

# *“AlkanSSSyA Program: A Success Story on the Partnership of the Department of Social and Welfare and Development (DSWD) and the Social Security System (SSS) for the Social Security Protection of Pantawid Familyang Pilipino Program (4Ps) Beneficiaries in MiMaRoPa.”*

## **Problem Overview/ Background**

Social protection policies and programs are needed to enable to minimize the impact of exposure to risk. All people especially the poor and the marginalized sector faces uncertainties brought about by unemployment, illness, disability, death, old age and disasters. In the realm of economics, these inevitable facets of life are said to be threats to one's economic security.

One of the indicators for economic sufficiency is to have social insurance. To promote social security, DSWD through Sustainable Livelihood Program (SLP) is partnering with Social Security System (SSS) through their AlkanSSSyA Program. As one of the three core poverty reduction programs of DSWD, Sustainable Livelihood is mandated to deliver various social services that aims to

uplift the socio-economic status of the community. It particularly contributes to the four indicators of economic sufficiency in the Social Welfare and Development Indicator namely; income, employable skills, access to financial institutions and social security.

Majority of Mimaropa's constituents are farmers, fisher folks, and indigenous communities and some are situated and belongs to geographically isolated depressed areas. These Families (Pantawid and non-Pantawid) are vulnerable to risks such as; low income, illnesses and crisis cause by natural disasters, calamities and in some areas armed conflict.

There have been previous attempt by SSS to cover the informal sector. Unfortunately, there was very

low participation, which could be attributed to the lack of payment facilities in the rural areas of MiMaRoPa. Another reason for the aversion, is because the transaction necessitates their precious time off from work to go to bank.

With the challenges of improving the participation of Informal Sector workers through regular remittance of premiums, SSS redefined new approaches through ALKANSSSYA program.

The primary purpose of the program is to reach out and assist the Informal Sector workers so that it address their aversion to formal banking and their reluctance to take time off from their work to transact.



***“Like regular SSS members, AlkanSSSYa proram members are also entitled of salary and housing loans, as well as funeral maternity, disability, death and retirement benefits.”***

AlkanSSSyA Program of SSS is a micro social insurance providing social security protection for the poor farmers and disadvantaged through installment savings basis for the contributions to SSS that will give access to all benefits and programs provided in regular members of SSS. Like regular SSS member, AlkanSSSyA program members are also entitled of salary and housing loans, as well as funeral, maternity, disability, death and retirement benefits.

AlkanSSSyA Program is primarily develop for the informal sector, however, SSS faces difficulty in reaching out to the informal sector especially those that are in the rural communities. This is where DSWD plays a major role. As one indicator of economic sufficiency, social security is heavily considered by SLP as a very significant tool in minimizing vulnerabilities and increasing capabilities in facing economic threats such as illness, disaster, unemployment, etc. Through the Project Development Officers of SLP and Municipal Link of Pantawid Pamilya Pilipino Program, SSS was able to conduct information campaign on social security through the FDS sessions

The partnership took off through the initial talk between the Provincial Coordinator Romblon and

Manager of SSS Romblon, which happened last March 2014. After 3 months of consultations, the partnership between DSWD and SSS was formalized through a Memorandum of Agreement. The partnership was piloted in Sta. Maria, Romblon with only 56 members. With the positive acceptance of the pilot municipality, the community and other municipalities got interested in availing the program. Then, the partnership was replicated to provinces of Occidental Mindoro and Oriental Mindoro.

The partnership between the DSWD and SSS is enforced by the support of the LGU through provision of common safe area within the municipality or the barangay and construction of Steel Cabinet tailored designed according to the number of members.

### **Partnership Project Outcomes**

#### **Key Accomplishments**

1.The partnership between DSWD and SSS was able to promote and provide access to social insurance for informal sector groups especially Pantawild Pamilya families. As of August 2015, 2, 039 Pantawid families among the 3 provinces are covered by the program.

2.The flexibility of saving scheme enables them to have social insurance without undermining their present needs. In AlkanSSSyA Program, the members are encouraged to save 15 pesos per day to complete the minimum monthly contribution of 330 pesos.

3.The geographical constraints of the poor families is being responded by this program through the installation of metal safety box called AlkanSSSyA unit in the community and the direct collection of SSS personnel of their premiums. AlkanSSSyA program enables the members to transact without requiring them to leave their work and interrupt their daily activities.

4.The program fosters community participation and cooperation and community savings.