



OPENING REMARKS

MR. AHMAD ZULQARNAIN ONN

Chairman of the ASEAN Social Security Association and Chief Executive Officer of the Employees Provident Fund Malaysia

41st ASEAN SOCIAL SECURITY ASSOCIATION (ASSA) MEETINGS

“Navigating the Future of Social Security: Integration, Innovation, and Inclusion”

Seda Manila Bay Hotel, Manila, Philippines | 25 November 2024

Your Excellencies, Ambassadors and Chiefs of Mission, or their esteemed representatives from ASEAN countries and Australia;

Mr. Jose Arnulfo Veloso

Vice Chairman of the ASEAN Social Security Association and President and General Manager of the Government Service Insurance System, Philippines;

Atty. Voltaire Agas

Officer-in-Charge and Executive Vice President for Branch Operations Sector of the Social Security System, Philippines;

Mr. Melquiades Robles

Chairman of the Philippine Social Security Association and General Manager of the Philippine Charity Sweepstakes Office;

Board Members of the ASEAN Social Security Association and Heads of Delegation;

Delegates from the Member Institutions of ASEAN Social Security Association;

Your Excellencies, Distinguished Guests, Ladies and Gentlemen;

Magandang umaga. Good morning and a warm greeting to everyone.



Welcoming Remarks and Acknowledgements

On behalf of the ASEAN Social Security Association (ASSA) and the Employees Provident Fund Malaysia, it is both an honour and a privilege to welcome all of you to the 41st ASSA Meetings here in Manila. This event, hosted by the Government Service Insurance System in collaboration with the Social Security System and the Philippine Social Security Association, presents a unique opportunity for us to convene under the theme “Navigating the Future of Social Security: Integration, Innovation, and Inclusion.”

I would like to express my deepest gratitude to our esteemed colleagues in the Philippines for their outstanding efforts in organising this meeting. Their dedication has been crucial to bringing us together to tackle the evolving challenges of social security in our region.

I would also like to extend my sincere appreciation to the Ambassadors and Chiefs of Mission from ASEAN countries and Australia. Your presence today underscores the shared vision and collaborative spirit required to strengthen social security across our region.

Reflecting on ASSA’s Journey

As we convene for the 41st ASSA Meetings, it is both fitting and meaningful to reflect on the remarkable journey that has brought us to this point. At the 40th ASSA Board Meeting in Kuala Lumpur last year, we celebrated ASSA’s 25th anniversary. From its modest beginnings in 1998 with seven founding Member Institutions from five ASEAN nations, ASSA has evolved into a dynamic network comprising 20 Member Institutions across 10 ASEAN countries.

This growth is a powerful testament to our shared vision and the strength of regional cooperation. It reflects the trust, collaboration, and mutual learning that have defined our journey. By exchanging experiences, sharing best practices, and addressing pressing issues collectively, ASSA has transformed social security systems across the region, enhancing resilience and improving the wellbeing of millions of people.



The Challenges Ahead

While we have made great strides, the road ahead remains challenging. According to the International Labour Organisation's World Social Protection Report 2024-2026, only 45.9% of the ASEAN population is covered by at least one social protection benefit, excluding health, lagging behind the global average of 52.4%. Even more concerning is the fact that social protection expenditure in our region stands at just 5.0% of GDP, far below the global average of 19.3%. These statistics highlight the urgent need to strengthen our social protection systems and expand coverage to ensure that no one is left behind.

Looking ahead, we must address several key challenges that threaten the sustainability, inclusivity, and effectiveness of our social security systems:

- a. **Ageing Phenomenon:** Rapid demographic changes are reshaping our region. Countries like Singapore and Thailand are already classified as aged nations, and other countries, such as Viet Nam, Brunei Darussalam, Malaysia, and Indonesia, are projected to reach this status in the next 10 to 20 years. With increasing life expectancies and a rapidly growing elderly population, it is imperative that we reform our pension and retirement systems to meet the evolving needs of this shifting demographic.
- b. **High Informality:** Approximately 244 million workers in our region derive their income from informal employment, constituting nearly 79% of the employed population. This figure far surpasses the global average of 61% and the Asia Pacific average of 68%. The gaps in social security leave these workers vulnerable to economic instability, inadequate healthcare access, lack of retirement benefits, and minimal job security. Addressing these issues is crucial for promoting social and economic equity in our region.
- c. **Worker Migration Across Borders:** ASEAN is home to approximately 9 million migrant workers, with almost 7 million being intra-regional migrants. While labour migration has emerged as a significant driver of economic growth and



development in the region over the last two decades, it also creates complexities in social security coverage that transcend national boundaries. Migrant workers often face inadequate social security coverage, as their mobility across borders complicates the application and transfer of social benefits. Addressing this challenge requires a harmonised approach to ensure that social security benefits are portable across borders.

- d. **Climate Change:** With its extensive coastlines and densely populated low-lying areas, our region is among the most vulnerable in the world to the impacts of climate change. The Asian Development Bank projects that by the end of the century, the region's economy could contract by 11% due to the combined impacts of climate change on agriculture, tourism, energy demand, labour productivity, human health, and ecosystems. Climate change affects livelihoods, threatens food security, and exacerbates inequality. Recent typhoons in ASEAN nations have brought these vulnerabilities to the forefront, particularly for those lacking adequate social protection. These extreme events highlight the critical need to reinforce our social security systems, ensuring they can effectively support communities during increasingly frequent and severe climate-related disasters. In this context, the ASSA Sustainability Pledge stands as a pivotal commitment to enhancing climate resilience within our social protection frameworks, strengthening our collective resolve to address the growing challenges posed by climate change.

Opportunities for Transformation

Your Excellencies, distinguished guests, ladies and gentlemen,

In the face of these challenges, opportunities abound. This year's theme—Integration, Innovation, and Inclusion—captures the essence of what is required to transform our social security systems:

- a. **Integration:** By deepening regional cooperation and integration, we can create a more robust and cohesive social security system across ASEAN.



- b. **Innovation:** The application of technology and innovative approaches in social security systems offers vast potential to improve efficiency, reduce fraud, expand coverage, and enhance accessibility for all.

- c. **Inclusion:** Ensuring that all segments of our society, especially the most vulnerable, are included in social protection schemes is both a moral obligation and a strategic necessity for social and economic stability.

Today's programme will feature seminars showcasing good practices and successful initiatives from ASSA Member Institutions, offering valuable insights for addressing common challenges.

We also have the chance to hear from international experts who will share their perspectives on global trends and emerging good practices in social protection. By learning from one another, we can strengthen our regional capacity to respond to the evolving needs of our populations.

Closing Remarks

In closing, the challenges we face in social security are complicated and varied, but they are not insurmountable. Through continued collaboration, shared knowledge, and innovative approaches, we can build a more inclusive, resilient, and sustainable social security system for all ASEAN citizens.

As we engage in discussions and deliberations over the next two days, let us reaffirm our commitment to a future where no one is left behind—where every citizen has access to the protection they need to lead secure and dignified lives. Together, we can create lasting positive change that will benefit today's and future generations across the ASEAN region.

Thank you.