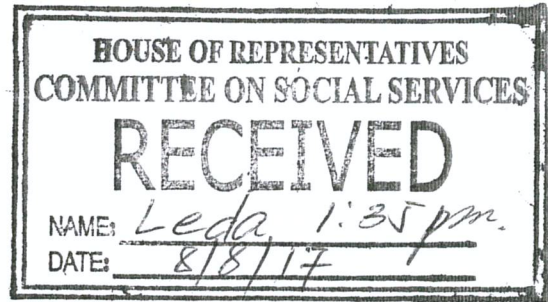


04 August 2017

**REPRESENTATIVE SANDRA YOUNG ERIGUEL, M.D.**  
Chairperson  
Committee on Social Services  
House of Representatives  
Quezon City



Dear Representative Eriguel:

This has reference to the request of the House Committee on Social Services for a supplementary position paper on the proposal for our Department to process and grant loans to persons with disabilities (PWDs) instead of the National Council on Disability Affairs (NCDA) as stated in House Bill No. 3160 or the "Credit Assistance Program for Persons with Disabilities (PWDs)", introduced by Representative Gus S. Tambunting.

The Department of Social Welfare and Development agrees to the proposal given that PWDs is one of the basic sectors we serve. However, this function may need to be coordinated with the local government units (LGUs) because we are in a devolved setting given the Local Government Code of 1991.

Also, we would like to submit additional recommendations to contribute to the bill's enhancement:

1. On **Sec. 3 – Loans:**


- a. Consider expanding the eligibility requirements for the program to include PWDs who are interested in starting a micro-enterprise and enrolling for skills training leading to guaranteed employment. This is to allow PWDs without valid business permits or technical knowledge to also start a business.
- b. The program should also consider group applications to encourage organizing of PWDs and help them secure adequate funds for their proposed projects.

2. On **Sec. 4 – Payment of Loans:**

- a. Consider having a more flexible term for loan payment depending on the context of the sector's employment or micro-enterprise instead of a fixed one.
- b. Include insurance in the program to limit the vulnerability of PWDs from socio-economic shocks.

Thank you.

Very truly yours,

  
**JUDY M. TAGUIWALO**  
Secretary