

# HEALTH SERVICES IN MICROFINANCE

Negros Women for Tomorrow  
Foundation, Inc.



# Mission Statement

“To provide

**SUSTAINABLE FINANCIAL**

and

**Client**

**Responsive**

**DEVELOPMENTAL SERVICES**

to the Poor”

# NWTF-Project Dunganon Delivers

## 1. Financial (Credit) Services

**Availment of Project Dunganon Products lines**

## 2. Non-Financial Services

**Provisions of Free Services to bonafide Clients of Project Dunganon**

**To the End Clients.**

As a Microfinance Institution, we are guided by the Principles of **Social Performance Management (SPM)**:

Transforming our Social Mission into Practice by balancing the Financial with the Non-Financial Services.

# NWTF-Project Dungganon Non-Financial Services

## Capacity Building

- a. Entrepreneurship Appreciation,  
(Business Idea Generation)
- b. Livelihood Skills Training  
(Various Kinds)
- c. Business Management  
(How to Start and Improve Your Business)
- d. Financial Literacy Education  
(Wealth Management & Savings Generation)
- e. Leadership & Stewardship

# Education/Scholarships

a. College Education (4-year Degree Courses) &

b. Technical Vocational Courses

(In partnerships with TESDA Accredited Learning Institutions)

# Health, Wellness & Family Related Services

## a. Medical Camp

1. Medical/Dental Mission,
2. Blood Letting (access to blood),
3. Fun-Robics (Anti Diabetes Campaign)
4. Preventive Talks (prevailing illnesses)
5. Project Dunggulanon Clinics

## b. Mass Wedding

Making Insurance & other benefits available to legal dependents

# Health and Wellness Flagship Non-Financial Service

This very important to us.

## NWTF's Poverty Social Goal:

80% of Clients upon entry are the  
poorest, &  
20% are non-poor.

We are aware that we are dealing  
mostly with people who are very  
**vulnerable.**

- **There could be diversion of business capital for hospital bills and medicines if there is an emergency in the household.**
- **This could result to business failure and default that could trigger to multiple borrowings to pay unmet obligations resulting to over-indebtedness.**
- **Making MFI, a failure of not being able to help them move out of poverty.**

NWTF uses two pronged approach of the Health and Wellness:

## A. Preventive

- 1. Medical Camp** (Medical; Dental; Surgical (cleft Palate) & Circum)
- 2. Fun-Robics** (Anti-Diabetes Campaign)
- 3. Blood Letting** (Access to Blood)
- 4. Preventive Talks** (on prevailing illnesses)

Medicines are provided for free to all clients during the Medical Missions.

Referrals are made if further examination and confinement is needed.

## **B. Curative**

### **Project Dunganon Clinics**

NWTF has affiliated with Doctors who have clinics in a municipalities where a Project Dunganon Branch is situated to provide regular medical consultations to clients on a designated day and time of the week.

# Challenges & Actions Taken

## 1. Geographic locations of Clinics

**Action taken:** A Medical Mission is conducted in those areas in addition to the annual allocations of the Branch.

## 2. Doctors change clinic schedules due to conventions and seminars

**Action taken:** The doctor will inform the Branch in advance to alert the clients of the impending change of schedule.

## 3. Medicines not part of the Package

**Action Taken:** The Clients can access their (ICF) the Individual Compulsory Fund to purchase the doctor's prescribed medicines. Likewise, NWTf is now working on establishing affiliations with pharmacies for discounted medicines.