore's approach to social protection has four key characteristics. First, it gives emphasis on work, education and skills development; second, it focuses on meeting the essential needs of their people; third, it consists of progressive and targeted social transfer schemes, where he elaborated on the programs of the government for the provision of housing, education, and healthcare, among others. He also said that housing loans are offered at a very reasonable rate which, in turn, enabled around 90% of Singaporeans to own a housing unit. He also introduced the Central Provident Fund, which is a compulsory savings scheme which, as he explained, is a sustainable social safety net that aspires to develop more responsible individuals. Lastly, social protection in Singapore aims to build partnership between the government and the community to be able to build strong and stable families and cultivate a caring community.
50. He also discussed long-term and short- to medium-term assistance for those who are permanently and temporarily unable to work. Assistance is also extended to mothers in order for them to be able to pursue economic activities. He discussed about ComCare Enterprise Fund, which offers loans of up to \$300,000.00 to provide jobs for vulnerable sectors of society.
51. Mr. Tan also described the Social Enterprise Landscape in Singapore which comprises around 300 enterprises in early stages of development. Some programs for enterprises include the alteration initiative (a garment skills development training program for women), Mendaki SENSE (a three-month long program which assists women who are keen to join or return to the workforce), and Betr Barista (a 12-week holistic training program for baristas). He ended his presentation by saying that the Singapore Government gives awards to social entrepreneurs to motivate more people to reach out through social enterprises.

The country presentation and paper of Singapore appear as **Annexes 16 and 16.1**.

### Thailand

52. The presentation of Mr. Damrong Jaiyot of the Thai Office of Women's Affairs and Family Development focused on four topics, which include (1) social protection and legal mandates, (2) SMEs and the Women Empowerment Fund, (3) the Si Sa Ket province's experience on social protection and (4) challenges and lessons learned in the implementation of social protection for women in MSMEs. Mr. Jaiyot started by sharing his country's demographic

profile, followed by data on their SMEs in 2013. He highlighted that of the 2.84 million entrepreneurs in the country, 97.16% are in SMEs.

53. He presented Thailand's concept and definition of social protection and the social protection floor and explained the different social welfare programs, in addition to the legal framework on social protection. This was followed by Thailand's interventions and support for SMEs, and a discussion on the Women Empowerment Fund (WEF), the Business Model Canvas strategy, targets, outcomes, financial schemes, social effects and the social impact of the WEF to the Thai society. The WEF, with 9.8 million members, provides low interest loans for women, capacity building and networking support and activities that address women's problems in enterprise development.

54. He ended the presentation with a brief description of the social protection project "Communication between Parents and Children and Stop Teenage Mothers" which aims to create open families that can discuss social issues, teenage problems, and sexuality education.

The country presentation and paper of Thailand appear as **Annexes 17 and 17.1.**

### Vietnam

55. Ms. Nguyen Thi Thu Huong of the Vietnam Institute of Labour Science and Social affairs started with their country's definition of social protection followed by the objectives of social protection programs in Vietnam. She explained the structure of the social security system, the existing programs on social protection for women in MSMEs including gaps and challenges. She presented sex-disaggregated data on labor relations as well as welfare benefits provided by proprietors of MSMEs to their employees, and briefly discussed their programs and policies on labor market intervention including statistics on employees participating in social insurance.

56. Ms Huong emphasized the availability of online coaching for women who are just starting their business. E-services for health are also available for searching clinics supported by government, online consultations on women's diseases, maternal and child health and online consultation on sexual violence and abuse. She presented the gaps, challenges and lessons learned from implementation before ending with a short description of their social protection projects.

The country presentation and paper of Vietnam appear as **Annexes 18 and 18.1.**

### Open Forum

57. Chairperson Rikken commended Vietnam for their gender-sensitive programs and activities and wondered if other countries also experienced the same issues, particularly those on sexual violence, as this was not mentioned in other country reports. She raised the matter on the dependence of

Singaporean women to Filipino house helpers to enable them to work full time and run their enterprises. Mr. Tan said he did not have data with him on the matter, but he believes that many Singaporean households do employ Filipino helpers but he is not certain if indeed, Singaporean women are dependent on them. Most Singaporean women prefer to employ Filipinos as they speak good English and can help with the school work of their children. Mrs. Lim from Singapore expressed her gratitude to the Filipinos for she herself is a beneficiary of the services of brilliant Filipino house helpers, who played a very crucial role in raising her children.

58. Noting that many of the domestic helpers are teachers, Assistant Secretary Tango of the Philippines informed the group that with the implementation of the K to 12 education program of government, there is need for more teachers, and the government has a program of encouraging teachers who are working as domestic helpers abroad to return to the country and work as teachers.

59. Ms. Primar Jardeleza of PATAMABA, a Philippine NGO, inquired about the 30-Baht Scheme of the Thai Government. Mr. Chinchai Cheecharoen of Thailand explained their health insurance scheme where all but 0.5 % of their population are covered. There has been clamor to adopt this in all of ASEAN.

## **Day 2 (December 5, 2014)**

60. Day 2 of the Conference started with a recap of Day 1 discussions by the Conference Consultant, Professor Benilda Tayag. She summarized the situation of women in enterprise development in ASEAN, the social protection interventions existing, the gaps and challenges that are common among AMS, and some policy and program recommendations to address these challenges. Among the policy and program recommendations she proposed were (1) the broadening of social protection program to cover and address welfare concerns of women entrepreneurs (i.e., on health and education), (2) expanding social insurance to include the vulnerable sectors, and (3) strengthening capacity building activities that will help women entrepreneurs cope or manage risks and vulnerabilities.

The presentation of Professor Tayag appears as **Annex 19**.

## Sharing of Social Protection Programs for Women in MSMEs by NGOs and Women Entrepreneurs

61. Professor Tayag introduced Director Erlinda M. Capones of the Philippine National Economic and Development Authority as the session moderator. The session is a continuation of Plenary 2 with three presenters- two from the Philippines and one from Vietnam. The presentations consist of an NGO (PATAMABA) experience in helping micro and informal women entrepreneurs through advocacy and other programs in their enterprise including meeting their social protection needs, a social enterprise (Crea8 Innov8 Marketing) which assists small producers and entrepreneurs, and the ASEAN Women's Entrepreneurs' Network now chaired by Vietnam.

62. Ms. Primar Jardeleza of the *Pambansang Kalipunan ng mga Manggagawang Impormal sa Pilipinas, Inc.* (PATAMABA) or the National Network of Informal Workers in the Philippines explained the background and history of PATAMABA as a non-stock and non-profit organization managed and comprised mostly by women and home-based workers. Home-based workers are usually into handicrafts, garments, home-care products, food processing, and production of novelty items and fashion accessories. Among the activities of PATAMABA are assisting/supporting women in developing individual/social micro-enterprises; networking with local government agencies; organizing for community housing; conducting training and capacity building, and advocating for the promotion of social protection and labor rights of the informal sector.
63. Strategic issues faced by workers in the informal economy include the absence of reliable and exact data and statistics on workers and enterprises in the informal economy, their lack of access to productive resources, social protection and justice and the need for asset reform. Since the informal sector is invisible in statistics, most government policies do not take into account their needs and the protection of their rights. Lack of education leads to deficiency in access to capital and technology. PATAMABA is coordinating with the SSS and Phil Health Insurance Corporation in the Philippines to provide customized packages for the informal sector.
64. Ms. Jardeleza described the programs, services and campaigns including organizing, coalition building (PATAMABA is the pioneer network of HOMENET Philippines which comprise 27 local organizations and is also part of HOMENET Southeast Asia), and capacity building. The NGO is currently lobbying for the enactment of the Magna Carta of Workers in the Informal Economy which is currently pending in Congress. Other specific programs include the integrated approach to microfinance and social enterprise activities focusing on organic food production, and project Damayan (sharing) which offers emergency assistance to members in times of crisis and disaster situations. They have combined lending with capacity building towards greater women's empowerment. PATAMABA's integration of mutual aid in their micro-finance program was cited as a best practice in the Philippines.
65. Challenges to the access of women, particularly those in the informal economy, to social protection include the lack of awareness or political will among government officials to pursue the promotion of social protection for the informal economy, insufficient budget allocation for social protection and weak monitoring of social protection programs. Government needs to understand women's situation and their needs better for them to develop more responsive programs, and enable them to claim their rights.

The presentation of PATAMABA appears as **Annex 20**.

66. Atty. Dulce Blanca T. Punzalan, Executive Director and CEO of Crea8 Innov8 Marketing, presented the experiences of developing three social enterprises (Crea8 Innov8 Marketing, Human Nature and Talleres de Nazaret). She



identified five basic practices on social protection from Crea8 Innov8 Marketing and pointed out that some of their top positions are occupied by women. Increasing the power and influence of women in the company's supply chain and decision making led to the creation of policies and systems that empower women in the company and uplift their self-worth. They provide special health care programs for their employees and mentorship on financial literacy. They have a "Kasambahay Program" which encourages house helpers to sell natural and organic products, which they purchase at discounted rates in order for them to have extra income, and a "Kusina ng Kalinga" or Care Kitchen program which feeds thousands of street children and Out of School Youth (OSY) and provides livelihood for mothers.

67. The Gawad Kalinga (GK) is a private community building and housing program pioneered in the Philippines which has integrated in its program the enrolment of community members to the Philippine social security system and encourages the adoption of saving schemes. Human Nature, a Philippine social enterprise adopts a pro-Philippines, pro-poor and pro-environment principle, wherein social enterprises have to be profitable and sustainable to better benefit the communities. Part of the motto of the company is "fighting poverty one product at a time."

68. Atty. Punzalan also shared the Talleres de Nazaret's (TdN) history, background and mottos: "Dignidad, Solidaridad, Calidad" (Dignity, Solidarity, Quality) and "Trabajo, Fe, Amor" (Work, Faith, Love). TdN focuses on the development of the skills and capabilities of the poor and vulnerable in order to prevent them from becoming victims of exploitation, prostitution, drug addiction, and domestic violence, among others. As member of the World Fair Trade Organization, TdN adheres to fair trade policies, offers fixed wages, and provides benefits including transportation and rice allowances, especially social insurance to their workers.

69. Her recommendations include the updating of records and creation of a sex-dis-aggregated database, provision of childcare support in communities, and ensuring the enrollment of community members to social pension schemes. They are still lobbying for a social enterprise bill in the Philippine Congress to address poverty.

The presentation of Atty. Punzalan appears as **Annex 21**.

70. Ms. Nguyen Thi Tuyet Minh, Chairperson of the ASEAN Women Entrepreneurs' Network or AWEN, started her presentation with a brief background of the Network. AWEN was formed in April 2014 in Hanoi, Vietnam and it aims to promote, develop and empower women entrepreneurs, improve the capacity of ASEAN women entrepreneurs, and facilitate ASEAN women entrepreneurs' development and networking. Some of the purposes of AWEN are sharing of information, knowledge and experience on entrepreneurship and providing better access to financial institutions, training, support in business development particularly through linkages and networking for its members. AWEN's organizational structure is

composed of a coordination board represented by focal points from the 10 AMS, a chairperson, and a secretariat.

71. The emerging social protection concerns of women include occupational safety and health (OSH), prevention of HIV/AIDS and combatting of trafficking in person. Her call for action was for mainstreaming of social protection in research reports and studies on women businesses in the region as well as regional workshops/forums for sharing the results of the research reports and studies/ experiences/ good practices on social protection services for female workers.

The presentation of Ms. Minch appears as **Annex 22**.

### Open Forum

72. Chair Rikken talked about how big businesses can connect with and small women enterprises, citing the experience of the GREAT Women Project where Ms. Chit Juan, the AWEN Focal point for the Philippines, and her group linked with grassroots women and supported them in product development and marketing. This partnership among big or advanced enterprises and small enterprises may be replicated to further promote women's economic empowerment in the region. To this, Atty. Punzalan added that this is also encouraged among APEC and ASEAN countries.
73. Ms. Minh responded that part of the main thrust of AWEN is networking among its member countries. Coordination is important to get all information to the focal points, so that they can develop a suitable marketing strategy for AWEN. She also discussed how to put women businesses in the supply and value chain. Vietnam conducted a survey on opportunities and challenges of women in the textile industry and came up with three areas of opportunities and challenges, namely (1) negotiations and linkages concerns, (2) stakeholder management, and (3) information dissemination among members.
74. Professor Tayag noted the importance of social networking and wondered how advocacy can come in when most of programs are focused on providing technical assistance and capability building for women entrepreneurs. She stressed that social protection issues are not only economic. Thus, the group needs to look at the social and governance dimensions of social protection. She pointed out three ideas including (1) advocacy on the protection of women's rights, (2) proper monitoring as evidence for lobbying and advocacy work and (3) gender-responsive capacity building which were not explicitly presented in the reports. To this, Ms. Jardeleza of PATAMABA responded that they integrate gender in their training modules.

**Workshop: Formulation of Recommendations to Make the Plan of Action to Implement the ASEAN Declaration on Strengthening Social**

## **Protection Responsive to the Social Protection Needs of Women Entrepreneurs.**

75. Professor Tayag presented the mechanics for the workshop and the guide questions to be answered by the participants. The participants were divided into two workshop groups. The first group was assigned to discuss Articles 12, 15 and 16 of the ASEAN Declaration on Strengthening Social Protection, while the second group were assigned to discuss Articles 11, 13 and 14 of the same document.
76. The plenary presentation of workshop outputs did not push through to give more time for the crafting and discussion of the Conference Statement.

The workshop guides for groups 1 and 2 appear as **Annexes 23 and 24**, while the workshop outputs appear as **Annexes 25 and 26**.

### **IV. PLENARY DISCUSSION AND FINALIZATION OF THE CONFERENCE STATEMENT**

Based on the outputs of the workshops and the recommendations of the speakers and presenters, the secretariat consolidated and summarized the recommendations into the conference statement, and presented it for plenary discussion. After all the questions, clarifications and additional comments and inputs, the conference agreed on the recommendations. The Conference was also informed that the recommendations would be submitted to the intersectoral consultation to come up with the action plan to implement the ASEAN Declaration.

The final Conference Statement appears as **Annex 27**.

### **V. CLOSING OF THE CONFERENCE**

77. In closing, Director Verzosa thanked and congratulated all the participants for the fruitful discussion that transpired during the two-day Conference. She is hopeful that the recommendations of this Conference will be reflected in the Plan of Action for the Implementation of the ASEAN Declaration on Strengthening Social Protection. She also thanked the secretariat for the arrangements and coordination of the Conference.

#### Conference pictures

Selected pictures of the participants are also annexed to this Report.