

Republic of the Philippines
House of Representatives
Quezon City, Metro Manila

TWENTIETH CONGRESS
First Regular Session

HOUSE BILL NO. 5910



Introduced by Hon. Florabel Co Yatco

EXPLANATORY NOTE

The informal economy is the largest and most resilient sector of the Philippine labor force, accounting for an estimated 70% of total employment and contributing significantly to the country's Gross Domestic Product (GDP), based on a report from the World Economic Forum. Women in the informal economy comprise a significant yet largely invisible segment of the Philippine labor force. They include street and market vendors, home-based workers, waste pickers, small-scale farmers and fisherfolk, domestic workers, and others who engage in various livelihood activities not regulated or protected by formal labor and social protection systems. While these women play a vital role in sustaining families and communities, they are often denied access to basic labor rights, health and social services, legal protections, and economic opportunities

Despite the passage of Republic Act No. 9710 or the Magna Carta of Women, which guarantees the rights of all women, specific provisions addressing the realities of women in the informal economy remain limited and inadequately enforced. These women continue to face gender-based discrimination, unsafe and insecure working conditions, and a persistent lack of representation in policy-making and governance structures.

This proposed bill seeks to enact the Magna Carta for Women in the Informal Economy, which will recognize, define, and protect the rights and welfare of women working in informal settings. It aims to institutionalize inclusive mechanisms, services, and programs that will enable their empowerment, economic security, and full participation in national development.

Women in the informal sector need to be seen, heard, and protected. This is not a special treatment—only fairness, dignity, and the chance to live and work with security and respect.

By enacting this measure, the State will affirm its commitment to the principles of equity, social justice, and inclusive growth. It ensures that no woman is left behind—especially those who have long contributed to the economy without recognition, protection, or support.

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


HON. FLORABEL CO YATCO
Representative
Nanay Partylist

HOUSE OF REPRESENTATIVES
H.B. No. 5910

Introduced by Hon. Florabel Co Yatco

AN ACT PROVIDING FOR THE MAGNA CARTA FOR WOMEN IN THE
INFORMAL ECONOMY, DEFINING THEIR RIGHTS AND WELFARE,
INSTITUTIONALIZING MECHANISMS FOR THEIR INCLUSION, AND FOR
OTHER 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 “**Magna Carta for Women in the Informal Economy**”.

SEC. 2. Declaration of Policy.- It is the policy of the State to:

- a) Promote the rights, welfare, and economic empowerment of women informal workers;
- b) Facilitate their integration into appropriate formal structures through voluntary and gender-responsive mechanisms;
- c) Ensure their access to decent work, social protection, health services, maternity benefits, and emergency support;
- d) Uphold their right to self-organization, representation, and participation in policy-making; and
- e) Eliminate gender-based discrimination and promote inclusive, people-centered economic growth.

SECTION 3. Objectives.

This Act aims to:

- a) Legally recognize women in the informal economy as workers and economic actors;
- b) Promote their access to social protection, health care, livelihood, and support services;
- c) Protect their rights to safe, secure, and non-discriminatory working environments;
- d) Institutionalize their participation in decision-making, policy formulation, and planning processes; and
- e) Create enabling conditions for economic empowerment, financial inclusion, and sustainable livelihoods;

f) Establish inter-agency and multi-stakeholder mechanisms to coordinate and monitor the implementation of this Act.

SECTION 4. Definition of Terms.- As used in this Act:

- a) *Informal Economy* refers to all economic activities by workers and economic units that are not regulated or protected under labor legislation;
- b) *Women Informal Workers* refers to women engaged in informal employment, including, but not limited to, farmers, street and market vendors, domestic workers, home-based workers, micro-entrepreneurs, seasonal agricultural workers, and fisherfolk;
- c) *Decent Work* refers to productive employment that offers fair income, tenure, security, social protection, respect for labor rights, and opportunities for advancement;
- d) *Social Protection* refers to measures to protect individuals against vulnerabilities and risks to income and well-being, including health insurance, maternity benefits, pensions, and emergency assistance; and
- e) *Inclusive Governance* refers to the active and meaningful participation of women in the informal economy in planning, budgeting, and policy-making at all levels.

SECTION 5. Rights and Benefits.- Women workers in the informal economy shall have the same basic rights accorded to all workers, as enshrined in the Philippine Constitution, the Labor Code as amended, and relevant international human rights instruments and international labor standards.

Accordingly, the state shall guarantee women and all workers in the informal economy the following rights:

- a) A living wage and protection from discrimination in income or benefits;
- b) Safe and gender-sensitive working conditions, including access to sanitary facilities and child care support;
- c) Access to maternity benefits, reproductive health care, and psychosocial services;
- d) Freedom of association, collective bargaining, and the right to organize;
- e) Social protection and security, including maternity leave, sickness benefits, and pensions;
- f) Livelihood assistance, skills training, and entrepreneurship development;
- g) Coverage under social protection schemes such as SSS, PhilHealth, Pag-IBIG, and ECC, through voluntary and income-sensitive contribution schemes;
- h) Access to emergency employment programs, conditional cash transfers, and livelihood grants;

- i) Skills development programs, literacy training, and financial services; and
- j) Participation and representation in governance structures at the barangay, municipal, and national levels.

SECTION 6. Access to Social Protection. - The government shall ensure that women in the informal economy are covered by universal and gender-responsive social protection programs, including but not limited to:

- a) PhilHealth coverage;
- b) SSS and Pag-IBIG enrollment (voluntary or subsidized schemes);
- c) Maternity and reproductive health services;
- d) Emergency assistance in times of crisis or disaster.

The Department of Social Welfare and Development (DSWD), in coordination with relevant agencies, shall develop streamlined procedures for the registration and inclusion of informal workers.

SECTION 7. Access to Livelihood and Economic Empowerment Programs. - Women in the informal economy shall have access to:

- a) Livelihood grants, loans, and startup capital;
- b) Business development services and market access;
- c) Capacity-building programs in financial literacy, entrepreneurship, and digital skills; and
- d) Supportive infrastructure such as vending spaces, sanitation facilities, and child care centers.

SECTION 8. Representation and Participation. - Women in the informal economy shall be represented in:

- a) Local development councils;
- b) Women's and livelihood councils; and
- c) Planning and oversight committees in charge of programs affecting their sector.

SECTION 9. Anti-Discrimination and Protection from Violence.- All forms of discrimination, harassment, and violence against women in the informal economy are prohibited and punishable under existing laws. Special measures shall be adopted to ensure their safety in both public and private spaces, including during the enforcement of local ordinances or market regulations.

SECTION 10. Inter-Agency Coordination and Governance.- The provisions of this Act shall be coordinated and implemented by the:

- a) *Department of Labor and Employment (DOLE)* shall establish and maintain a registry of women informal workers, promote decent work standards, and assist in forming associations or cooperatives;
- b) *Department of Social Welfare and Development (DSWD)* shall integrate women informal workers into emergency employment and cash transfer programs;

- c) *Department of Health (DOH)* shall provide mobile clinics, prenatal and postnatal care, and reproductive health services tailored for informal workers;
- d) *Philippine Commission on Women (PCW)* shall lead the development of gender-responsive policies and monitor compliance across agencies; and
- e) *Department of Trade and Industry (DTI)* and *Department of Agriculture (DA)* shall facilitate training, enterprise support, and access to credit and markets.

SECTION 11. Creation of Women Informal Workers Integration Council (WIWIC).-

The Philippine Commission on Women (PCW) shall head the Women Informal Workers Integration Council (WIWIC).

The Council shall have the following mandate:

- a) Coordinate policy implementation and monitor outcomes;
- b) Facilitate inter-agency collaboration;
- c) Develop mechanisms for registration and representation of women informal workers; and
- d) Recommend annual budget allocations and technical assistance packages.

The Council shall include representatives from the Department of Labor and Employment (DOLE), Department of Agriculture (DA), Department of Trade and Industry (DTI), Department of Social Welfare and Development (DSWD), Department of Health (DOH), Technical Education and Skills Development Authority (TESDA), women informal worker organizations, non-government organizations (NGOs), civic society organizations (CSOs) and the academe.

SECTION 12. Creation of Voluntary Formalization Options.- The State shall promote voluntary mechanisms toward formalization, including:

- a) Simplified registration and accreditation systems at the local government unit (LGU);
- b) Tiered and income-sensitive contribution options to social insurance systems;
- c) Access to tax incentives, government procurement programs, and financing windows; and
- d) Technical support for cooperatives and community-based enterprises.

SECTION 13. Social Protection and Emergency Support of Women Informal Workers.-

Women and all informal workers shall be prioritized in the Tulong Panghanapbuhay sa Ating Disadvantaged/Displaced Workers (TUPAD) program of DOLE, conditional cash transfers and livelihood assistance of DSWD, health and maternity care outreach of DOH, and housing, disaster relief, and food security interventions during crises.

SECTION 14. Appropriations.- The amount needed of one hundred million pesos (Php100,000,000.00) shall be appropriated for the initial implementation of this Act.

SECTION. 15. Implementing Rules and Regulations.- Within ninety (90) days from the effectivity of this Act, the Secretary of the Department of Labor and Employment, in coordination with the Philippine Commission on Women (PCW), National Economic Development Authority (NEDA), Department of Social Welfare and Development (DSWD), other relevant agencies and stakeholders, shall promulgate the implementing rules and regulations (IRR) necessary for the effective implementation of this Act.

SECTION 16. Separability Clause.- If any provision of this Act is declared invalid or unconstitutional, the other provisions not affected thereby shall remain valid and subsisting.

SECTION 17. Repealing Clause.- All laws, decrees, executive orders, rules and regulations, and other issuances or parts thereof inconsistent with or contrary to the provisions of this Act are repealed, amended, or modified accordingly.

SECTION 18. Effectivity Clause.- This Act shall take effect fifteen (15) days after its publication in the Official Gazette or in a newspaper of general circulation in the Philippines.

Approved,