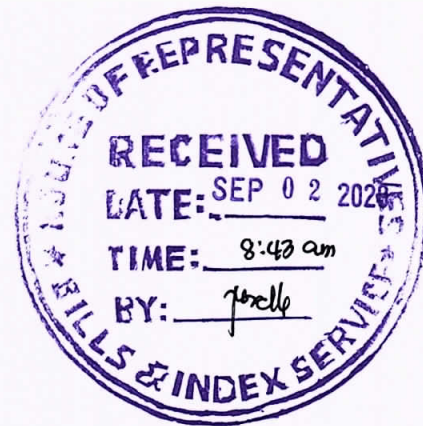


Republic of the Philippines  
**HOUSE OF REPRESENTATIVES**  
Constitution Hills, Quezon City  
  
**EIGHTEENTH CONGRESS**  
Second Regular Session



**HOUSE BILL NO. 7571**

---

**Introduced by Hon. KRISTINE ALEXIE BESAS TUTOR**

---

**EXPLANATORY NOTE**

Persons with disabilities are among the most adversely affected by the economic impact of the COVID-19 pandemic.

To augment current government assistance programs for PWDs, this bill establishes a Social Pension Program for all registered PWDs. The social pension shall be in the amount of one thousand pesos (P1,000.00) per month which may be disbursed on a quarterly, semi-annual, or annual basis as may be deemed necessary and appropriate by the DSWD.

The DSWD PWD Social Pension shall be separate from the national Pantawid Pamilyang Pilipino Program (4Ps) and stipend programs of local government units sourcing their available local funds and from their share in the Internal Revenue Allotment (IRA). Senior citizens already enrolled and availing of DSWD social pension are excluded from the PWD social pension.

This bill also tasks the Department of Social Welfare and Development, National Council on Disability Affairs, Philippine Health Insurance Corporation, National Privacy Commission, and the Philippine Statistics Authority to establish a National Persons with Disability (PWD) Registry. The Registry shall be a verified, secured, and shared access consolidated national database on all Filipino PWDs based on a detailed national household inventory.

The Registry data shall serve as the bases for the special PWD classification and marking by the Philippine Identification System for the issuance of the PhilSys National ID and consequent availment for benefits due as PWD.

This bill also mandates the Department of Finance, Department of Trade and Industry, Small Business Corporation, and Bangko Sentral ng Pilipinas shall coordinatively undertake the inclusive access to and availment of PWDs of their respective microfinance, microinsurance, and microenterprise programs and projects.

PWD microfinance, microinsurance, and microenterprise beneficiaries shall be entitled to lower than prevailing interest rates. Access to the programs shall be marked with added emphasis on the application of new technologies, specific processes for persons of different types of disabilities, and active involvement of private enterprises engaged in the provision of microfinance, microinsurance, and microenterprise access and services.

This bill also authorizes the Department of Social Welfare and Development, Securities and Exchange Commission, Department of Trade and Industry, Department of Interior and Local Government, and Department of Justice to establish and implement special protection policies and measures for PWDs against loan sharks, investment scammers, estafa, and all other forms of financial fraud.

This bill provides that the PWD social pension and funds received from availment of microfinance, microinsurance, and microenterprise programs are prohibited from being used as collateral or be subjected to any deductions of any kind at any time for the availment of any loans issued by private entities and individuals.

Cognizant of possible availability of funds issues, the bill provides that PWD Social Pension may be implemented in phases with urgent priority to PWDs residing in municipalities classified as 3rd, 4th, 5th, and 6th class according to their income level as ascertained by the Bureau of Local Government Finance of the Department of Finance.

In view of the foregoing swift passage of this bill is earnestly sought.

  
**KRISTINE ALEXIE BESAS TUTOR**  
Representative, Bohol - Third District

Republic of the Philippines  
**HOUSE OF REPRESENTATIVES**  
Constitution Hills, Quezon City

**EIGHTEENTH CONGRESS**  
**Second Regular Session**

**HOUSE BILL NO. 7571**

---

**Introduced by: Hon. KRISTINE ALEXIE BESAS TUTOR**

---

**AN ACT**  
**INSTITUTIONALIZING THE PROVISION OF FINANCIAL ASSISTANCE,**  
**SOCIAL PENSION, AND FINANCIAL PROTECTION FOR FILIPINO PERSONS**  
**WITH DISABILITIES, AND FOR RELATED PURPOSES**

Be it enacted by the Senate and the House of Representatives of the Philippines in Congress assembled:

**Section 1. Short Title.** This Act shall be known as the **Persons With Disabilities Financial Resilience Act**.

**Sec. 2. National PWD Registry.** The Department of Social Welfare and Development, National Council on Disability Affairs, Philippine Health Insurance Corporation, National Privacy Commission, and the Philippine Statistics Authority shall establish a National Persons With Disability (PWD) Registry, a verified, secured, and shared access consolidated national database on all Filipino PWDs based on a detailed national household inventory. The Registry data shall serve as the bases for the special PWD classification and marking by the Philippine Identification System for the issuance of the PhilSys National ID and consequent availment for benefits due as PWD.

**Sec. 3. Microfinance, Microinsurance, and Microenterprise.** The Department of Finance, Department of Trade and Industry, Small Business Corporation, and Bangko Sentral ng Pilipinas shall coordinatively undertake the inclusive access to and availment of PWDs of their respective microfinance, microinsurance, and microenterprise programs and projects with lower than prevailing interest rates and with added emphasis on the application of new technologies, specific processes for persons of different types of disabilities, and active involvement of

private enterprises engaged in the provision of microfinance, microinsurance, and microenterprise access and services.

**Sec. 4. Monthly Social Pension.** The Department of Social Welfare and Development shall establish and implement a Social Pension Program for all registered PWDs. The social pension shall be in the amount of one thousand pesos (P1,000.00) per month which may be disbursed on a quarterly, semi-annual, or annual basis as may be deemed necessary and appropriate by the DSWD. The DSWD PWD Social Pension shall be separate from the national Pantawid Pamilyang Pilipino Program (4Ps) and stipend programs of local government units sourcing their available local funds and from their share in the Internal Revenue Allotment (IRA). Senior citizens already enrolled and availing of DSWD social pension are excluded from the PWD social pension.

**Sec. 5. Protection from Loan Sharks and Financial Scams.** The Department of Social Welfare and Development, Securities and Exchange Commission, Department of Trade and Industry, Department of Interior and Local Government, and Department of Justice shall establish and implement special protection policies and measures for PWDs against loan sharks, investment scammers, estafa, and all other forms of financial fraud. The PWD social pension and funds received from availment of microfinance, microinsurance, and microenterprise programs are prohibited from being used as collateral or be subjected to any deductions of any kind at any time for the availment of any loans issued by private entities and individuals.

**Sec. 6. Funding.** Funding for this Act shall come from the annual appropriations of the concerned implementing agencies.

**Sec. 7. Phased Implementation.** Cognizant of the availability of funds, the PWD Social Pension may be implemented in phases with urgent priority to PWDs residing in municipalities classified as 3<sup>rd</sup>, 4<sup>th</sup>, 5<sup>th</sup>, and 6<sup>th</sup> class according to their income level as ascertained by the Bureau of Local Government Finance of the Department of Finance.

**Sec. 8. Implementing Rules and Regulations.** All implementing rules and regulations necessary to enforce this Act must be issued and in effect not later than ninety (90) days from the effectivity of this Act.

**Sec. 9. Effectivity.** This Act shall take place fifteen (15) days after publication in two newspapers of national general circulation.