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

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 are financed with federal funds, for a total of $1,500,000 dollars. This presentation 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.
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 policymakers, 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

Unacceptable Conditions of Work
- Excessive legal restrictions on workers, especially women
- Entrenched gender roles and harassment of women

Poverty
- Lack of access to financial services
- Lack of decent work opportunities
- Lack of awareness of rights and risks of work
- Value chain problems

Discrimination
- Crises and emergencies
- Ineffective institutional frameworks
- Lack of social protections and support
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
- 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.
- Low awareness of CL and UACW across WEE actors
- Limited coordination across and evidence of efforts addressing both CL/UACW and WEE
Primary Causes of Child Labor and UACW in WEE

- Laws and Enforcement
- Social Protection and Support
- Gender Norms (Caretaking and Labor Issues)
- Awareness of Rights and Risks
- Sustainable Livelihood Strategies

Access to Portfolio of Financial Services
(Credit, Savings, Insurance, Payments)
&
Financial Service Design
(Loan term and collateral flexibility, loan recovery techniques)

Outcomes: Increased Child Labor and UACW

WEE Actor Sphere of Influence

WEE Actor Inaction

WEE Actor Intervention

Reduced Child Labor and UACW
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.
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)

- CL/UACW Awareness
- Livelihoods
- Resilience

CL/UACW Awareness
- Improved awareness among clients and other household members regarding CL/UACW

Livelihoods
- 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

Resilience
- Improved ability to bounce back from shocks without resorting to CL/UACW
- Increased use of savings and other risk-mitigating financial services
- Improved decision-making about plans for emergencies and financial shocks

Women’s Economic Empowerment (WEE) providers equipped to integrate CL/UACW awareness into strategy

- Cross-sectoral collaborations improved between WEE and CL actors
- CL/UACW & WEE Awareness
- Cross-Sectoral Partnerships

Enabling Environment

RICHES Theory of Change
# How the Research Informed Design: Design Criteria for the Toolkit

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<th>Provide an attractive and feasible solution for WEE actors, the primary audience for the tools</th>
<th>Consider pathways a WEE actor might enter to consider CL and UACW</th>
<th>Create tools based on the best evidence</th>
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<td>Respect women entrepreneurs: avoid punitive language, start where they are at; we prefer small changes in the right direction than no change at all</td>
<td>Be additive in what we create and build off/recommend other tools that exist</td>
<td>Influence WEE actors from compliance (investors) and social mission perspectives.</td>
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Decision Tree for Women’s Economic Empowerment Actors: Figuring Out Where to Start and What to Do

- Guiding Questions and Resources
- Understanding Child Labor and Unacceptable Conditions of Work
- Evaluating Your Organization’s Policies and Practices on Child Labor and Workplace Safety
- Pre-Situational Analysis Report and Briefs

- Recommended framework for integrating a child labor and workplace safety lens into social performance management processes
- Diagnostic for Evaluating Child Labor and Workplace Safety & Health for Entrepreneurs: Frontline worker assessment

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

- Mitigating Risks to Child Labor and Unacceptable Conditions of Work through Financial Services: Financial Services Brief
- Creating Alliances for Reducing Child Labor and Hazardous Work Conditions: Linkages Guide for WEE Actors
- How to Incorporate Child Labor and Working Conditions Into Programming for WEE Actors

- Risky Business: Making Workplaces Safe for Everyone curriculum
- Diagnostic for Evaluating Child Labor and Workplace Safety & Health: Entrepreneur Self-Assessment
- Intra-Household Dialogue Guide

- Monitoring and Evaluation Guide
- SPM Guide
- Reusing any of the Risk Assessments or Diagnostic tools over time
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
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For updates on the project, visit: https://grameenfoundation.org/riches

Twitter: @RICHES4WEE

Facebook: www.facebook.com/RICHES4WEE
Please Join Us for a live virtual event commemorating the UN’s International Day for the Eradication of Poverty

Oct. 15th, Noon EST  
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!