

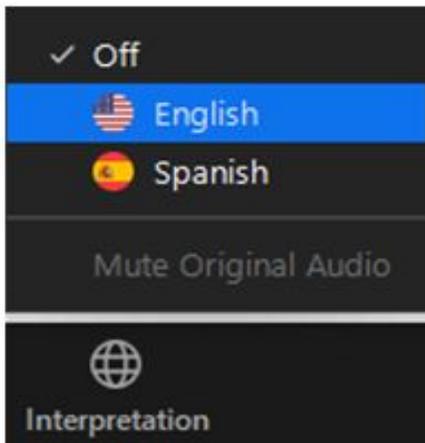
# Welcome!

This event has simultaneous interpretation available. Please follow the instructions below to activate it.

1. In your meeting controls, click **Interpretation**.



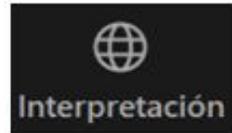
2. Click the language that you would like to hear.



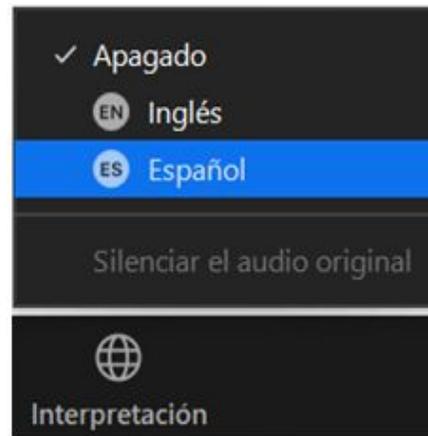
# ¡Bienvenido!

Este evento cuenta con interpretación simultánea disponible. Por favor siga las siguientes instrucciones para activarla.

1. En los controles de la reunión, haga clic en **Interpretación**.



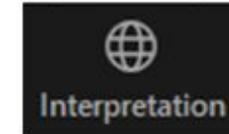
2. Haga clic en el idioma que desee escuchar.



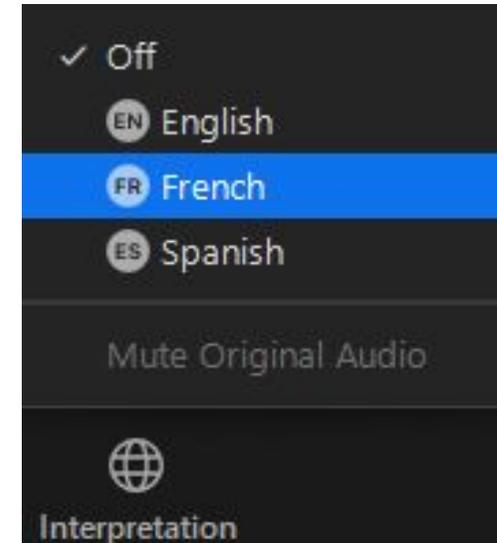
# Bienvenue!

Cet événement a une interprétation simultanée disponible. Veuillez suivre les instructions ci-dessous pour l'activer.

1. Dans les commandes de votre réunion, cliquez sur **Interprétation**.



2. Cliquez sur la langue que vous souhaitez entendre.





## Mitigating the Risk of Harmful Work for Children and Adults within Women's Economic Empowerment Initiatives



Funding is provided by the United States Department of Labor under cooperative agreement number IL-31469. 100% of the total costs of the project or program is financed with federal funds, for a total of \$1,872,000 dollars. This material does not necessarily reflect the views or policies of the United States Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement by the United States Government.



# **Agenda**

## **First Hour**

- Opening Remarks
- About the RICHES Project and the Toolkit

## **Second Hour**

- Panel Discussion
- Q&A
- Conclusion



# Opening Remarks



**Thea Lee**  
Deputy Undersecretary  
of International Affairs  
USDOL



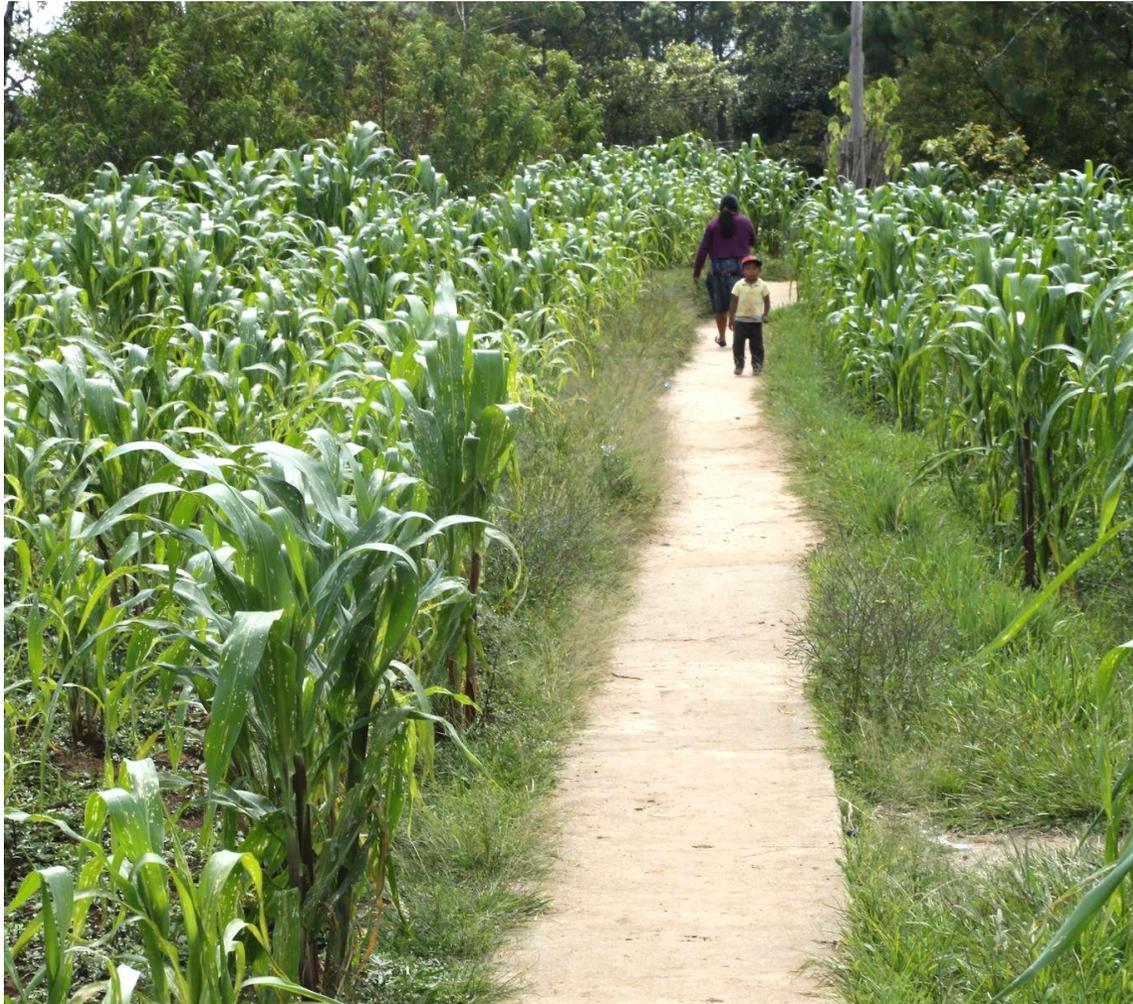
**Benjamin Smith,**  
Senior Officer, Child Labor  
ILO



**Brent Chism**  
Executive Vice President,  
Grameen Foundation



# Addressing harmful child work through an ecosystem approach and gender lens



# About the RICHES Project



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# Goal & Objectives of the RICHES Project

**Goal:** Women-led enterprises improve livelihoods responsibly without engaging in unacceptable conditions of work or child labor.

**Project-Level Objective:** Integrate the issues of child labor alleviation and acceptable conditions of work into women's economic empowerment (WEE) initiatives.

1

Increased understanding of child labor and acceptable conditions of work in the context of WEE initiatives.

2

Increased availability of tools to integrate child labor awareness and acceptable conditions of work into WEE initiatives.

3

Increased applicability, adaptability, and adoptability of tools to integrate child labor awareness and acceptable conditions of work into WEE initiatives.

4

Increased awareness and adoption of tools to integrate child labor awareness and acceptable conditions of work into WEE initiatives by a broad range of stakeholders.

# Presenters



**Amelia Kuklewicz**  
Director of Latin America  
and Asia and Project  
Manager for RICHES,  
Grameen Foundation



**Chris Camillo**  
International Technical  
Expert, American Bar  
Association Rule of Law  
Initiative



**Deepa Ramesh**  
International Technical  
Expert, American Bar  
Association Rule of Law  
Initiative



# 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.

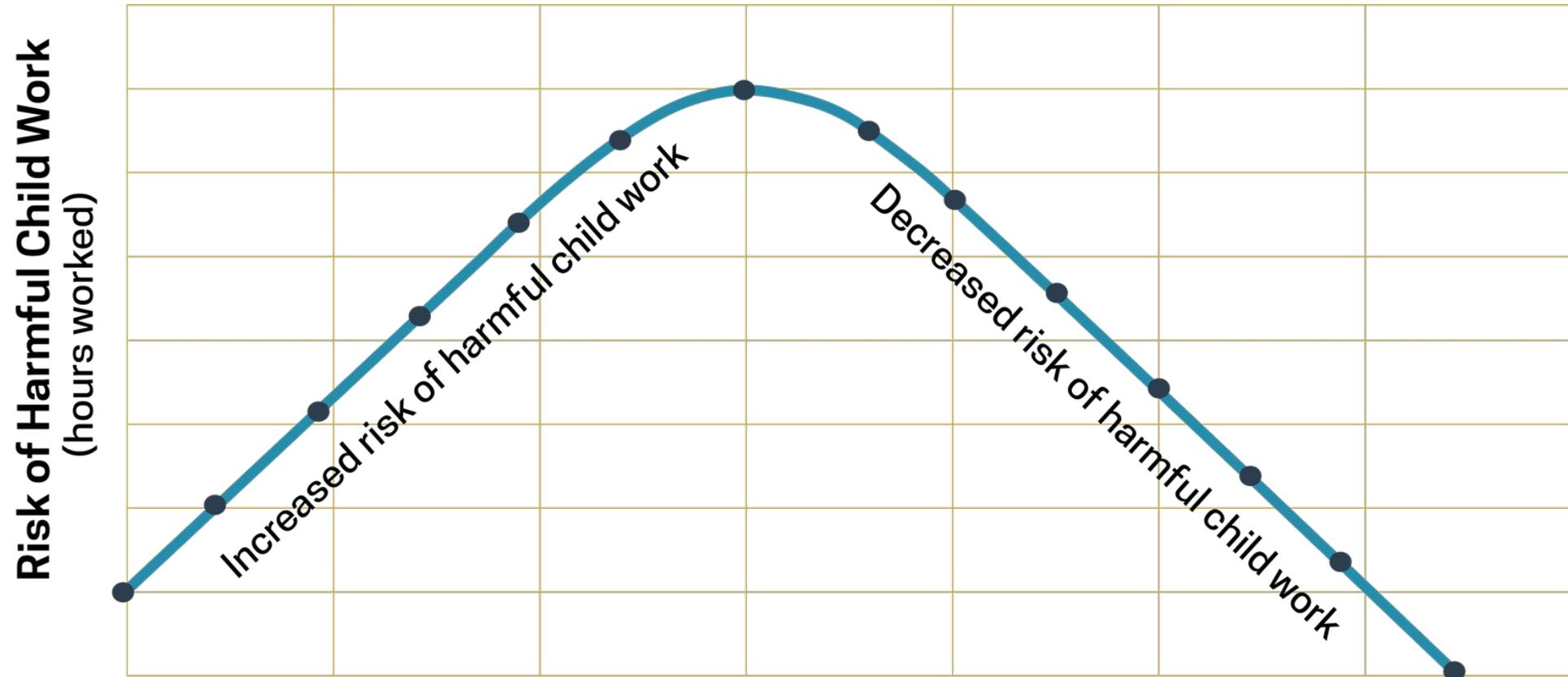


Children provide no- or low-cost labor for low-skilled positions that businesses need, increasing profitability of business.



# 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

# The RICHES Toolkit



# RICHES Toolkit Design



# Toolkit Audience

- A. **Women's Economic Empowerment Actor (WEE Actor):** Any entity or individual that:
- supports the development or expansion of women's businesses,
  - provides livelihood or financial services, and/or
  - supports women (globally) in efforts to increase their access to economic opportunities.
- B. Focus on WEE Actors in developing economies.



# 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

46  
Tools  
in total

## 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**

## 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.

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- **Investor's Guide** (For Investors Only)

- Build awareness among WEE Actor management-level staff of the risks to children and women's health and safety when supporting women's businesses or WEE activities.
- Assess the risks and identify situations of harmful work for children and adults and how to remedy these issues.
- Commit to Do No Harm principles when developing and/or implementing women's economic initiatives.
- Know where to go for help and where to find resources.

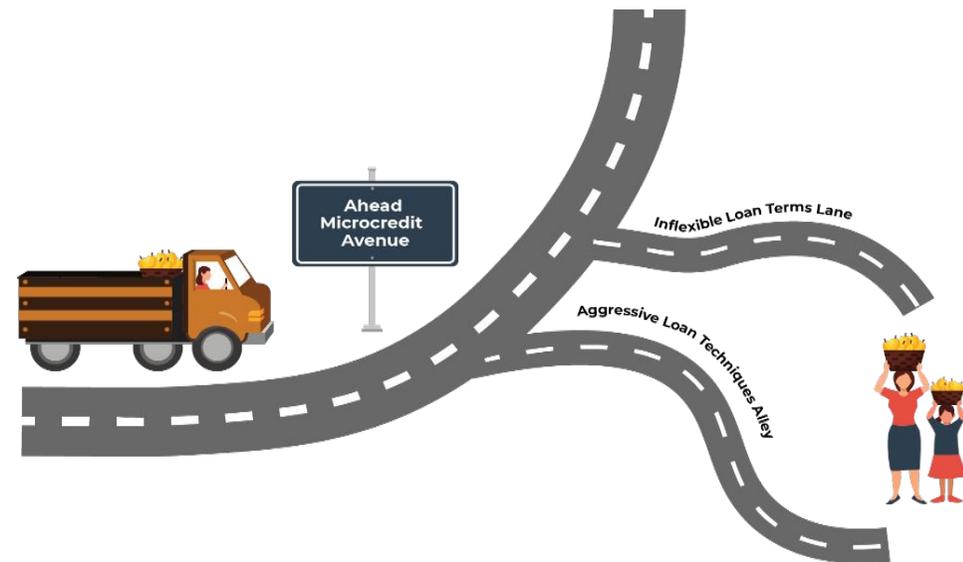


## BUILD THE STRUCTURE Phase 2

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**

- Understand the issues from participants' perspectives.
- Train frontline staff on child protection and business safety and health.
- Strengthen policies and practices.
- Consider new or improved products and services.



## 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**

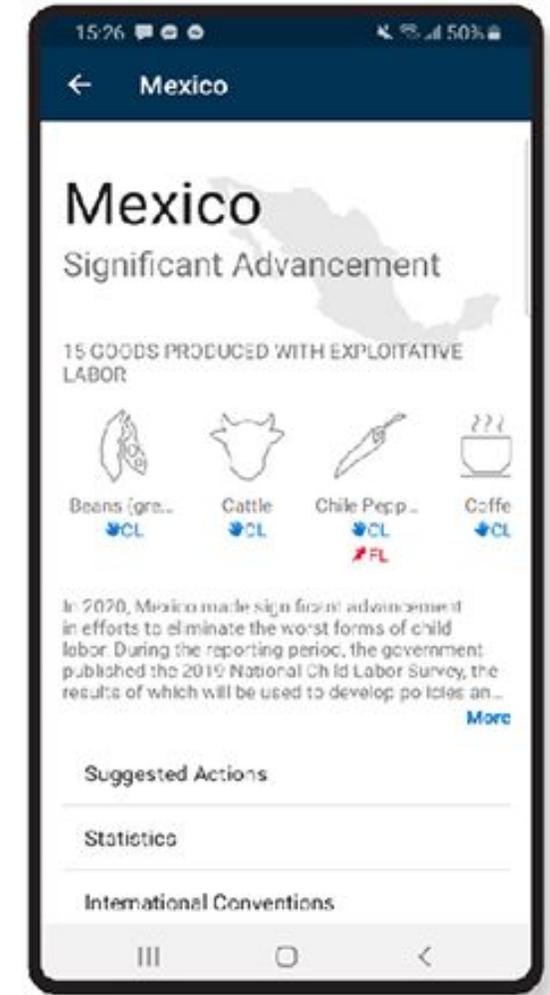
- Build participants' awareness of risks of doing harm while running their businesses.
- Expand participants' connections to external social and support services.
- Engage households in decision-making for reducing risks of doing harm while running businesses and protecting their family.
- Measure and monitor change over time.



# Special Feature Promoted in RICHES Toolkit: USDOL's Sweat and Toil App

Six things you can do with this app are:

1. Check countries' efforts to eliminate child labor
2. Find child labor data;
3. Browse goods produced with child labor or forced labor;
4. Review laws and ratifications;
5. See what governments can to do end child labor; and
6. Browse USDOL's projects to combat child labor and forced labor.



# Where can you find more on the RICHES Project?

Visit: <http://www.grameenfoundation.org/riches> or <https://www.dol.gov/agencies/ilab/riches>

The screenshot shows a web browser displaying the RICHES project page. The browser's address bar shows the URL [grameenfoundation.org/riches](http://grameenfoundation.org/riches). The page content includes:

- A large logo for "RICHES" where the letters are colored (R: red, I: yellow, C: blue, H: red, E: yellow, S: blue). Silhouettes of a girl on the left and a woman on the right are positioned behind the letters.
- A dark blue horizontal banner with the text: "Reducing Incidence of Child Labor and Harmful Conditions of Work in Economic Strengthening Initiatives (RICHES)".
- A vertical stack of social media icons (Facebook, Twitter, Email) on the right side of the banner.
- A breadcrumb trail: "HOME > RICHES".
- A green button with a heart icon and the text "Donate Today".
- The text "Introduction to RICHES" below the button.

# RICHES Resources

## Resources



**RICHES Toolkit**

READ MORE >



**RICHES Publications**

READ MORE >



**RICHES Research**

READ MORE >

Visit: <http://www.grameenfoundation.org/riches> or <https://www.dol.gov/agencies/ilab/riches>

# Navigating the RICHES Toolkit

## About RICHES

## Phase 1. Setting the Foundation

## Phase 2. Build the Structure

## Phase 3. Engage Participants

### RICHES Toolkit Index

The [RICHES Toolkit Index](#) presents a brief overview of the toolkit as well as an index of the individual tools. It describes the goal of the individual tools and how the tools are constructed as well as their intended audience. For versions of the tools that can be adapted or edited (such as versions in Microsoft Word, Excel, or PowerPoint), please access those files [here](#).

### Phase 1: Setting the Foundation

"Setting the Foundation" includes tools that all WEE Actors should implement as good practice. A WEE Actor should start here to build management-level awareness and understanding of organizational and program-level risks of harmful work for children and adults.

- [Making the Case](#)
- [Risk Assessments](#)
- [Social Performance Management Guide](#) (SPM Assessment Only)
- [Understanding Harmful Work Training](#) (with Management only)
- [Linkages Guide](#) (Emergency and External Support Contact List Only)
- [Investors' Guide](#)

# Accessibility of RICHES Tools

## RICHES, Phase 2: Financial Services Guide

HOME > RICHES > RICHES TOOLKIT > RICHES FINANCIAL SERVICES GUIDE

### Pathway for Child Protection with Women's Economic Empowerment Initiatives

**Primary Audience:** Management-level staff involved in design and implementation of financial services for any Women's Economic Empowerment (WEE) Actor. WEE Actors are entities or individuals that support the development or expansion of women's businesses, provide livelihood or financial services, and/or support women (globally) in efforts to increase their access to economic opportunities, especially those living in developing countries.

**Goal:** Improve the design and implementation of financial services so that they have better uptake and use and create more benefit to women entrepreneurs and their families and so that they do no harm.

**Objectives:** Through the use of this guide, WEE Actors will have:

- Reviewed the evidence that exists on financial services and their contribution to household resilience and income generation and the known impact they have on harmful work for children and adults.
- Considered the design options and improvements of financial services that can mitigate the risks of harmful work for children and adults.

Access the Financial Services Guide in [English](#) | [Francais](#) | [Espanol](#)

# Panel Discussion



# Panel Discussion



**Moderator: Bobbi Gray**  
Research Director,  
Grameen Foundation



**Abel Ovenseri**  
Head of Corporate  
Strategy at LAPO



**Edgar Aguilar** Technical  
Officer at International Labour  
Organization



**Maros Apostol**  
CEVI-Philippines



**Lucy Luna**  
ASAPROSAR (Salvadoran  
Association for Rural Health)



**Sandra Galan**  
ASAPROSAR





## El Salvador



## Philippines

"Our session made me aware that most of the household responsibilities are done by my wife. Due to the nature of my work (before the pandemic), I leave the house early in the morning after drinking my coffee that my wife made and come home late at night after a day of work. All of my free time at home is spent resting. I realized that I can help her more especially that I'm now at home more and that me helping my wife is being a good role model for my children too." -Marvin



# Questions and Answers Session

# Thank you!



For more information, contact us via:

Email | [riches@grameenfoundation.org](mailto:riches@grameenfoundation.org)

Web | <http://www.grameenfoundation.org/riches>

<https://www.dol.gov/agencies/ilab/riches>

Twitter | [@RICHES4WEE](https://twitter.com/RICHES4WEE)

Facebook | [RICHES for Women's Empowerment](https://www.facebook.com/RICHESforWomensEmpowerment)

