



## Reducing Incidence of Child Labor and Harmful Conditions of Work in Economic Strengthening Initiatives (RICHERS)



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# RICHES Project Goal

To integrate the issues of child labor (CL) alleviation and unacceptable conditions of work (UACW) into Women's Economic Empowerment (WEE) initiatives through the development of a toolkit for policy makers, microfinance institutions (MFIs) and other financial service providers (FSPs), and others whose work supports women entrepreneurs

## RICHES Outcomes

1:  
Research

2:  
Design

3: Pilot  
★

4:  
Outreach

# What causes of CL and UACW?

## Child Labor

Labor shortages and preferences

Barriers to education

Parental preferences for children to work



Discrimination

Crises and emergencies

Ineffective institutional frameworks

Lack of social protections and support

## Poverty

Lack of access to financial services

Lack of decent work opportunities

Lack of awareness of rights and risks of work

Value chain problems

## Unacceptable Conditions of Work

Excessive legal restrictions on workers, especially women

Entrenched gender roles and harassment of women



# Global: Key Lessons from Pre-Situational Analysis

Barriers to entrepreneurship: laws, social norms, access to services, training, etc.

Limited coordination across and evidence of efforts addressing both CL/UACW and WEE

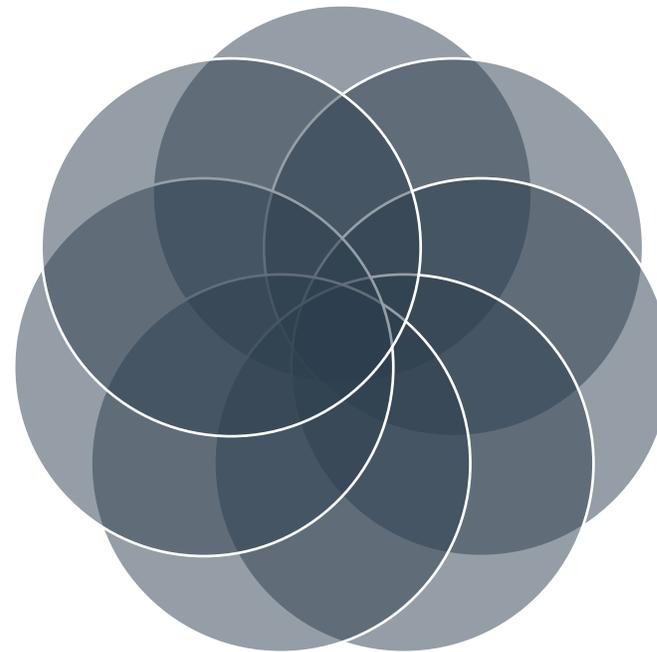
Women entrepreneurs face complex decisions: compliance, children's welfare, women's roles

Low awareness of CL and UACW across WEE actors

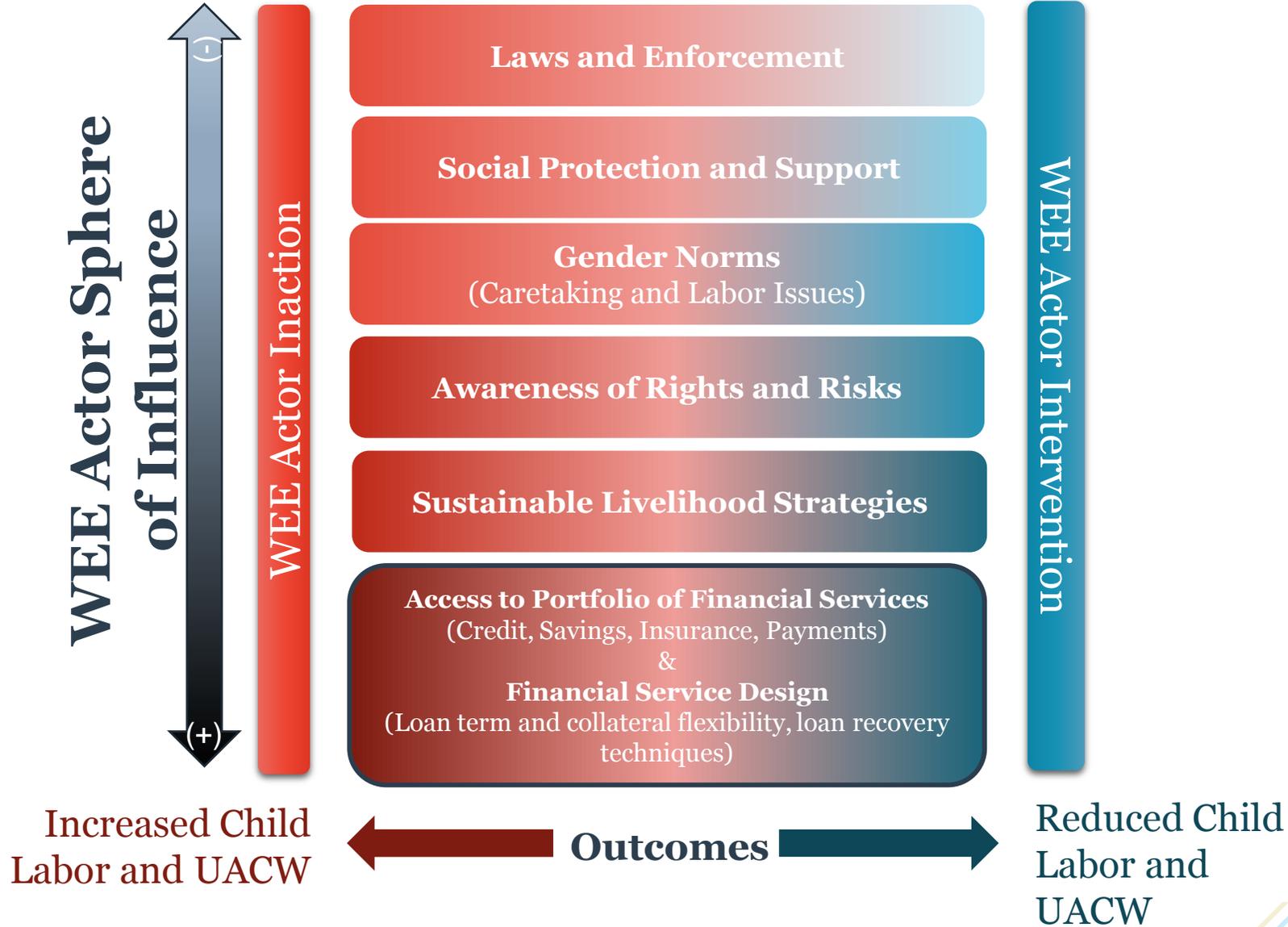
WEE initiatives (microcredit) can increase or decrease likelihood of CL and UACW

Limited evidence that CL/UACW projects have had broad or sustained impacts

Poverty is the key driver of child labor and UACW, including in women's enterprises.



# Primary Causes of Child Labor and UACW in WEE



# Philippines: Key Lessons from Pre-Situational Analysis

**Child labor is prevalent in the agriculture, retail, and trade sectors, where many women's enterprises operate. Two-thirds of child laborers ages 5 to 14 are engaged in unpaid family work, including in family businesses. Most of them combine work and school.**

**There is a poor understanding of CL and UACW among communities and WEE actors, particularly as they pertain to women's enterprises. General perceptions of CL include forced labor and begging, and do not include work that is done in support of families.**

**While the Philippines' strong matriarchal culture allows women to play active roles in household decision-making and in the economy (70 percent of firms are partially or fully owned by women in the Philippines), the legal framework does not sufficiently support their rights. As a result, women continue to face major barriers to entrepreneurship which can exacerbate situations of CL and UACW.**

**While the Government has numerous initiatives to combat child labor, and to promote acceptable conditions of work and WEE, there is little to no cross-sectoral coordination between these initiatives. Further, WEE actors have taken few measures specifically aimed at preventing or eliminating child labor and UACW in women's enterprises.**



# El Salvador: Key Lessons from Pre-Situational Analysis

**Child labor and UACW exist within women's MSEs, particularly in the commercial and industrial sectors. Girls and other adult females are at a higher risk of involvement, due to traditional gender roles.**

**Poverty is the main cause of child labor and UACW. Others include: barriers to education, a lack of child care and other social supports, a desire for children to gain work experience, a desire for low-or no-cost trustworthy labor, a lack of decent work, and crises and emergencies.**

**Women face major barriers to entrepreneurship, despite the implementation of numerous laws, policies and programs supporting WEE. These include: a lack of access to capital, due to a lack of collateral and guarantors; insufficient business training and mentoring on how to run a business; a lack of awareness among women of financial products and services; male dominance in decision-making; gender bias; and high levels of crime and extortion against businesses.**

**Female entrepreneurs carry a heavy burden, working about 12 hours per day split between their businesses and household. Particularly in rural areas, women entrepreneurs have experienced feelings of powerlessness, sadness, and desperation from trying to cope with their workload, financial problems, and high levels of violence and insecurity.**

**There are numerous initiatives addressing child labor, UACW and WEE. However, no initiatives have addressed the intersection of these issues. Furthermore, there is no national program on child labor, and no active coordination on this issue.**

# What did the research reveal that works?

## To improve WEE

- business coaching, mentoring, and business networks;
- financial and business education;
- business and technical skills training; and
- access to capital, insurance, savings, conditional cash transfers

## To reduce CL/UACW

- education
- cash transfers
- insurance
- linkages to community and government programs that have shown to reduce child labor

WEE actors could respond directly through products and services or indirectly by creating linkages or referrals to other actors.

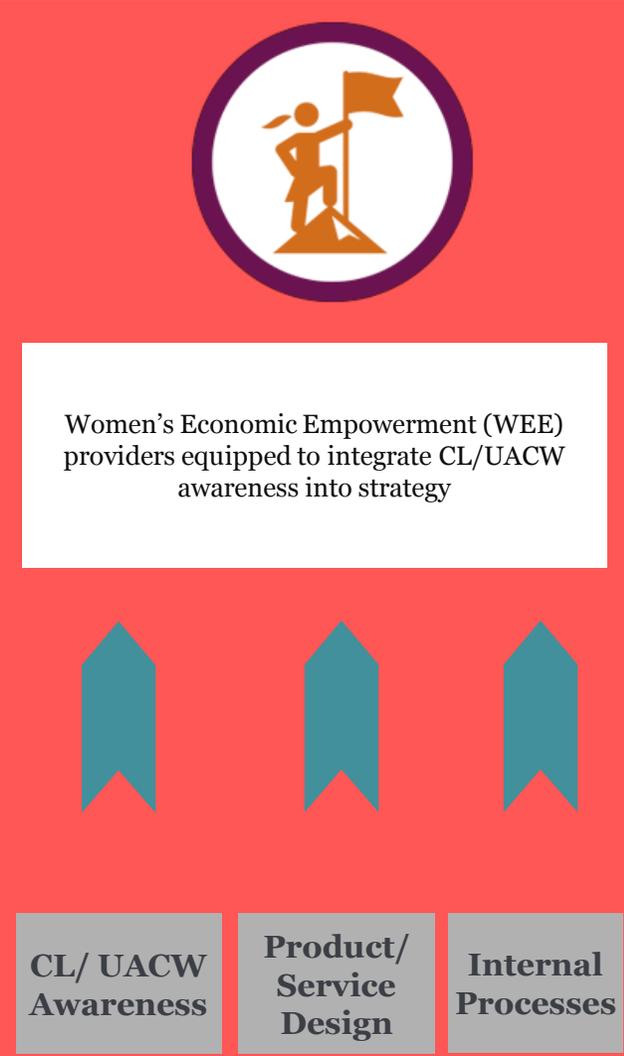
# Women-led Enterprises Improving Lives Responsibly without Child Labor (CL) and Unacceptable Conditions of Work (UACW)



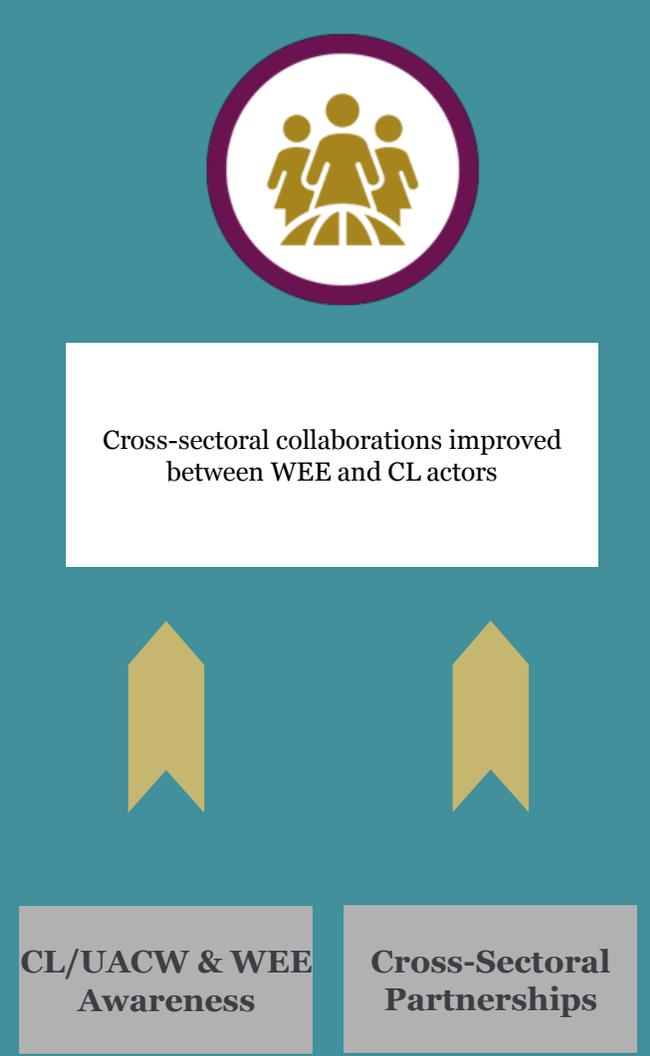
- |   |  |   |
|---|--|---|
| <ul style="list-style-type: none"> <li>Continued/improved school attendance among children and youth</li> </ul>   | <ul style="list-style-type: none"> <li>Reduced reliance on child labor</li> </ul>  | <ul style="list-style-type: none"> <li>Improved ability to bounce back from shocks without resorting to CL/UACW</li> </ul>  |
| <ul style="list-style-type: none"> <li>Improved awareness among clients and other household members regarding CL/UACW</li> </ul>                                  | <ul style="list-style-type: none"> <li>Improved business investment, revenues and profit</li> <li>Safe business practices</li> </ul> | <ul style="list-style-type: none"> <li>Increased use of savings and other risk-mitigating financial services</li> </ul>     |
| <ul style="list-style-type: none"> <li>Improved decision-making about roles children play in women's enterprises and safe, legal limits for their work</li> </ul> | <ul style="list-style-type: none"> <li>Improved decision-making about caretaking and divisions of labor</li> </ul>                   | <ul style="list-style-type: none"> <li>Improved decision-making about plans for emergencies and financial shocks</li> </ul> |



Clients



Women's Economic Empowerment Actors



Enabling Environment

## RICHERS Theory of Change

# How the Research Informed Design: Design Criteria for the Toolkit

Provide an attractive and feasible solution for WEE actors, the primary audience for the tools

Consider pathways a WEE actor might enter to consider CL and UACW

Create tools based on the best evidence

Respect women entrepreneurs: avoid punitive language, start where they are at; we prefer small changes in the right direction than no change at all

Be additive in what we create and build off/recommend other tools that exist

Influence WEE actors from compliance (investors) and social mission perspectives.

## Decision Tree for Women's Economic Empowerment Actors: Figuring Out Where to Start and What to Do

Learn

Listen

Act

Measure

• **Guiding Questions and Resources** to Better Understand Child Labor and Unacceptable Conditions of Work

• Evaluating Your Organization's Policies and Practices on Child Labor and Workplace Safety: **Risk Assessment Checklists**

• **Pre-Situational Analysis Report and Briefs**

• Recommended framework for integrating a child labor and workplace safety lens into **social performance management processes** for women's economic empowerment (WEE) actors (**SPM Guide**)

• Understanding Child Labor and Working Conditions 101: **A Training for WEE Actors**

• Understanding Child Labor and Working Conditions in Your Market and Women's Businesses: **A Market Research Technical Guide**

• **Diagnostic** for Evaluating Child Labor and Workplace Safety & Health for Entrepreneurs: Frontline worker assessment

• **Emergency and External Support Contact List**

• **Internal Design Meeting** or Workshop

• Mitigating Risks to Child Labor and Unacceptable Conditions of Work through Financial Services: **Financial Services Brief**

• How to Analyze Policies and Practices Surrounding Child Labor and Working Conditions when Investing in Microfinance Institutions: **A Technical Guide for Investors**

• Creating Alliances for Reducing Child Labor and Hazardous Work Conditions: **Linkages Guide** for WEE Actors

• **Making the Case** to Incorporate Child Labor and Working Conditions Into Programming for WEE Actors

• **Monitoring and Evaluation Guide**

• **SPM Guide**

• Reusing any of the **Risk Assessments** or **Diagnostic** tools over time

• **Risky Business: Making Workplaces Safe for Everyone** curriculum

• **Diagnostic** for Evaluating Child Labor and Workplace Safety & Health: Entrepreneur Self-Assessment

• **Intra-Household Dialogue Guide**

Tools to Support WEE Actors Internally

Tool that help WEE Actors help their clients

Where to Start



# Interested in Learning More? Join us in the Pilot

## Virtual review:

Receive the tools by email for review, provide feedback, and answer questions at your own pace e.g. is the tool helpful, easy to use, etc.

## Virtual Pilot:

We will virtually guide your organization through the use of the tool, through structured zoom session, and interview with your team

## Limited In-person Pilot:

If small groups can meet and we can reduce risks, we would pilot certain tools in-person.



# Time for Q&As for and from participants

## Question to the Audience:

1. What else do we need to make the case about these issues in your work?
  - To show the issue is real and actionable
  - To see that there is a reasonable and practical way to mitigate risks in your work

# For more information:

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**For updates on the project, visit:**  
<https://grameenfoundation.org/riches>

**Twitter: @RICHES4WEE**

**Facebook:**  
[www.facebook.com/RICHES4WEE](http://www.facebook.com/RICHES4WEE)

Please Join Us  
for a live virtual event  
commemorating  
the UN's International Day  
for the Eradication of Poverty

Oct. 15<sup>th</sup>, Noon EST  
[www.grameenfoundation.org  
/register](http://www.grameenfoundation.org/register)

Global Poverty 2020:  
Keeping Hope Alive

A deep dive into Grameen's  
work to combat poverty  
around the globe.



For questions, please contact Princia Vas  
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**Thank you for joining us and for  
your help!**

