

**BUTI NA LANG MAY SSS!**



**AMING KONTRIBUSYON, IPONG NAGBIBIGAY PROTEKSYON!**

# **The SSS Self-Employed Program: Towards Inclusive Growth and Universal Coverage**

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**01**

**The Role of the Social Security System:  
Social Protection for the Filipino**

# Who are covered?

## ▶ All private-sector workers

- Not over 60 yrs. old
- With at least ₱1,000 monthly income

## ▶ Compulsory

- Employed
- Self-employed (SE)

## ▶ Voluntary

- Separated employees
- Non-working spouses
- Overseas Filipino Workers (OFWs)



# What are the benefits provided?

LONG-TERM

SHORT-TERM

RETIREMENT Benefit

DEATH Benefit

DISABILITY Benefit

SICKNESS Benefit

MATERNITY Benefit

**Tuloy-tuloy ang hulog, tuloy-tuloy ang benepisyo.**  
Mag-member na para protektado ka at 'yong pamilya.

Philippine Social Security System • Website: [sss.gov.ph](http://sss.gov.ph) • Email [member\\_relations@sss.gov.ph](mailto:member_relations@sss.gov.ph)  
Text SSS @ 2600 • Tel. No.: 920-6446 to 55, 917-7777

*Miyembro.*  
**BILIB KAMI SA'YO.**

***Contributions finance all these benefits***



***Buti na lang may SSS!***  
***Aming kontribusyon, ipong nagbibigay proteksyon!***

**02**

**Membership  
and some Facts and Figures**

# Membership

*In Millions*

Type of Member	Dec 2010	June 2015
Employed	19.9	23.9
Self-Employed	5.6	4.5
Voluntary	2.4	3.4
OFW	0.7	1.1
<b>TOTAL</b>	<b>28.8</b>	<b>32.9</b>



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# Facts and Figures

As of June 2015

- Assets: US\$9,580M\* (PhP444,054M)
- Investments: US\$9,224M\* (PhP427,514M)
- Number of Branches and Offices: 264
- Number of Employees: 5,350
- Average Daily Transactions: 146,449

\*At PhP46.35/US\$1



**03**

**Reaching Out for Inclusive Growth**

# The SSS Self-Employed Program

- Who are the Self-Employed?
- Legislative Efforts through the Years
- Recent Programs to Reach out to Difficult-to-Reach Workers



# The SSS Self-Employed Program

- Who are the Self-Employed?\*
- Any person whose income is not derived from employment but may either be from the following:
  - Professionals – e.g. Doctors, Lawyers, Accountants, etc.;
  - Partners and single proprietors of business;
  - Actors, actresses, directors, scriptwriters, news correspondents and others not falling under the “employee” category;
  - Professional athletes, coaches, trainers, jockeys; and
  - Individual farmers and fishermen.

\*R.A. 8282 or Social Security Law



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# The SSS Self-Employed Program

- Legislative and Social Security Commission Efforts through the Years
  - 1980 – compulsory coverage of self-employed persons not yet 61 years of age, earning at least PhP1,800 per annum
  - 1992 – coverage of farmers and fishermen earning at least P1,500 per month
  - 1993 – coverage of house-helpers earning at least P12,000 per annum; approved under the SSC Resolution No. 629



# The SSS Self-Employed Program

- 1994 – Revision of guidelines on the Financing Program for the Overseas Contract Workers under SSC Resolution No. 61
- 1995 – coverage of non-working spouse; approved under SSC Resolution No. 597
  - Expansion of self-employed coverage, which covers all self-employed persons regardless of trade, business or occupation, with a monthly net income of at least P1,000; approved under SSC Resolution No. 777

# The SSS Self-Employed Program

- 1997 -- implementation of the agreement between SSS and Department of Interior and Local Government requiring employers and self-employed persons to secure an SSS clearance before issuing their business license or permit to operate business

# The SSS Self-Employed Program

- Need for new and creative approaches to reaching out to the Self-Employed, especially those in the Informal Sector (IS)
  - Those that recognize the irregularity of their incomes and differences in the nature of their businesses;
  - Those that require partnerships with organized informal sector groups (ISGs) so that there are identified and shared responsibilities; and
  - Those that allow for “wholesale” social security coverage instead of SSS going after individual IS workers on a piecemeal basis.

# The SSS Self-Employed Program

- Recent Programs to Reach out to Difficult-to-Reach Workers
  - “*AlkanSSSy*a” for the Self-Employed in the Informal Sector
  - Servicing and/or Collecting Partner Agent Agreement for Cooperatives and Micro-Finance Institutions
  - Contribution Subsidy Program for Farmers and Workers in the Agricultural Sector
  - Government Job Order/Contractual Workers
  - “*MuniSSSi*pyo” – collection scheme for self-employed by the Local Government Units in remote and un-banked islands



# 04

## Overcoming the Challenges and Moving Forward

# Challenges and Moving Forward

- Sustainability
- Capability-Building
- Continuous Coverage and Marketing Drives
- Keeping the Programs Politics-Free
- Developing a Culture of Savings
- Providing dignity of work and social protection to all workers.





***End of presentation. Thank you.***