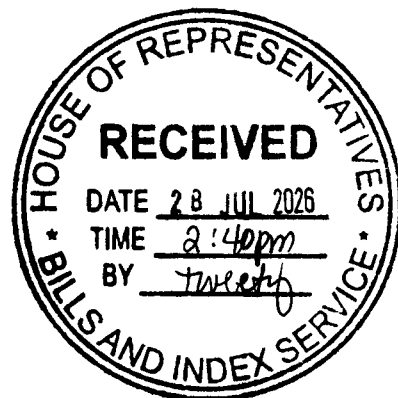




Republic of the Philippines  
**HOUSE OF REPRESENTATIVES**  
Quezon City



**TWENTIETH CONGRESS**  
Second Regular Session

House Bill No. 10293

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**Introduced by Representative Nelson S. Legacion**  
**Third Congressional District, Camarines Sur**

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#### **EXPLANATORY NOTE**

The agricultural sector remains the backbone of the Philippine economy, yet its workers, our farmers and fisherfolks remain among the most economically vulnerable sectors. Data indicates a concerning demographic shift: our food producers are aging at an alarming rate, with a significant majority now concentrated within the 60 to 75 age brackets.

The existing social protection landscape for the agricultural sector is currently limited by the following critical gaps in coverage and systemic challenges that necessitate urgent legislative intervention:

- **The Retirement Gap** - Unlike the formal labor sector, farmers and fisherfolks have no structured transition into retirement. They are often compelled to continue physically grueling labor well into their 70s simply to survive, as they lack a formal pension system. Without a formal pension mechanism, our food producers are denied a dignified transition from active labor.
- **Fragmented Safety Nets** - While existing frameworks such as the SSS, PhilHealth, and the DSWD's Pantawid Pamilyang Pilipino Program (4Ps) are established with merit, they currently operate in functional silos. These programs lack the necessary flexibility to accommodate the irregular cash flow inherent in the agricultural sector, which often results in involuntary contribution delinquency and the subsequent forfeiture of vital benefits for farmers and fisherfolks.
- **Inadequacy of Indigency Programs** - Current welfare interventions, like the DSWD Social Pension, are exclusively targeted at the "indigent." This leaves a substantial segment of the workforce without protection, a demographic that is technically above the poverty line but lacks the

resilience to survive health-related or climate-induced crises without institutional support.

- **Lifelong Service without Recognition** - The individuals who ensure the survival of the Filipino people deserve a retirement characterized by the same stability afforded to government retirees. To date, their contributions to our Gross Domestic Product (GDP) and national stability have been met with institutional silence. This legislation seeks to transition our perspective of agricultural labor from a struggle for subsistence to a duly recognized form of national service. That a lifetime of agricultural labor is recognized as the highest form of social contribution, granting our farmers and fisherfolks a pension benefit that reflects their status as essential veterans of our national development. The very people that feed the country should at least be given decent retirement equivalent or same to those who retire in the government service.

This bill seeks to bridge these gaps by institutionalizing a Comprehensive Social Protection Floor. It moves beyond temporary "crisis assistance" and establishes a permanent, dignified retirement framework that honors the Filipino farmer and fisherfolk not as objects of charity, but as esteemed veterans of the nation's soil and sea.

Pursuant to the Constitutional mandate to promote social justice, this bill seeks to:

1. Guarantee Health Security through subsidized PhilHealth premiums;
2. Ensure Financial Dignity through a specialized Agricultural Pension Fund (APF); and
3. Support Livelihood Transitions via senior-friendly agri-enterprise kits.

The necessity of this measure is anchored on the current profile of the Filipino agricultural workforce. According to the Registry System for Basic Sectors in Agriculture Program Management Office (RSBSA PMO) Portal as of February 15, 2026, the sector is defined by the following demographics:

| <b>Demographic Category</b>  | <b>Population (Millions)</b> | <b>Percentage</b> |
|------------------------------|------------------------------|-------------------|
| Total Registered             | 10.75 M                      | 100%              |
| Senior Citizens (60+ years)  | 3.22 M                       | 30%               |
| Pre-Retirement (51–59 years) | 4.41 M                       | 41%               |
| 50 and below                 | 3.12 M                       | 29%               |
| Male                         | 6.28 M                       | 58%               |
| Female                       | 4.47 M                       | 42%               |

In recognition of the demographic urgency affecting 3.22 million farmers and fisherfolk who have reached the statutory retirement age, it is imperative that the State institutionalizes a robust fiscal response. This measure proposes a graduated pension framework anchored on a foundational monthly stipend of Five

Thousand Pesos (₱5,000.00) for beneficiaries with a minimum of fifteen (15) years of documented sectoral service. To effectively operationalize this social protection floor, an initial monthly appropriation of Sixteen Billion Pesos (₱16,000,000,000.00) totaling One Hundred Ninety-Two Billion Pesos (₱192,000,000,000.00) annually is respectfully submitted for legislative authorization.

To maintain the solvency of the ₱192 Billion annual requirement without increasing the national deficit, the State shall implement the following Multi-Stream Revenue Integration strategy:

- Earmarking a percentage of Value Added Tax from the agricultural value chain, including inputs and processed exports, directly for the Pension Fund;
- Optimizing the budget by providing a ₱4,000 supplement to those already receiving the ₱1,000 DSWD Social Pension, thereby eliminating duplication; and
- Issuing long-term government bonds dedicated to "Social Resilience in Agriculture" to secure institutional investment for the fund's longevity.

Through the strategic integration of the RSBSA and the National Program for Municipal Fisherfolk Registration (FishR) with national social service frameworks, this Act establishes a comprehensive and harmonized social protection floor for the individuals who underpin our national food security.

In view of the foregoing, immediate passage of this bill is sought.

  
**NELSON S. LEGACION**  
*Representative, Third District, Camarines Sur*



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**TWENTIETH CONGRESS**  
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House Bill No. **10293**

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**AN ACT ESTABLISHING A COMPREHENSIVE SOCIAL PROTECTION PROGRAM FOR AGING FARMERS AND FISHERFOLKS, CREATING THE AGRICULTURAL PENSION FUND, PROVIDING FOR SUSTAINABLE LIVELIHOOD TRANSITIONS, AND APPROPRIATING FUNDS THEREOF**

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

**SECTION 1. Short Title.** – This Act shall be known as the "*Dignified Agricultural and Fishery Retirement Act.*"

**SECTION 2. Declaration of Policy.** – It is the policy of the State to promote social justice in all phases of national development. The State recognizes the invaluable contribution of farmers and fisherfolks to national food security and shall guarantee the dignity and well-being of the agricultural and fishery workforce, ensuring that those who have spent their lives feeding the nation shall not suffer from neglect, poverty, or medical insecurity in their twilight years.

**SECTION 3. Definition of Terms.** As used in this Act:

- a. *Aging Farmer/Fisherfolk* - refers to those aged fifty-five (55) years and above registered in the RSBSA and FishR;
- b. *Agricultural Pension Fund (APF)* – refers to the fund established under this Act to manage retirement benefits for the sector;
- c. *Artisanal Fishing and Gleaning* – refers to small-scale, traditional, or subsistence fishing and the gathering of shellfish and other aquatic products in shallow waters, intertidal zones, and mangroves, characterized by minimal capital investment and a reliance on manual labor and traditional knowledge;

- d. *Bona Fide Fisherfolk* – refers to individuals who are directly or personally engaged in municipal fishing and related activities, and whose names are duly recorded in the National Program for Municipal Fisherfolk Registration (FishR);
- e. *Farmer* - refers to a natural person whose primary livelihood is derived from the cultivation of soil, planting and harvesting of crops, or the raising of livestock and poultry. This term shall be interpreted in its most inclusive sense to ensure social protection for all types of agricultural laborers, specifically:
  - a. Small-scale Landowners - Those who own and personally cultivate an aggregate land area not exceeding five (5) hectares;
  - b. Tenants and Lessees - Those who cultivate land belonging to others under a recognized legal or traditional arrangement;
  - c. Farmworkers (Permanent, Seasonal, or Migratory) - Landless individuals who render physical labor on a farm in exchange for a wage or a share of the harvest (e.g., *sacadas*, harvesters, or planters); and
  - d. Agri-processors (Subsistence Level) - Those engaged in the primary processing of their own produce (e.g., traditional copra makers or rice millers) as a direct extension of their farming activities.
- f. *FishR (Municipal Fisherfolk Registration)* is a Bureau of Fisheries and Aquatic Resources (BFAR) program designed to create a standardized national database of municipal fisherfolk, fishworkers, and operators;
- g. *Non-Contributory Pension* – refers to a monthly stipend provided by the State to eligible beneficiaries regardless of their prior monetary contributions, predicated on their recognized years of service and "Sweat Equity" in the agricultural and fisheries sectors;
- h. *Registry System for Basic Sectors in Agriculture (RSBSA)* – refers to an electronic database maintained by the Department of Agriculture (DA) that contains essential information on farmers, farm laborers, and fisherfolk;
- i. *Social Protection Floor* – refers to the Social Protection Floor for the agricultural and fisheries sector shall specifically include:
  - a. Income Security - Through the non-contributory "Sweat Equity" pension;
  - b. Health Security - Through fully subsidized PhilHealth coverage and geriatric care;
  - c. Economic Resilience - Through senior-friendly livelihood kits and emergency cash assistance during calamities; and

- d. *Service-Based Farmer and Fisherfolk Pension* – Refers to a non-contributory retirement benefit system wherein eligibility is determined not by monetary premiums paid, but by the documented duration of active service in the agricultural or fisheries sector. It is an institutional recognition of "Sweat Equity," where a minimum of fifteen (15) years of verified engagement in farming or fishing as recorded in the RSBSA or FishR - serves as the legal equivalent of the required social security contributions for a lifetime monthly stipend.

**SECTION 4. Objectives.** – This Act aims to institutionalize a transformative social protection system for the agricultural and fisheries sector. Specifically, it seeks to achieve the following:

- a. To establish a sustainable and responsive pension system that transitions farmers and fisherfolks from active labor to a secure retirement, effectively ending the cycle of "working until death" due to economic necessity;
- b. To provide seamless, fully subsidized health insurance coverage for aging food producers, ensuring that medical costs do not lead to further impoverishment or the liquidation of agricultural assets;
- c. To harmonize and synchronize the disparate programs of the SSS, PhilHealth, DA, and DSWD into a single, cohesive social protection floor specifically tailored to the seasonal and irregular nature of agricultural income;
- d. To empower elderly farmers through senior-friendly, low-intensity livelihood interventions that allow them to remain productive contributors to the local economy without compromising their physical well-being;
- e. To utilize the Registry System for Basic Sectors in Agriculture (RSBSA) and Municipal Fisherfolk Registration (FishR) as a precise tool for identifying and prioritizing the welfare of aging farmers and fisherfolks; and
- f. To honor the lifelong service of the nation's food producers by ensuring they receive a fair share of the nation's progress, commensurate with their contribution to national food security.

**SECTION 5. Eligibility Criteria and Benefit Computation.**

- a. **Land and Category Caps.** Eligibility for the Service-Based Pension shall be limited to the following:
  - 1. For Farmers - Those owning, leasing, or tilling an aggregate land area not exceeding five (5) hectares. This ensures the focus remains on smallholder farmers and prevents the diversion of funds to large-scale agribusiness owners.
  - 2. For Fisherfolk - Those categorized as "Municipal Fisherfolk" under Republic Act No. 8550, utilizing fishing vessels of three (3) gross tons or less, or those engaged in artisanal fishing and gleaning without the use of vessels.

- b. Computation of Monthly Pension. - The monthly pension shall be calculated based on a "Base Security Rate" plus a "Premium for Service," as follows:  
 $P = B + (Y \times S)$

P (Total Monthly Pension)- The final amount to be received by the beneficiary.

B (Base Amount) - A fixed floor amount equivalent to five thousand pesos (₱5,000.00), adjusted periodically for inflation.

Y (Years of Service): The number of verified years in the RSBSA/FishR beyond the minimum 15-year requirement.

S (Service Credit): An additional one hundred pesos (₱100.00) for every year of documented agricultural service exceeding the 15-year baseline.

For landless agricultural laborers, the pension shall be administered through a Graduated Benefit Framework. This ensures the provision of a universal social protection floor for all qualified workers, while incorporating a seniority-based accrual system that provides incremental adjustments proportional to the beneficiary's documented years of service

$$P = B + (Y_{extra} \times S)$$

- B (Base Amount): ₱5,000.00. This is the "Social Protection Floor."
- $Y_{extra}$  (Extra Service): Every year of verified work beyond the first 15 years.
- S (Service Credit): ₱100.00 per year.

For Fisherfolk (Artisanal and Gleaners)

For beneficiaries classified as gleaners or artisanal fisherfolk operating without the use of motorized vessels, the pension computation shall remain consistent with the established formula; provided, however, that eligibility shall be determined through a specialized category verification based on their documented participation in the sector as recorded in the FishR system:

- Must be "Municipal Fisherfolk" (Boat 3 tons or less) or "Gleaner" (No boat).
- Their "Service Years" are counted based on the data in the FishR or the older BFAR registries.
- LGUs maintain "Landing Center" records or "Community Logs" where fisherfolk activity is recorded.

- c. Maximum Cap on Pension. In no case shall the total monthly pension exceed one hundred fifty percent (150%) of the prevailing Social Pension for Indigent Senior Citizens, ensuring that while the service is rewarded, the fund remains actuarially viable.

#### **SECTION 6. *The Farmer and Fisherfolk Pension Support Scheme (FFPSS).***

- There is hereby established a non-contributory, service-based Farmer and

Fisherfolk Pension Support Scheme (FFPSS). This scheme shall be managed by the Social Security System (SSS) in strategic partnership with the Department of Agriculture (DA) and the Department of Social Welfare and Development (DSWD).

- a. Recognition of Lifelong Service as Social Contribution. – In lieu of monetary premiums, the State shall recognize the decades of active farming and fishing by registered individuals as fully-paid social contributions. Their lifelong labor, which has sustained national food security and fueled the rural economy, shall serve as the legal and economic equivalent of the required monthly membership contributions to the SSS.
- b. Automatic Qualification via Service Years. – Any farmer or fisherfolk aged sixty (60) years and above, who is registered in the Registry System for Basic Sectors in Agriculture (RSBSA) and can demonstrate at least fifteen (15) years of active participation in the agricultural or fisheries sector, shall be deemed to have met the "minimum contribution" requirement. They shall be automatically eligible for a monthly retirement pension without being required to remit further cash payments.
- c. National Government "Equity Subsidy" (Catch-Up Provision). – For farmers aged fifty-five (55) to fifty-nine (59) who are transitioning toward retirement, the National Government shall provide a Social Equity Subsidy to the SSS. This subsidy shall act as the financial counterpart to the farmer's labor, ensuring that by the time they reach age sixty (60), their contribution records are fully credited for a lifetime pension.
- d. Mutual Recognition of Registries. – Registration in the Fisherfolk Registration System (FishR) shall be deemed equivalent to registration in the RSBSA for the purposes of this Act. Any fisherfolk validated by the Bureau of Fisheries and Aquatic Resources (BFAR) shall automatically qualify for the Farmer and Fisherfolk Pension Support Scheme (FFPSS) and health subsidies without needing to undergo a separate profiling process.
- e. Integration of "BoatR" for Asset Protection. – The National Program for Municipal Fishing Vessels and Gears Registration (BoatR) shall be linked to the social protection system. This ensures that in the event of disability or death, the registered assets (boats and gears) are considered in the calculation of the "Transition-to-Retirement" packages for the surviving family or the transitioning elder.
- f. Sweat Equity for Sea-Based Labor. – The "lifelong service" recognition mentioned in Section 4 shall explicitly include time spent in municipal fishing, aquaculture, and gleaning. The DA-BFAR shall provide the service-years verification for fisherfolk to credit their labor as fully-paid social contributions.

#### **SECTION 7. *Guaranteed Health Benefits.* –**

- a. PhilHealth Subsidy and Automatic Enrollment. - All aging farmers and fisherfolk registered under the RSBSA and FishR, who are not currently classified as indigents under the National Household Targeting System (NHTS) commonly known as Listahanan, is a Department of Social Welfare

and Development (DSWD), shall be automatically enrolled in the National Health Insurance Program (NHIP) a mandatory social health insurance system designed to provide all Filipinos with affordable, accessible, and quality health care. The National Government shall provide full premium subsidies to be sourced from the National Tax Allotment and the proceeds of the Sin Tax Reform Act;

- b. Implementation of "No Balance Billing" (NBB) Policy. - All qualified beneficiaries shall be entitled to the "No Balance Billing" policy in all government hospitals and accredited healthcare facilities. This ensures that no other fees or expenses shall be charged to or be paid by the beneficiary above and beyond the package rates provided by PhilHealth for ward-tier accommodations and necessary medical procedures;
- c. Specialized Geriatric Care. - The Department of Health (DOH), in coordination with local government units (LGUs), shall ensure that primary care facilities in rural areas are equipped to provide specialized geriatric services for aging agricultural workers, including:
  - 1. Annual comprehensive physical examinations;
  - 2. Maintenance medication programs for chronic illnesses; and
  - 3. Community-based rehabilitation services for work-related physical ailments.

**SECTION 8.** *Transition-to-Retirement Livelihood Package.* – To ensure continued productivity without physical strain, the DA and DSWD shall provide:

- a. Senior-Friendly Livelihood Kits - Low-impact kits including mushroom cultivation, vermicomposting, poultry/quail raising, and organic vegetable gardening, seaweed processing; dried fish processing and packaging; etc.
- b. Market Access - The DA shall reserve dedicated spaces in all KADIWA centers for products produced by senior farmers' cooperatives and provide training in digital marketing.

**SECTION 9.** *Unified Data and Validation (The "One-ID" System).* – To ensure the efficient, transparent, and merit-based delivery of benefits, the following data governance standards are hereby established:

- a. Unified Registry System. – The RSBSA and FishR shall serve as the definitive primary databases and the sole prerequisite identifiers for all benefits under this Act. The DA and BFAR are mandated to maintain and modernize these systems to ensure a "Single Source of Truth," effectively eliminating redundant documentary requirements for aging farmers and fisherfolks;
- b. Mandatory Inter-Agency Validation. – A Mandatory Annual Cross-Validation Protocol is hereby instituted to uphold fund integrity and prevent the duplication of benefits. Led by the DA, this synchronized data-matching exercise shall reconcile records among the DSWD (Listahanan), LGUs

(Local Registries), and SSS/PhilHealth to ensure the seamless porting of "Sweat Equity" credits and health insurance enrollment;

- c. **Demographic Precision.** – The registration and updating process shall prioritize gender-disaggregated and age-specific data. This ensures that the female majority and farmers within the 60–75 age brackets are accurately identified for priority pension interventions and specialized livelihood kits; and
- d. **Digital Integration and Localized Outreach.** – The DA, in coordination with the DICT, shall provide LGUs with digital tools for field-level validation. This "last-mile" approach ensures that farmers and fisherfolks in remote areas are captured in the system and transitioned onto the social protection floor.

**SECTION 10. *Institutional Roles and Responsibilities.*** - To ensure the seamless and transparent delivery of benefits, the following agencies are hereby mandated to perform their respective functions within an integrated social protection framework:

- a. **Department of Social Welfare and Development (DSWD) as Lead Program Manager.** – The DSWD shall serve as the primary implementing agency responsible for the overall management of the program. Its duties include the efficient disbursement of pension funds, the integration of existing social pension systems for indigent farmers, and the provision of general welfare and home care support services.
- b. **Department of Agriculture (DA) & BFAR as Data Custodians and Technical Leads.** – The DA, through its specialized bureaus, shall act as the central custodian of the RSBSA and FishR databases. It is responsible for ensuring data integrity, verifying service years, and providing the technical expertise and inputs required for the Transition-to-Retirement Livelihood Packages.
- c. **Philippine Health Insurance Corporation (PhilHealth) as Health Benefits Provider.** – PhilHealth shall be responsible for the design and delivery of a specialized Senior Farmer and Fisherfolk Health and Wellness Package. It shall ensure the automatic and streamlined enrolment of all verified beneficiaries, guaranteeing active membership and the implementation of "No Balance Billing" policies.
- d. **Local Government Units (LGUs) on Frontline Implementation and Advocacy.** – LGUs shall lead local-level implementation by conducting enrolment drives and providing accurate, field-validated data to the national registries. They are further mandated to assist in the localized delivery of home-based social services and to advocate for the inclusion of elderly farmers in local development planning and budget allocations.
- e. **Social Security System (SSS) as Pension Fund Administrator.** – The SSS shall manage the Agricultural Pension Fund (APF), ensuring the actuarial sustainability of the program and the timely processing of retirement, disability, and funeral benefits derived from the recognized labor credits of the beneficiaries.

- f. Department of Health (DOH) - The DOH shall serve as the primary institutional partner in ensuring the physical and mental well-being of the beneficiaries.

To this end, the DOH shall:

- Mandate all public health facilities to establish "Priority Lanes" and specialized service windows for aging farmers and fisherfolk, consistent with the Expanded Senior Citizens Act;
- Allocate a specific portion of the Health Facilities Enhancement Program (HFEP) to upgrade Rural Health Units (RHUs) in top agricultural and coastal municipalities, ensuring they are equipped for geriatric and occupational health screenings;
- Launch a "Healthy Aging in Agriculture" campaign that provides regular, community-based screenings for common occupational ailments, such as respiratory issues, chronic musculoskeletal pain, and heat-related illnesses; and
- Ensure the consistent supply and free distribution of essential maintenance medicines for hypertension, diabetes, and other chronic conditions common among the elderly agricultural workforce through the LGU-Health Scorecard system.

**SECTION 11. *Implementing Rules and Regulations (IRR).*** – Within Ninety (90) days from the effectivity of this Act, the Department of Social Welfare and Development (DSWD), as the Lead Program Manager, shall convene an inter-agency committee to draft the Implementing Rules and Regulations. This committee shall be composed of the following:

1. The Secretary of the DSWD (Chair);
2. The Secretary of the Department of Agriculture (DA) (Co-Chair);
3. The President and CEO of the Social Security System (SSS);
4. The President and CEO of PhilHealth;
5. The Secretary of the Department of Budget and Management (DBM); and
6. Three (3) representatives from the National/Regional Agricultural and Fisheries Councils (NAFC/RAFC) to ensure the voice of the aging farmer and female majority registrants are represented.

**SECTION 12. *Appropriations.*** – The amount necessary to implement this Act shall be included in the annual General Appropriations Act (GAA). A portion of the "Sin Tax" collections and the Rice Competitiveness Enhancement Fund (RCEF) may be diverted to the Agricultural Pension Fund.

**SECTION 13. *Separability Clause.*** – If any provision of this Act is declared unconstitutional, the remainder of the Act shall remain in full force.

**SECTION 14. *Repealing Clause.*** – All laws, presidential decrees, or executive orders inconsistent with this Act are hereby repealed or modified accordingly.

**SECTION 15. *Effectivity.*** – This Act shall take effect fifteen (15) days after its publication in the Official Gazette or in any newspaper of general circulation.

*Approved,*