



Republic of the Philippines
Department of Social Welfare and Development

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REPRESENTATIVE SANDRA YOUNG ERIGUEL, M.D.

Chairperson

Committee on Social Services

House of Representatives

Quezon City

Dear **Representative Eriguel**:

The Department of Social Welfare and Development commends the intention of House Bill No. 3160 entitled, "An Act Establishing a Credit Assistance Program for Persons with Disabilities (PWDs)", introduced by Representative Gus S. Tambunting, which aims to empower PWDs to start their own micro-business enterprise through loans from the National Council on Disability Affairs (NCDA).

However, please consider our recommendations for the enhancement of the proposed measure:

1. On **Sec. 2 - Declaration of Policy**: Aside from Article XIII, Section II, the Committee may also consider Article II, Section IX of the Constitution which provides that:

"The state shall promote a just and dynamic social order that will ensure the prosperity and independence of the nation and free the people from poverty through policies that provide adequate social services, promote full employment, a rising standard of living, and an improved quality of life for all."

2. On **Sec. 3 - Loans**:
 - a. We recommend to further study the proposal of tasking the NCDA to process and grant loans to PWDs since its mandate is basically to formulate policies and coordinate the activities of all agencies, whether public or private, concerning its disability issues and concerns.
 - b. Adopt a range of loan amount for the PWDs based on a clear application and assessment process. Further, the amount of loan should consider the capacity and skills of the PWD to manage a micro-business enterprise.