



Making the Case: Protecting Women and Children within Women's Economic Empowerment Initiatives



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Purpose:

- Identify challenges that female entrepreneurs face in their success as business owners
- Unpack the research of unintended consequences of women's economic empowerment (WEE) programming
- Understand dynamics of harmful work
- Identify a pathway for taking practical steps to integrate child protection and business safety into WEE programming
- Move WEE Actors (You!) to action

A Global Overview of Women's Entrepreneurship



Women's Entrepreneurship by the Numbers



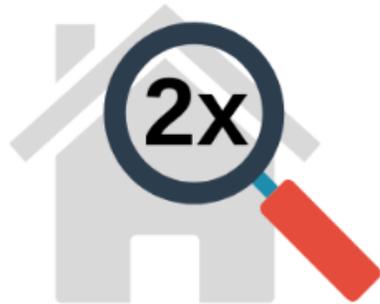
women in 74 economies were **starting or running businesses** globally.



Women are **>20% more likely to start a business out of necessity** compared to men.



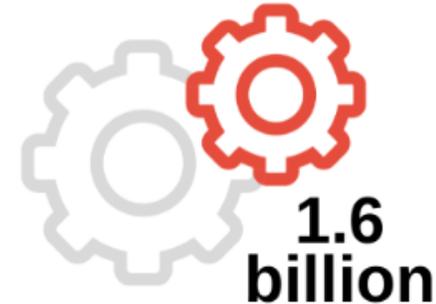
is the **average age of women starting a business** (child-bearing years).



Women spend **twice as much time on domestic tasks** as men.



of employed women **look after their children while they work.**



workers in the informal sector, over-represented by women, will be **negatively impacted by COVID-19.**

Facilitators and Barriers to Women's Entrepreneurship in Developing Economies

Facilitators

- Business coaching and mentoring
- Education and skills training
- Access to capital when starting a new business or maintaining an established one. Microcredit also helps women in the long-run by expanding their businesses and increasing their flexibility to deal with financial shocks
- Savings
- Bundled services (e.g., business education, financial services, mentoring)
- Networks and mentors
- Conditional cash transfers
- Subsidized and affordable childcare for wage and salaried workers and programs that address family responsibilities and work-life balance
- Rural electrification

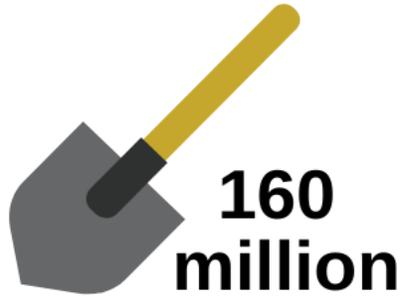
Barriers

- Overall gender bias within the household, community and institutions
- Social and cultural norms, including religious beliefs and expectations of women's roles in the business and the home
- Balancing the competing demands of family and work
- The availability of childcare
- Legal constraints
- Lack of business resources such as finances, capital, training, and development

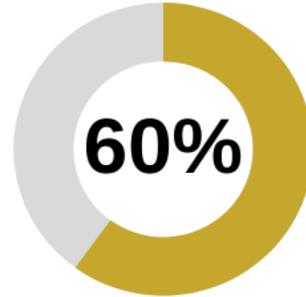
A Global Overview of Harmful Work for Children



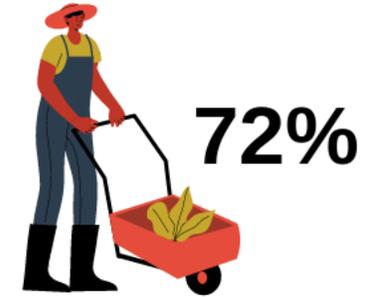
Child Protection by the Numbers



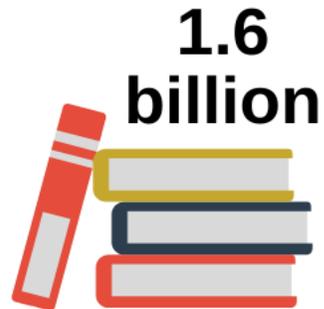
children were estimated to be in harmful child work in 2020.



of households that face an income shock will resort to harmful child work.



of harmful child work occurs within families, primarily on family farms or in family microenterprises.



school children have been affected by COVID-19 shut-downs.



young workers (<26) were working in vulnerable sectors when COVID-19 hit.

Child Work vs. Harmful Child Work (Child Labor)

Child Work

Household chores and forms of legal work, including light work. This type of work does not interfere with schooling and is not dangerous or harmful.



Harmful Child Work (Child Labor)

Children engaged in work that is physically, mentally, and morally dangerous and harmful, and interferes with their schooling.

Women's Entrepreneurship and Child Protection



The Promise and Perils of Women's Entrepreneurship

Intended Consequences

- Business Start-up & Growth
- Economic & Financial Autonomy
- Women's Empowerment
- Household Resilience
- Poverty Alleviation
- Achievement of Household Financial Goals
- Education of Children
- Food Security
- Healthy and Happy Family



Unintended Consequences

- Over Indebtedness
- Financial Stress
- Household Discord
- Increased Labor Burdens
- Harmful Working Conditions
- Environmental Degradation
- Gender-based Violence
- Harmful Child Work (Child Labor)
- Suicide

What the evidence shows:

Children take on caretaking responsibilities to free up parents to pursue income generation, interfering with children's education.



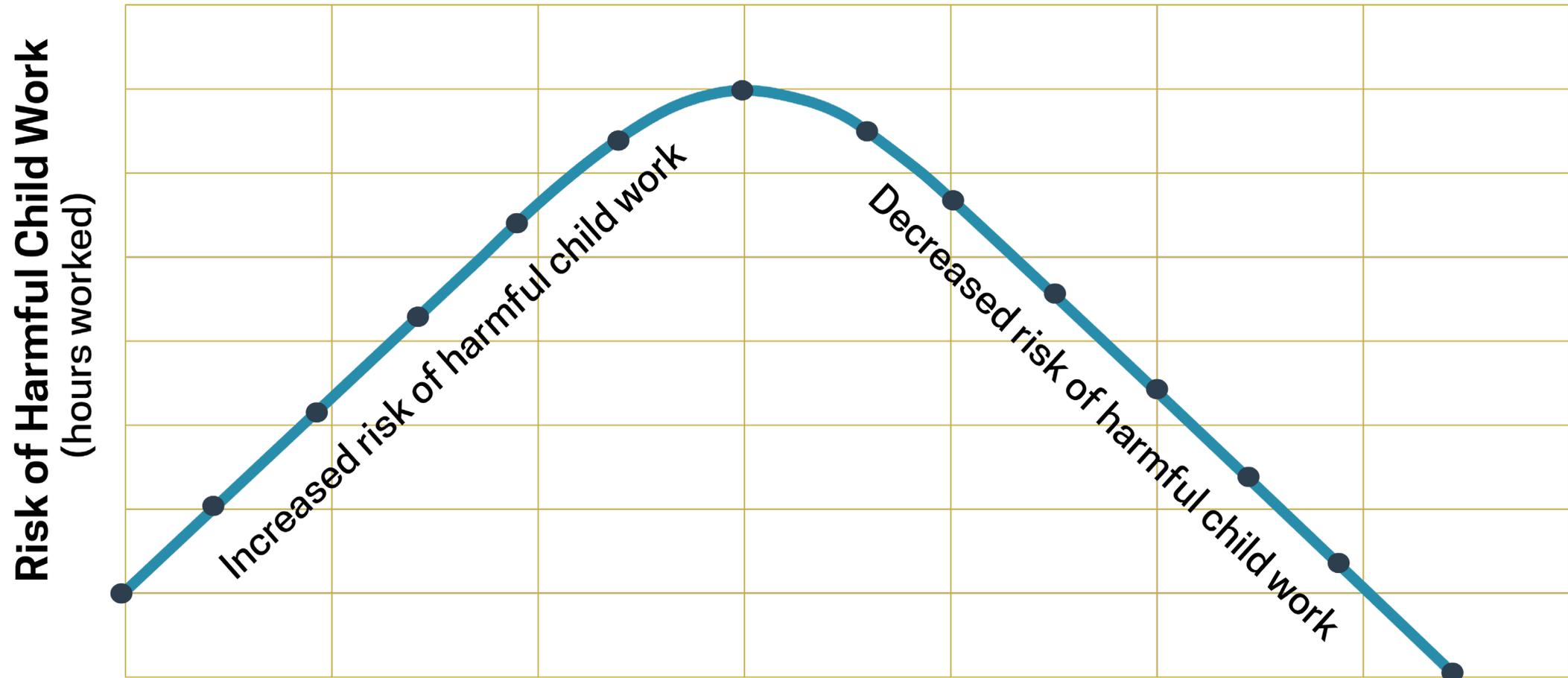
Women choose enterprises that allow them to balance caretaking and income generation, exposing children to unsafe working conditions.



Children provide no- or low-cost labor for low-skilled positions that businesses need, increasing profitability of business.

Relationship between Harmful Child Work and Business Growth

*theoretical graph based on evidence



Business Characteristics:

- Home-based, agriculture-based
- Balancing care-taking with work
- New assets
- New debts
- Children are household self-insurance

Business Growth

Business Characteristics:

- Based outside the home
- More specialized
- Asset accumulation
- Increased use of various financial instruments

Summary of Push and Pull Factors for Harmful Child Work *Relevant for WEE Actors*

Poverty

Income earner disability or death

Health shocks

Income shocks and stresses
(including education costs)

Lack of social protection schemes

Poorly designed financial products and services:

- Aggressive loan recovery policies
- Lack of refinancing in times of income shocks
- Short loan repayment periods
- High cost of borrowing
- Too small loan size (can't hire adults to grow business)

Economic opportunity
(parent and child) **and nature of business**

Access to microfinance

Work and education preferences

Balancing caretaking and income generation

Decision-making power

Lack of awareness

Societal pressure and norms





**How Can
WEE Actors Get
Involved?**

The Roles of Women's Economic Empowerment Actors



Responsibility

- Be aware of risks of harmful work for children and adults
- Assess risks of harmful work for children and adults in one's program portfolio
- Commit to Do No Harm Principles
- Know where to go for help and where to find resources

Opportunity

- Meet the financial investment and protection needs of women entrepreneurs through the provision of a full and improved suite of financial services
- Be part of the solution, not the problem







Toolkit for WEE Actors

Organizational Processes (Internal)

Programs (with Participants)

SETTING THE FOUNDATION
Phase I

BUILD THE STRUCTURE
Phase 2

ENGAGE PARTICIPANTS
Phase 3





Toolkit for WEE Actors

SETTING THE FOUNDATION Phase 1

Start here: Use these tools to build **management-level** awareness and understanding of organizational and program risks of harmful work for children and adults.

- **Making the Case Presentation**
 - **Risk Assessments**
 - **Social Performance Management (SPM) Guide** (SPM Assessment Only)
 - **Understanding Harmful Work Training** (with Management Only)
 - **Linkages Guide** (Emergency and External Support Contact List Only)
-
- **Investor's Guide** (For Investors Only)

BUILD THE STRUCTURE Phase 2

Use these tools to build **frontline staff-level** awareness and prioritize new or improved products and services.

- **Social Performance Management (SPM) Guide** (All tools)
- **Understanding Harmful Work Training** (with All Staff)
- **Market Research Guide**
- **Financial Services Guide**
- **Design Workshop**

ENGAGE PARTICIPANTS Phase 3

Use these tools to build **participant-level** awareness and support their needs.

- **Linkages Guide** (All tools)
- **Business Diagnostics Guide** (Paper + Digital Versions)
- **Intra-Household Dialogue Guide**
- **Risky Business Curriculum** (Paper + Digital Versions)
- **Monitoring and Evaluation Guide**

Phase 1: Setting the Foundation

Minimum Practices for Child Protection and Business Safety & Health

Have you completed the Minimum Practices for Child Protection and Business Safety & Health (listed below) within your organization?

YES

*Skip to
Phase 2*

NO

1

Build awareness among management of the risks of doing harm when supporting women's enterprises.

REQUIRED: Making the Case Presentation, Understanding Harmful Work Training (Management Only)

2

Assess organizational risks of harmful work situations for children and adults within your programming.

REQUIRED: Conduct Risk Assessments and discuss results with management.

3

Connect with appropriate support services.

REQUIRED: Linkages Guide (Emergency and External Support Contact List Only) and share with entire organization.

4

Commit to Do No Harm.

REQUIRED: Social Performance Management (SPM) Guide (SPM Assessment Only) and create action plan.

Phase 2: Build the Structure

Growing Organizational Awareness and Capacity

Have you completed the Minimum Practices for Child Protection and Business Safety & Health covered in Phase 1?

NO

*Go back to
Phase 1*

YES

1 Understand the issues from participants' perspectives.

GO TO: Market Research Guide and present findings to management

2 Strengthen policies and practices.

GO TO: Social Performance Management (SPM) Guide (Full Guide)

3 Train field staff on child protection and business safety and health.

GO TO: Understanding Harmful Work Training (With All Staff)

4 Consider new or improved products and services.

GO TO: Financial Services Guide

GO TO: Design Workshop

Phase 3: Engage Participants

Improving and Delivering New Programs, Products and Services

Have you completed the **Minimum Practices for Child Protection and Business Safety & Health** covered in Phase 1?

NO

Go back to **Phase 1**

YES

Have you completed steps in Phase 2?

NO

Consider steps in **Phase 2**, particularly [Understanding Harmful Work Training](#) (with All Staff) before proceeding to Phase 3.

YES

Build participants' awareness of risks of doing harm while running their businesses.

1

GO TO: Risky Business Curriculum (Paper + Digital Versions), Business Diagnostics Guide (Full Guide, Paper + Digital Versions)

2

Expand participants' connections to external social and support services.

GO TO: Linkages Guide (Full Guide)

3

Engage households in decision-making for reducing risks of doing harm while running businesses and protecting their family.

GO TO: Intra-Household Dialogue Guide

4

Measure and monitor change over time.

GO TO: Monitoring and Evaluation Guide, Repeat SPM Guide (Assessment and Survey Questions Only)

For Investors Only

Does your firm have investment processes that are designed to mitigate the risks of harmful child work and harmful business practices within women's enterprises that are supported by potential and current investees?

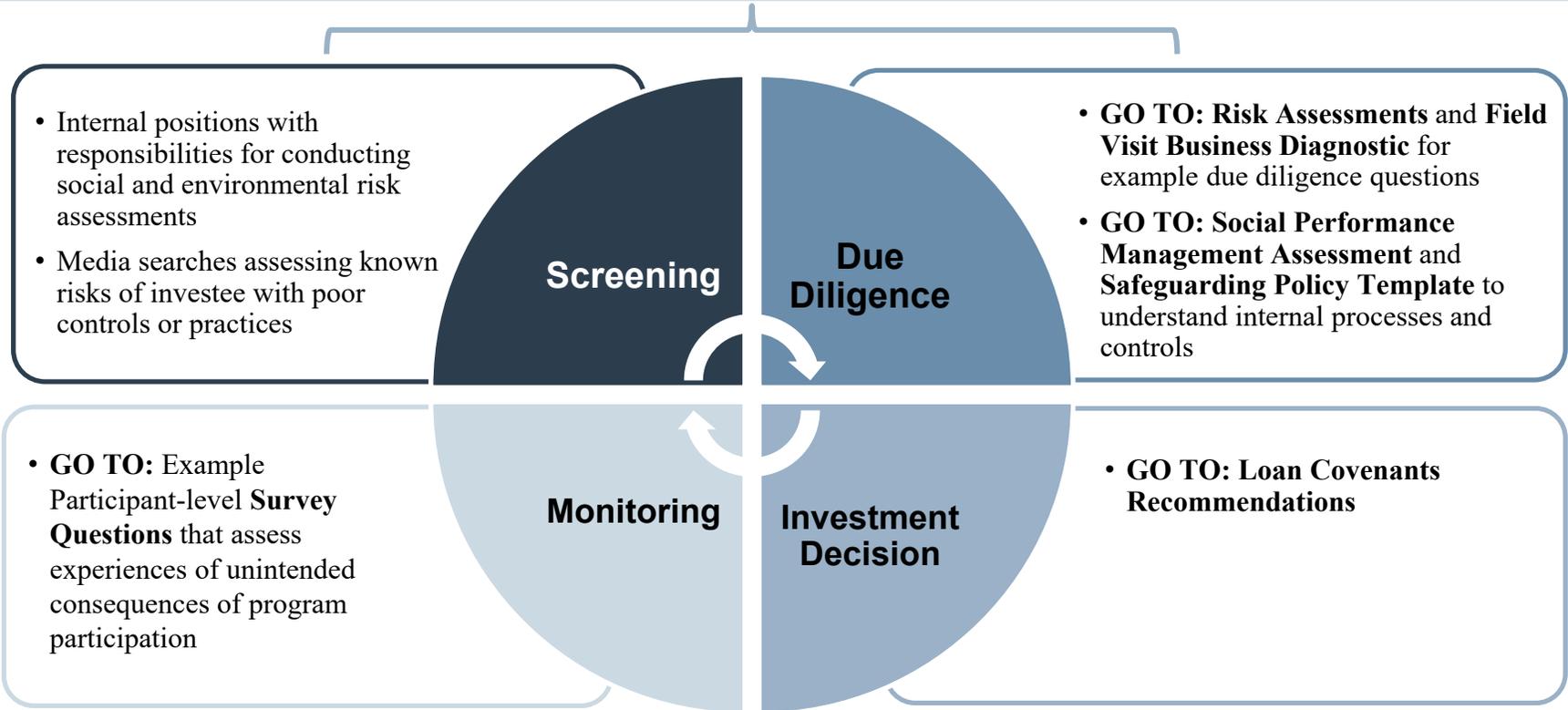
YES →



↓ NO

Build awareness among management of the risks of doing harm when supporting women's enterprises.

GO TO: Investor's Guide (All tools referenced below are in the Investor's Guide)



Women-led Enterprises Improving Lives Responsibly without Harmful Child Work



Continued/improved school attendance among children and youth.	Reduced reliance on harmful child work.	Improved ability to bounce back from shocks without resorting to harmful child work.
Improved awareness among clients and other household members regarding harmful child work.	Improved business investment, revenues and profit. Safe business practices.	Increased use of savings and other risk-mitigating financial services.
Improved decision-making about roles children play in women's enterprises and safe, legal limits for their work.	Improved decision-making about caretaking and divisions of labor.	Improved decision-making about plans for emergencies and financial shocks.
		
Awareness of Harmful Child Work	Livelihoods	Resilience

Clients



Women's Economic Empowerment (WEE) providers equipped to integrate awareness of harmful child work into strategy

		
Awareness of Harmful Child Work	Product/Service Design	Internal Processes

WEE Actors



Cross-sectoral collaborations improved between WEE and child protection actors

	
Harmful Child Work & WEE Awareness	Cross-Sectoral Partnerships

Enabling Environment

RICHERS Theory of Change

Next Steps using the RICHES Toolkit

- By participating in/reviewing this presentation, you have completed the first tool in Phase 1 of the [RICHES Toolkit](#)!
- **Next up:** Conduct the RICHES Risks Assessments for your country, organization and/or programmatic context or participate in the [RICHES Understanding Harmful Work Training](#).





Thank you!

For more information, contact us via:

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