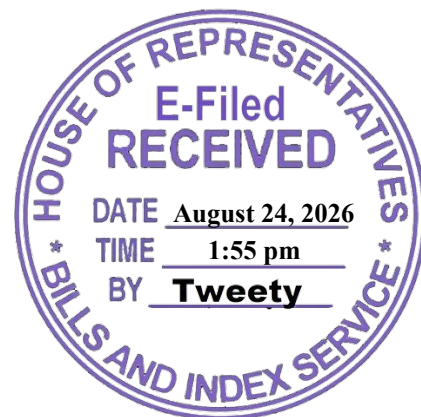




Republic of the Philippines
House of Representatives
Quezon City



TWENTIETH CONGRESS

Second Regular Session

House Bill No. 10880

Introduced by Representative Jernie Jett V. Nisay

EXPLANATORY NOTE

A person with disability should not have to live a life defined by dependence or the constant fear of the next financial emergency.

For many PWDs, disability comes with constant expenses for medicines, healthcare, assistive devices, support, and upgraded transportation, not to mention that barriers to employment and livelihood can make it more difficult to secure a stable income.

These are burdens that no person should have to carry alone, particularly when what they seek is simply the opportunity to live with dignity and independence.

This proposed measure therefore seeks to establish a social pension for registered PWDs to help ease the financial burdens that come with their disability. At the same time, it seeks to promote access to microfinance, microinsurance, and microenterprise opportunities, so that our brothers and sisters with disabilities are not left behind when it comes to opportunities to build livelihoods and achieve financial independence.

The State should not merely be present when a PWD is in crisis. Rather, it should be a continuing source of support as they strive to build a secure and independent life.

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


REP. JERNIE JETT V. NISAY
Pusong Pinoy Partylist



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**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 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.

1 **SEC. 4. *Monthly Social Pension*** - The Department of Social Welfare and
2 Development shall establish and implement a Social Pension Program for all registered
3 PWDs. The social pension shall be in the amount of one thousand pesos (P1,000.00)
4 per month which may be disbursed on a quarterly, semi-annual, or annual basis as may
5 be deemed necessary and 2 appropriate by the DSWD. The DSWD PWD Social
6 Pension shall be separate from the national Pantawid Pamilyang Pilipino Program (4Ps)
7 and stipend programs of local government units sourcing their available local funds and
8 from their share in the Internal Revenue Allotment (IRA). Senior citizens already
9 enrolled and availing of DSWD social pension are excluded from the PWD social
10 pension.

11
12 **SEC. 5. *Protection from Loan Sharks and Financial Scams*** - The Department of
13 Social Welfare and Development, Securities and Exchange Commission, Department
14 of Trade and Industry, Department of Interior and Local Government, and Department
15 of Justice shall establish and implement special protection policies and measures for
16 PWDs against loan sharks, investment scammers, estafa, and all other forms of
17 financial fraud. The PWD social pension and funds received from availment of
18 microfinance, microinsurance, and microenterprise programs are prohibited from being
19 used as collateral or be subjected to any deductions of any kind at any time for the
20 availment of any loans issued by private entities and individuals.

21 **SEC. 6. *Funding*** - Funding for this Act shall come from the annual appropriations of
22 the concerned implementing agencies.

23 **SEC. 7. *Phased Implementation*** - Cognizant of the availability of funds, the PWD
24 Social Pension may be implemented in phases with urgent priority to PWDs residing in
25 municipalities classified as 3rd, 4th, 5th, and 6th class according to their income level
26 as ascertained by the Bureau of Local Government Finance of the Department of
27 Finance.

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

31
32 **SEC. 9. *Effectivity*** - This Act shall take effect fifteen (15) days after its publication in
33 the *Official Gazette* or in a newspaper of general circulation.

34
35 *Approved,*