



RICHERS

Reducing Incidence of Child labor and Harmful conditions of work in Economic Strengthening initiatives

Pre-Situational Analysis Report

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Acronyms and Abbreviations

ADEL	Asociación de Desarrollo Económico Local (Local Economic Development Association)
ASOMI	Asociación de Organizaciones de Microfinanzas El Salvador (Association of Microfinance Organizations of El Salvador)
BWSC	Philippines Department of Labor and Employment Bureau of Workers with Special Concerns
CDMYPEs	Centros de Desarrollo de la Micro y Pequeñas Empresas de El Salvador (Micro and Small Business Development Centers of El Salvador)
CIDA	Canadian International Development Agency
CSEM	Centro de Servicios Empresariales para las Mujeres (Entrepreneurship Service Center for Women)
DOLE	Philippines Department of Labor and Employment
DTI	Philippines Department of Trade and Industry
EMIDEL	Desarrollo Local y Emigración en Latinoamérica (Local Development and Emigration in Latin America)
FEDECACES	Federación de Asociaciones Cooperativas de Ahorro y Crédito de El Salvador de Responsabilidad Limitada (Federation of Savings and Credit Cooperatives of El Salvador)
FEDECREDITO	Federación de Cajas de Crédito y Bancos de los Trabajadores (Federation of Credit Unions and Workers' Banks)
GEM	Global Entrepreneurship Monitor
GDP	Gross Domestic Product
ILO	International Labor Organization
LEPINA	Ley de Protección Integral de la Niñez y la Adolescencia (Law for the Comprehensive Protection of Children and Adolescents)
LGU	Local Government Unit (Philippines)
MFI	Microfinance Institution
MSE	Micro and Small Enterprises
MSME	Micro, Small, and Medium Enterprises
NFE	Non-Farm Enterprise
NGO	Non-Governmental Organization
NHTS-PR	Philippines National Household Targeting System for Poverty Reduction
OSH	Occupational Safety and Health
PNM	Política Nacional de las Mujeres (National Policy for Women)
REDCAMIF	Red Centroamericana de Microfinanzas (Central American Microfinance Network)

SDGs	Sustainable Development Goals
SisNE	Sistema Nacional de Empleo (National Employment System of El Salvador)
SME	Small and Medium Enterprises
SOC	Philippines 2011 Survey on Children
TEA	Total Entrepreneurial Activity
UACW	Unacceptable Conditions of Work
UCW	Understanding Children's Work
UFW	Unacceptable Forms of Work
UN	United Nations
USDOL	U.S. Department of Labor
VAW	Violence against Women
WEE	Women's Economic Empowerment
WFCL	Worst Forms of Child Labor

Definitions

Listed below are some recurring terms that appear throughout the report. Please note that child labor-related definitions have not been included as they can be found in the Appendix, in [APPENDIX A: RICHES Child Labor Definitions: International](#), [APPENDIX C: RICHES Project-Level Child Labor Definitions: El Salvador](#), and [APPENDIX D: RICHES Project-Level Child Labor Definitions: Philippines](#).

<i>Adult</i>	A person of the age of majority (typically 18) or as stipulated in a specific country's laws. ¹
<i>Microcredit</i>	A means of extending credit, usually in the form of small loans with no collateral, to nontraditional borrowers such as the poor in rural or undeveloped areas. ²
<i>Microfinance</i>	Financial services provided to households and microenterprises that are excluded from traditional banking sectors. ³
<i>Microinsurance</i>	Insurance protection for low income populations against specific risks that can be insured at a reasonable cost, including illness, accidental injury, death, and property, or crop loss. ⁴
<i>Micro and Small Enterprises</i>	This definition can vary by country, but a microenterprise is generally understood to have 1 to 10 employees and a small enterprise from 11 to 50 employees. ⁵
<i>Women's Economic Empowerment</i>	A process by which women increase their power to succeed as equal and active participants in the economy. This includes women's enhanced access to and control of human, economic, and social resources (power over); individual agency to make independent decisions that benefit themselves, their families, communities, and nations (power to); personal assets, including knowledge, skills, self-confidence, resilience, and ability to take and manage risk (power within); and collective assets, such as support services and networks (power with). Women's economic empowerment is critical to achieving gender equality, poverty reduction, economic growth, and other sustainable development goals. ⁶

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Executive Summary

This Pre-Situational Analysis (PSA) report was conducted for the Reducing Incidence of Child labor and harmful conditions of work in Economic Strengthening initiatives (RICHS) project, funded in December 2017 by the U.S. Department of Labor, Office of Child Labor, Forced Labor and Human Trafficking. The RICHS project aims to integrate the issues of child labor alleviation and acceptable conditions of work (ACW) into women's economic empowerment (WEE) initiatives and make available a toolkit for policy makers, financial service providers, and others whose work supports women entrepreneurs. The objective of the PSA was to better understand the intersection of child labor, working conditions for women, and WEE initiatives at a global level, as well as in the pilot countries of El Salvador and the Philippines, to inform the development of the toolkit, which will be pilot tested in the two countries, but whose intent is to be globally applicable. The PSA report summarizes the results of that analysis.

The PSA was carried out in two phases: 1) a desk review, and 2) in-country research, using a qualitative approach that was participatory in nature and that engaged different levels of actors at both the global and country levels including two pilot countries El Salvador and the Philippines.

The PSA was conducted by the RICHS project team that included staff and international and local consultants from ABA-ROLI and Grameen Foundation. The process was led by ABA-ROLI consultants, Chris Camillo and Deepa Ramesh (International Technical Experts), Vilma Guadalupe Portillo Cienfuegos (Local Technical Expert - El Salvador), and Vivian Escoton (Local Technical Expert - Philippines). Other members of the RICHS team that contributed to the PSA included: Amelia Kuklewicz, Project Director; Bobbi Gray, Research Director; Beverly Brul, Monitoring and Evaluation Specialist; Nathalie Cornet, Project Manager; and other international and local staff.

During the course of the desk review, the RICHS project team reviewed approximately 400 research studies, papers, legislation, videos, and other documents. A series of targeted interviews were also conducted by phone and in-person with global and pilot-country stakeholders representing 36 organizations, including during the in-country research. In addition to the stakeholder interviews, the project conducted focus groups with women and men entrepreneurs (separated by gender) at various stages of business implementation, children (ages 11 to 17), and microfinance institution (MFI) field staff in El Salvador and the Philippines. The focus groups were conducted in both urban and rural communities, using a variety of tools designed to be participant-centered and reflective of best practices. The same focus group tools were used in both El Salvador and the Philippines to allow for comparisons both within and between the two countries.

After completion of the field visits, information from the desk review and in-country research was analyzed, compared, and contrasted to draw out similarities and differences between the global and country levels and between the two pilot countries.

Key Findings

The following PSA key findings include an analysis of results conducted by the RICHES team's own research and analysis, as well as studies conducted at global, regional, and country levels. The key findings summarized below are global in nature and sometimes include particularities for the pilot countries (El Salvador and the Philippines), where they exist and diverge from the general findings.

Child Labor and UACW and their Intersection with WEE

1. **Child labor and UACW are global problems that also occur within women's enterprises; however, there is a lack of current, reliable information on the incidence of these problems in WEE specifically.** Child labor and UACW are especially pronounced in the informal sector, rural communities, in hazardous labor, in the agricultural sector, in Sub-Saharan Africa and Asia, and in areas of high poverty, inequality, and instability. Child labor and UACW also occur in women's enterprises, particularly in micro and small enterprises (MSEs), when they are growing. In some situations, particularly in traditional cultures, girls support women's MSEs with their labor more than boys. However, there is limited, reliable information to know the incidence of child labor and UACW in WEE on global or national levels.

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador**, children are engaged in child labor in a variety of activities, particularly in agriculture and commerce, but also in illicit activities, particularly those involving gangs. Reports and field research indicate that child labor and UACW also exists in these contexts in women's enterprises, particularly in MSEs in the commercial and industrial sectors. Older children and girls may be more involved, because women operating businesses typically rely on other females to help them with their business or domestic work responsibilities. Additionally, children engaged in child labor in MSEs in El Salvador often combine work with schooling. However, the incidence of child labor and UACW in women's MSEs is unknown, because the Government of El Salvador does not collect data on this problem.

COUNTRY-SPECIFIC CONSIDERATION 2: In the **Philippines**, children working in agriculture, and in particular in sugarcane, endure multiple risks and occupational hazards and enjoy few protections. Child labor is also prevalent in the retail and trade sectors, where many women's enterprises operate. Field research showed that both boys and girls help out in women's enterprises, although they may take on different tasks, depending on the nature of the business. Most of them combine work with schooling. Research also found that children (as well as women) in rural areas tend to work longer hours than their urban counterparts. And as children, particularly girls, get older, they are more likely to drop out or attend infrequently so that they can care for younger siblings. Research found no data on the incidence of child labor and UACW in women's enterprises.

2. **There is a lack of understanding of child labor and UACW, particularly at the community level, and in women's enterprises specifically. Furthermore, research suggests that MFIs and associated networks may also lack awareness of these problems.** There is an overall lack of clarity at the community level (particularly among parents and other household members), regarding what child labor and UACW are. General perceptions seem to revolve around forced labor, begging, and work that is done without the knowledge or supervision of the parents, not the type of work that children and youth do in support of their families, even if that work involves hazardous activities, long hours, or interruptions to schooling.

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador**, adults with no schooling or limited formal education demonstrate considerably less awareness and understanding of child labor and UACW concepts than adults with secondary level education. Research also found awareness of child labor and UACW to be higher in sugarcane than in other sectors, due to the extensive child labor elimination efforts that have been implemented in this sector.

Stakeholders representing a variety of groups in El Salvador who participated in interviews and focus groups strongly agreed that there is a lack of understanding and awareness about the intersection of child labor, UACW, and WEE among women entrepreneurs. While MFIs in El Salvador require their clients to operate their businesses in accordance with the law, they lack the capacity to provide specific training or other information to their staff or clients to better understand either child labor or ACW laws.

COUNTRY-SPECIFIC CONSIDERATION 2: In the **Philippines**, while published research generally outlines clear definitions distinguishing working children from child laborers, during the course of this research, it was discovered that the terms are not well-understood and are frequently used interchangeably by researchers, policy makers, and practitioners alike. At a minimum, this causes considerable confusion, but can also result in an understated or overblown perception of the problem, and can consequently skew program design.

Focus group discussions conducted in the Philippines revealed that while community members are aware that child labor is an undesirable phenomenon, they do not have a clear understanding of the issue and commonly perceive it to be solely exploitative, forced work that is done by children without the knowledge of their parents. Work that is done alongside family members is not considered to be child labor.

3. **Poverty is the key driver of child labor and UACW, including in women’s enterprises, although many other factors contribute to these problems**, including: persistent barriers to education despite significant progress increasing access to schooling worldwide; a lack of knowledge of or access to financial services; labor shortages and preferences; value chain problems; parental preferences for children to acquire work experience; a lack of awareness of children’s rights and the risks of child labor; a lack of decent work opportunities for youth and adults; a lack of access to social protections, particularly in the informal sector where most women’s businesses operate; inadequate labor market regulations and policies; ineffective institutional frameworks for addressing exploitive work; crises and emergencies that result in increased vulnerability in communities; and discrimination.

For women’s enterprises specifically, research found that poverty (i.e., the need to work to contribute to the family income); a lack of social protections and supports for families (e.g., access to affordable child care and support with domestic responsibilities, health insurance, etc.); parental preferences for reliable, trustworthy, or no or low-cost labor (for MSEs, this comes primarily from children and other family members); a lack of decent work opportunities for youth, and a desire to prepare children for future work were also common drivers of child labor and UACW. Inflexible loan repayment schemes may also increase the need for women entrepreneurs to resort to child labor.

COUNTRY-SPECIFIC CONSIDERATION 1: **El Salvador** has employment and social policies that are outdated and do not take into account the significant demographic changes (e.g., unemployment of at-risk youth and family instability due to migration) that have occurred in recent decades. Additionally, the Government's approach to family policies is not comprehensive, because it does not address the child care burdens and inequalities faced by working women and single mothers, particularly those laboring in the informal sector.

COUNTRY-SPECIFIC CONSIDERATION 2: In the **Philippines**, by the time children reach secondary school, the trade-off between working and attending school has increased. Programs and policies aimed at keeping older children in school risk failure if they do not somehow offset the higher opportunity cost of schooling for children of the legal working age. Research in the Philippines also showed that when a breadwinner in the household gets sick, children will often be pulled out of school for those days in order to make up the difference in income and to help cover the costs of health care. Furthermore, with family businesses, including with women's enterprises, households prefer to enlist their children's labor than to hire outside labor for reasons of trust.

4. **Women face major barriers to entrepreneurship, which can create or exacerbate child labor and UACW situations.** Most women become entrepreneurs out of necessity, to provide income support to their families. Yet they face many barriers to entrepreneurship that impede the development, profitability, and viability of their businesses which can perpetuate situations of household poverty and create or exacerbate child labor and UACW, as women resort to using their children for labor and operating their businesses in unsafe and unhealthy conditions. These barriers can include: policy gaps; disconnects between legal norms and social/cultural norms; excessive legal restrictions on women; entrenched gender roles; gender-based discrimination and harassment; lack of access to collateral or guarantors; lack of access to social protections, lack of access to technical support services needed to sustain and grow their businesses; lack of training and resources to build and diversify their income sources; gaps in microfinance services; lack of flexibility in MFI products and policies; aggressive loan terms and recovery policies and processes.

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador**, women face barriers to succeed as entrepreneurs, due to societal norms that support male dominance and decision-making, and weak enforcement of the country's legal protections for women.

Surveys of women entrepreneurs in El Salvador cite a lack of access to capital and a lack of profitability as the most significant barriers to their business success. Although there are MFIs that offer small loans to MSEs, and offer other financial services for support, such as savings accounts and microinsurance, women are not always aware that these products and services exist, so they do not pursue them. Additionally, women entrepreneurs in El Salvador struggle to run profitable businesses because their MSEs are still largely segregated in food production and sales, where female workers have traditionally been employed and where markets are oversaturated. The gender bias that occurs not only within households and communities, but also in institutions that provide education, employment, and entrepreneurship services contributes to this problem. During field visits to El Salvador, women entrepreneurs indicated a desire for more training and mentoring on how to run a successful business.

High levels of violence and insecurity in the country have a significant negative impact on the daily operation of all types of enterprises, including women-led MSMEs, impeding their profitability, growth and viability, which can increase the risk of child labor. Too often these businesses are

forced to pay bribes in order to operate, which can have a negative effect on their cash flow, profitability, and growth, thus increasing the risk of child labor in the businesses. Although the government of El Salvador has tried to implement measures to improve security, crimes against women’s businesses, and domestic violence continue to be a significant problem.

COUNTRY-SPECIFIC CONSIDERATION 2: The **Philippines** is a strong matriarchal society in which women are valued and empowered socially and culturally. They play active roles in making decisions regarding their health, their children, and their family’s finances, and are significant players in the economy. However, the legal framework does not sufficiently support their rights. Lack of access to collateral, especially land, is a major hurdle. Very few women-owned assets can be used as collateral, and legal hurdles further limit women’s ability to use land as collateral. For rural women entrepreneurs in particular, limited access to markets is also an issue. One of the major challenges facing households in the Philippines that also contributes to child labor is unstable or seasonal income. Most women interviewed during field research expressed a strong need to diversify their income sources, but felt that they lacked the training and resources to do so. Field research also showed that women entrepreneurs do little in the way of financial planning beyond the term of a loan, which is usually short-term—for example, under a year long.

5. **Microcredit can help improve a household’s income, but can also have the reverse effect of increasing child labor and UACW, thereby perpetuating situations of intergenerational poverty.** Child labor sometimes unintentionally increases when one or both parents receive a microcredit loan. A multitude of factors can influence the impact of microcredit at the household level: the family’s poverty level, land ownership, gender (of both the loan recipient and the child), the nature of the enterprise, the purpose and terms of the loan, children’s employment and education status, the availability (or lack) of safety nets, as well as numerous other factors. One key to addressing child labor is to reduce a households’ vulnerability to shocks and risks, and one intervention that has shown positive results in improving a household’s income is microinsurance.

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador**, an ILO project, entitled, “Eliminating Child Labour in El Salvador through Economic Empowerment and Social Inclusion” (2010 to 2016), that provided a package of business-related supports for women (the three-step package of assistance included: vocational training of their choice, business training, and a kit worth between US \$100 and \$300 to kick-start their enterprises) did not result in increases in children’s work in the household, nor did it impact overall income and expenditures in households. It did, nonetheless, substantially increase women’s decision-making roles in the home. The program also resulted in increases in schooling—particularly among those children who were only working at the start of the project. These children began combining work with schooling, which was attributed to the assistance provided to their mothers, who had a large role in making decisions about schooling. The program also found that children spent less time in employment after their mothers received the WEE support. Although more research of this type needs to be conducted in El Salvador, in this case, a WEE intervention did not have significant adverse effects on children’s work and education status.

COUNTRY-SPECIFIC CONSIDERATION 2: In the **Philippines**, a government program, the KASAMA (Livelihood for Parents of Child Laborers) Program, provided start-up capital to the parents of child laborers in an effort to increase household income and reduce the need for child labor. However, an evaluation of the program showed mixed results. While the overall well-being of a household may have improved in terms of consumption, food security, and perceived child welfare, child

labor also increased in many families, particularly in those where resources were already stretched. RICHES research also confirmed similar findings. Families in the Philippines place a high premium on educating their children and the country also displays high rates of entrepreneurship by women. However, microcredit can lead to increases in child labor due to both an increased overall workload at home well as pressure to make loan payments on time. Women entrepreneurs interviewed during field research indicated that children often help in their businesses or tend to household chores when the women are tending to business. Further, when they are at risk of not meeting a loan payment due to illness, insufficient production, etc., children may be pulled from school (albeit temporarily) to earn additional income so that the loan payment may be made on time.

6. **Child labor and UACW in women’s businesses can result in many negative consequences for women, their families, and communities.** Many women entrepreneurs, particularly those in developing countries, are overworked and overextended, even when their work does not pose direct hazards. The stresses of running their businesses and households, coupled with inadequate rest, and the double workday between home and work, take a toll on their physical and mental well-being, particularly for women in rural areas, who tend to work longer hours. Even when the workload is too much for them to handle within the household, they are often unwilling to hire outside help due to trust or financial issues—thus they often turn to family members, including their children, for assistance.

Efforts and Gaps to Address Child Labor and UACW

7. **There have been high levels of engagement at a global level to bring attention and resources to address the problems of CL and UACW, and also to promote WEE.** These efforts have been implemented by a wide variety of organizations and institutions, including but not limited to governments of industrialized nations, multilateral organizations, and major NGOs. These stakeholders have also made significant investments in programs to address child labor and UACW in all regions of the world. At the same time, there has been a great deal of global attention and resources devoted to promoting women’s economic empowerment and financial inclusion around the world. Among the organizations that have devoted time and resources to WEE initiatives are numerous international, national, and local MFIs, governments of industrialized nations (e.g., the U.S., the E.U., Canada, Germany, the Netherlands, and the U.K.), and international networks, such as The SEEP Network, The European Microfinance Platform, The Smart Campaign, Social Performance Task Force, Partnership for Responsible Financial Inclusion, the ILO Women’s Entrepreneurship Development Programme, the ILO Social Finance Programme, MEDA, World Vision, Accion International, and Plan International. Social micro-investment vehicles that invest in WEE initiatives are also increasingly feeling the pressure to include, or are simply expanding their due diligence processes to include, CL and UACW for their investments.
8. **While there has been significant government engagement on multiple levels with child labor, UACW, and WEE as individual issues, research did not find evidence of specific efforts to address the intersection of these issues.** During the course of the PSA, the RICHES project reviewed a series of reports that assessed efforts to address child labor on a global, national, and local level. However, research could not find any examples of national or local level efforts that focused on the intersection of child labor, UACW, and WEE. There have been efforts to address the intersection of microfinance (generally and not focused specifically on WEE) and child labor through efforts made by the ILO.

COUNTRY-SPECIFIC CONSIDERATION 1: There are numerous initiatives in **El Salvador** to combat child labor, and promote ACW and WEE, but there was no evidence of national or local level efforts aimed at addressing the intersection of the three issues. Key stakeholders in El Salvador said that children’s work in WEE is not usually viewed as a problem, but rather as a necessary contribution towards the family’s income, a way to keep children supervised or occupied, or a way to help them learn skills for future employment.

COUNTRY-SPECIFIC CONSIDERATION 2: In the **Philippines**, there have been high levels of attention given to combating child labor and promoting WEE, with numerous government programs dedicated to each, but with little to no coordination between the two areas. For example, the Government of the Philippines recently demonstrated its ongoing commitment to combating child labor by replacing its standing National Child Labor Committee with a newly-formed National Council Against Child Labor, an inter-agency body comprised of government agencies, as well as representatives from the labor and employer sectors, and from NGOs that work on child labor issues. The government also runs numerous programs to address the child labor issue and to assist families of child laborers. On the WEE front, the Department of Trade and Industry has a Bureau of Small and Medium Enterprise Development that implements a range of programs that focus on supporting and promoting microenterprises, including those run by women. However, the National Council Against Child Labor does not include representation from DTI, nor do DTI’s programs address child labor or UACW.

9. **Three types of interventions – transfers, health insurance, and increased access to schooling – have shown effectiveness in addressing child labor and UACW.** Research indicates that several interventions: transfers (cash or in-kind, conditional or non-conditional resources that are provided to the poor as a form of assistance), health insurance, and access to education have had mostly positive results in preventing or eliminating child labor and improving schooling rates. Research suggests that partial education transfers may be less effective than full education transfers in reducing child labor. Additionally, transfers may need to be accompanied by other supports, such as education, health care, or other interventions to be effective. Health insurance helps families to cope with income shocks, particularly those in poverty, but it too should be accompanied by other social support interventions. Access to education is effective when it helps to eliminate or reduce the time that children have to be engaged in child labor and when it improves their likelihood of obtaining the skills necessary for decent work.

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador**, child labor has decreased over the last decade, which the government has attributed to the success of two major education reforms—the Presidential School Supply Program and the Full-Time Inclusive School Model, although the Full-Time Inclusive School Model did not appear to have the same reach and effectiveness as the Presidential School Supply Program, particularly in rural areas, likely due to insufficient resources for facilities, supplies, and personnel.

Research also found that cash transfers have had a positive effect on schooling for some children in rural areas of the country in the initial two years of basic education. However, field research suggests that some children in El Salvador still do not attend school, because of lax enforcement of school attendance requirements in the government’s cash transfer programs.

COUNTRY-SPECIFIC CONSIDERATION 2: In the **Philippines**, the government has been implementing a conditional cash transfer program that includes a health grant, an education grant, a rice subsidy, and an unconditional cash transfer, since 2008, in an effort to improve schooling rates and assist poor families. However, a 2015 review revealed that while 4Ps was succeeding in improving school attendance, since the education grant was only a partial subsidy, it also sometimes increased child labor in the poorest communities, particularly among families whose children were not previously attending school, since they now had an additional cost to bear.

10. **There is limited information of the effectiveness of other types of interventions such as awareness raising and advocacy, labor cooperatives, and savings groups in addressing child labor and UACW generally, or within WEE.** Awareness raising and advocacy activities may be more sustainable than other higher cost interventions. However, due to a variety of factors, including challenges in measuring and gauging impact, there is limited evidence that these activities have been effective in combating child labor and UACW. Research does suggest that awareness raising may be less effective in engaging community level stakeholders in child labor elimination efforts when it focuses on compliance with labor laws, rather than on taking into account families’ concerns about their children, or considering their abilities to assess risks for their children and find their own solutions to complex problems.

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador**, research found that savings groups have been useful in helping women to start businesses and cover the cost of basic household expenses, such as school supplies. However, it did not find evidence of studies examining the effects of savings groups on child labor and UACW generally, or in the context of WEE.

11. **Other types of short-term and long-term efforts to address child labor and UACW have shown mixed results in combating these problems.** Research found that child labor elimination projects were usually successful in providing assistance to a select group of beneficiaries during a specified time period. However, the PSA found limited information indicating these projects have had a broad or sustained impact on preventing or eliminating these problems. This may be due to the fact that many efforts were short, limited in size, narrow in approach, relied on “one size fits all” strategies, were insufficiently funded or too dependent on outside resources to create long-lasting changes in communities. Reports indicate that some of these interventions were also not fully effective or sustainable because they did not address the root causes that lead to exploitive labor, had a punitive focus, or lacked the full buy-in and cooperation of all key stakeholders.

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador**, the ILO implemented a project in collaboration with the Ministry of Labor of El Salvador and FUNDAZUCAR (the Sugarcane Association of El Salvador) that reduced child labor in the country’s sugarcane industry by 93 percent between 2004 and 2015. According to evaluators, the project was successful because it secured political commitments to address the industry’s child labor problem at the highest levels and implemented a series of effective strategies in the areas of: awareness raising; policy (e.g., a code of conduct); monitoring; and educational support. Field research conducted in 2019 found that many of these project strategies have been sustained since the project ended.

COUNTRY-SPECIFIC CONSIDERATION 2: As described previously, partial education subsidies can have mixed results. In the **Philippines**, the 4Ps conditional cash transfer program resulted in

increased schooling rates among children, but also increased child labor rates among the most vulnerable populations. The KASAMA program also showed uneven results. While participant households' overall consumption, food security, and perceived child welfare improved, in many cases, child labor also increased, particularly in the most vulnerable households.

12. **A number of specific interventions have been identified as promising in terms of helping to make women's enterprises more successful, which can in turn, reduce the risk of child labor and UACW.** Services proven to enhance women's success in entrepreneurship include: business coaching and mentoring, business networks, financial and business education, skills training, and access to capital. In some cases, these services have been provided to women in bundles; however, there is insufficient evidence to indicate how services need to be bundled to be effective. Other interventions that have been shown to improve women's economic opportunities include: savings, conditional cash transfers, subsidized and affordable childcare for wage and salaried workers, and rural electrification. Microcredit also helps women in the long-run, both with expanding their businesses and also in increasing their flexibility to deal with financial shocks.

COUNTRY-SPECIFIC CONSIDERATION 1: An impact evaluation of Ciudad Mujer (Women's City) in **El Salvador**, published in 2016, found that women who participated in this government program were more likely to access public services, particularly legal services (e.g., to obtain identification documents and to legalize property) and those addressing gender violence, than women who did not. However, the evaluation only measured short-term gains for clients' access to these services. The study further indicates that more effort is needed to improve the program's services related to economic empowerment, such as labor intermediation, job training, support for business entrepreneurship, and access to microcredit.

COUNTRY-SPECIFIC CONSIDERATION 2: In the **Philippines**, the Department of Trade and Industry's Bureau of Small and Medium Enterprise Development offers a series of training modules for microentrepreneurs, many of whom are women. In fact, the program sees greater active participation by women than by men. They conclude by helping participants develop a business improvement plan, with the hope that such planning will help entrepreneurs avoid common business pitfalls, including resorting to child labor.

Furthermore, women entrepreneurs interviewed during RICHES field research consistently expressed a need to diversify their income in order for their households to be more financially secure. In order to do this, they pointed to a need for additional skills, financial, and business training as well as access to capital.

13. **WEE actors have taken few measures specifically aimed at preventing or eliminating child labor and UACW in women's enterprises.** The PSA did not find evidence that MFIs and other WEE actors (i.e., national and local government agencies, and non-profit actors who support or fund these programs) have taken measures aimed at addressing child labor and UACW in WEE. This may be due to: their lack of understanding of these issues and experience in addressing them; a reluctance to take on responsibility for issues that they feel are outside their scope of expertise; and a lack of requirements and incentives from their funders to address these issues. However, there are early signs that social investors are incorporating CL and UACW in their investment due diligence which could have important impacts on WEE providers down the line.

COUNTRY-SPECIFIC CONSIDERATIONS 1 AND 2: MFIs and other WEE actors interviewed in both **El Salvador** and the **Philippines** by the RICHES project indicated that they do not currently offer their clients special rates/terms, labels or other types of recognition for addressing child labor or UACW problems in their businesses. On the contrary, many have a minimal understanding or awareness of issues surrounding child labor and UACW, including laws and regulations. Several WEE actors in **El Salvador** indicated a reluctance to commit to addressing issues of child labor and UACW, because do not feel they have the resources or expertise to work on these issues effectively. However, other MFIs in El Salvador indicated that they would considering becoming more involved in these issues, and that incentives for women entrepreneurs could be effective in helping to prevent or eliminate these problems. In the **Philippines**, MFIs and community organizations working with women entrepreneurs on WEE displayed minimal understanding of child labor and UACW issues and a reluctance to place even greater pressure on their already-burdened clients.

Key Recommendations

As a result of the PSA, RICHES identified a series of practical measures to address child labor and UACW in WEE initiatives. Some of the more salient recommendations are summarized below. Unless otherwise specified, the recommendations are global in nature and are presented at two levels: Organizational and Client. Organizational-level recommendations are those which pertain to implementing organizations and service providers, such as MFIs and non-governmental organizations (NGOs). Client-level recommendations are those which directly involve the end user, often the clients of MFIs or other WEE initiatives. The PSA’s policy-level recommendations, which fall outside the scope of this project, but which may be useful to policymakers, researchers, and project implementers, are stated in Section VI, Part 3. B., [Policy-Level Recommendations](#).

Organizational-Level Recommendations

Raise Awareness of Child Labor and UACW among WEE Actors to Increase their Understanding of the Issues and Inspire Them to Action

1. As a first step to building organizational capacity to address child labor and UACW, implement training to increase awareness among staff and leadership of MFIs and other WEE actors about the causes and consequences of child labor and UACW, particularly how they occur in WEE initiatives, and best practices in these areas. It is especially important for field staff to receive training because they have direct contact with clients and are influential in client behavior change.
2. Raise awareness of child labor and UACW, and encourage the integration of client protection principles and social performance management protocols within MFIs to ensure that they develop and follow standards of good practice. Conduct parallel work with social micro-investment vehicles who lend to MFIs to build their awareness around child labor and UAWC and explore the possibilities of incorporating monitoring or training around these issues into loan covenants. Urge these stakeholders to encourage their MFI clients to address child labor and UACW as issues of priority.

Establish “Do No Harm” Policies, Conduct Risk Assessments, and Monitor for Child Labor and UACW within Client Businesses

3. Work in collaboration with MFIs and other WEE actors to regularly monitor the outcomes of their programs to ensure that they “do no harm” as a result of loans or other services that clients have received. This can also include walking MFIs and other WEE actors through a “Do No Harm” process, where each organization participates in a gender training to sensitize staff to power dynamics and social norms that prohibit women’s success, and establishes policies and monitoring processes to help mitigate any potential negative consequences of microfinance and other non-financial services.
4. Develop a checklist of questions for MFIs and other WEE service providers to assist them in identifying high risk or actual situations of child labor and UACW that could occur in their clients’ businesses. Train MFI staff to implement the checklist at two points: during the loan application stage and during periodic business monitoring visits. Train staff on how to provide referrals to outside resources and agencies to address problems related to cases of child labor and UACW.

COUNTRY-SPECIFIC CONSIDERATION 1: Research suggests that **in El Salvador** instituting human resources and credit policies that incentivize clients to address child labor and UACW problems could prevent more of these problems from occurring. This is because MFIs tend to intervene only in the most egregious of these situations, when their staff witness these violations occurring.

COUNTRY-SPECIFIC CONSIDERATION 2: Research in the **Philippines** suggests that referrals to educational support services, where they exist, would help to alleviate the household burden that drives families to turn to child labor, as parents often put their children to work on an intermittent basis to earn money for school expenses. Furthermore, if parents are able to identify workplace hazards with assistance from an MFI or other WEE service provider, they will be in a better position to decide which tasks their children can and cannot do, and what precautions they themselves need to take.

5. Design monitoring systems that are grounded in evidence-based research, with local input and definitions of success. They should be user-friendly and cost effective to implement, and they should help MFI and other WEE actors to identify a business case for addressing child labor and UACW issues. Train MFIs and other WEE actors to use the tools to detect any problems with services, and to identify and respond to implementation issues as they arise, providing them incentives for addressing these issues.

Increase Social Protection for Women Entrepreneurs and their Families

6. Study concrete factors that affect working conditions, as they differ for men, women, and children, and their impact on productivity. At the same time, find evidence of the positive effects of social protection on working conditions and productivity both at the enterprise level and for a national economy. Use the evidence to make the business case that social protection does not negatively affect revenue and profits, but can improve it, and can ultimately strengthen an MSE.
7. Find ways to create organizational systems and economies of scale that support social protection, possibly through government agencies that provide microfinance services.

8. Determine how national health services and social or national insurance schemes may be able to help to reduce costs at the enterprise level. In addition, explore private microinsurance options to encourage MFIs and other actors to provide, beyond credit life insurance, health and accident insurance to entrepreneurs under sustainable business models.

Offer Women-Friendly Financial Products and Services

9. Offer financial products that take into account the specific needs of women entrepreneurs and the risks of child labor and UACW. At the same time, develop more flexible and non-aggressive recuperation processes that put less stress and pressure on women entrepreneurs, and decrease the likelihood that they resort to child labor. The majority of these options would also require working with social investors in order for MFIs to receive flexible loan terms and interest rates to facilitate their ability as institutions to respond to client cash flow needs and pass the flexible loan term benefits on to microfinance clients. Some possibilities might include:
 - a. Repayment schedule:
 - i. Extend the period between actual loan disbursement and the start of repayment, through a grace period that will allow households to participate in investment projects that may give them a better balance between employing children in household enterprises and sending them to school.
 - ii. Consider adjusting repayment schedules to coincide with seasonal cash flows and allowing repayment holidays (e.g., instituting bi-monthly or monthly payments, allowing borrowers to identify times when they do not have to pay).
 - b. Loan terms:
 - i. Consider flexibility in interest rates and longer repayment periods which can help households be less myopic and more forward-thinking.
 - ii. Offer options to restructure or refinance loans in case of crises, such as crop failure, robbery, fire, or health emergencies.
 - c. Loan amount: Increase the size of the loan allowing households to employ external workers to reduce their labor burden or to intentionally make improvements and investments to the business to improve working conditions.
 - d. Flexible or alternative collateral: Offer clients options to provide different or alternative forms of collateral so clients can either be financially included or avoid making unacceptable sacrifices to be able to put up collateral. Some options may include: solidarity guarantees, loan guarantees even from external sources, low-interest external capital so MFIs can manage the credit risk of a lack of collateral, participation in savings groups, and group collateral, including community loans that do not require collateral from individuals.
 - e. Savings: Provide a variety of savings products, such as contractual savings, programmed savings for a goal, regular saving accounts that allow quick access to funds, and savings accounts with automatic or digital savings wallets, all of which can encourage micro-saving because they reduce saving account costs and allow people to manage their savings more privately. Contractual savings must be coupled with financial education to help households to budget and plan accordingly. Community savings groups should also be encouraged, including through referral, to teach clients how to plan for regular or unexpected household expenses.

- f. Emergency loans: Create emergency loan products to help women and their families cope with shocks. These emergency loans could be backed by savings, but would need to be designed to be disbursed easily so clients have cash in hand to help them avoid turning to moneylenders who charge predatory interest rates. For these types of loans, explore digital options, including mobile money and digital wallets, since emergencies can happen at any time and need speedy resolution.
- g. Microinsurance: Develop and offer a combination of appropriate microinsurance products that can help clients on both sides: prevention (e.g. health, medicine, and laboratory insurance) and reaction (accident, life, credit or catastrophic illness insurance), to deal with these often expensive and unexpected shocks. Implement microcredit loans with voluntary health insurance, so families don't have to resort to additional loans to cover these costs. To be effective, health insurance must cover the entire household, should also cover outpatient services and should be designed so that patients do not have to pay first and get reimbursed later. They also need to be easy to use since this population is unfamiliar with these products and may often face literacy issues.

Client-Level Recommendations

Increase Awareness of Child Labor and UACW among Clients and their Families

10. Ensure that microcredit is accompanied by awareness raising on child labor and UACW, particularly occupational safety and health (OSH), so that clients will know how to make workplaces safer and healthier for themselves and their family members who help them. This type of awareness raising can also be provided through existing governmental and non-governmental literacy, gender, labor rights, and entrepreneurship programs, focusing on those businesses that have yet to be launched to have the greatest chance at preventing this problem. In order to be effective and sustainable, awareness-raising efforts on child labor and decent work should provide spaces for parents and other community members to voice their concerns and make decisions based on what they see as their children's best interests. The focus should be to improve knowledge and understanding of child labor and the relevant laws from the point of view of child protection and well-being, rather than compliance with labor laws. In particular, the nuances between legal children's work and child labor should be highlighted, so that parents have a clearer understanding of what types of activities their children may undertake, when, and under what circumstances.

Offer Business Development & Support Services to WEE Clients

11. Increase awareness among women entrepreneurs about the range of financial services available to them through MFIs, particularly those which are being underutilized, and which may help them cope with shocks.

COUNTRY-SPECIFIC CONSIDERATION: Service providers in the **Philippines** should consider tapping into resources offered at GoNegosyo Centers around the country and the MentorME program to increase access to support services for women entrepreneurs.

12. Provide women entrepreneurs with support services, such as personal and business financial management and planning, including crisis management, taking into account the particularities

of their income stream and consumption needs. Ensure that the design of such services takes into account their family responsibilities and need for work-life balance.

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador**, increase access to business trainings in the areas where they are in greatest need: entrepreneurship skills, marketing, and business planning. Additionally, diversify training offerings so that women can establish businesses in a variety of different sectors, to prevent the oversaturation of markets.

COUNTRY-SPECIFIC CONSIDERATION 2: In the **Philippines**, increase access to skills and business training as well as resources, so that women entrepreneurs can earn income from other sources when their primary business is not profitable. For example, in fishing communities, offer skills training and resources to women whose primary business is to sell supplies to fishermen and fish in the market, so that they can operate alternate businesses during the off-season and smooth their income stream.

13. Help clients know how to determine at what point in a business it would be beneficial to hire outside help. Additionally, assist them in exploring ways to negotiate the issue of trust of outside workers, or help them to determine which tasks within the business can be delegated with less risk. Pooling resources may be one way to achieve this. If labor demands are not constant (e.g., if they are cyclical), communities or groups may consider forming labor cooperatives among entrepreneurs that would allow members to tap into reliable outside assistance during peak periods.
14. To complement business loans, provide, or provide referrals for, other types of support services offered by government, NGOs, or other organizations, such as: cash or non-cash, conditional or non-conditional transfers, etc. to help families meet other basic needs, including child care and referrals to health services. Cooperatives, including labor and product-specific cooperatives, may be one option worth exploring, as well as training on stress management and mental health.

Foster Intra-Household and Gender Dialogue

15. Encourage intra-household and gender dialogues so families have tools to talk about the pressures they are facing economically and in their businesses as they navigate complex decision-making and trade-offs. This could be coordinated or executed with WEE partners.
16. Inform women clients, and men and community leaders, about women's rights with regard to ownership of property.

Offer Education and Training Support Services to Families of WEE Clients

17. Consider whether microfinance institutions can also play a part in supporting older children (those 15 to 18 years old) to have their own businesses, where local regulations allow institutions to provide financial services to minors – by providing them with access to savings groups – so that they have the flexibility to combine work and schooling in a safe, productive, and legal way. In the process, MFIs will be building a new constituency of clients.

18. Ensure that microfinance is complemented with education policies that focus on increasing the return on education from the parents’ perspective. Discuss children’s educational and care needs as part of business planning and the loan application process.

Ensure that Interventions to Address Child Labor and UACW in WEE are Holistic and Participatory

19. Interventions should also be formulated with input from all stakeholders to ensure that they are locally-owned and context-appropriate, and should be both direct (e.g., removing children from child labor and providing them with access to schooling) and indirect (targeted at education reform, poverty, etc.). In addition, interventions should cover a sufficient number of children and households to create a culture of change within communities.

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador**, MFI and NGO providers should seek the assistance of the local child protection committees formed under LEPINA to develop municipal levels plans to prevent child labor within women’s enterprises. Consider the inclusion of awareness raising and volunteer monitoring activities in these plans.

Conclusion

Child labor and UACW in WEE initiatives are complex problems that occur throughout the world, and particularly in developing countries, though the nature and incidence of the problems can vary widely based on the context. Despite extensive efforts to prevent and eliminate child labor and UACW, and to support women’s entrepreneurship (as separate issues), little attention has been focused on the intersection of these phenomena. Only limited effort, therefore, has been put into addressing the issues of child labor and UACW in WEE initiatives.

The PSA suggests that the collection of tools created for Outcome 2 be used to assess the root causes of the problem in a given context; to address gaps in awareness and understanding at the organizational and client levels; to fill the need for tailored financial products and services for women, including better financial and business training and more access to social protections; and to help WEE actors and clients to assess risks related to this problem and monitor their progress toward addressing it. These tools should then be tested in the two pilot countries – El Salvador and the Philippines – to gauge their effectiveness and to assess what modifications need to be made to adapt them to various contexts.

Apart from the toolkit, which will focus on the organizational and client levels, the RICHES PSA provides specific recommendations to encourage the engagement of policy makers and influencers on the intersection of child labor, UACW, and WEE initiatives. The PSA indicates that there is interest and potential on the part of key stakeholders to try these tools, and to communicate and collaborate to bring about positive change.

Section I. Introduction

The following report is a Pre-Situational Analysis for the RICHES (Reducing Incidence of Child labor and Harmful conditions of work in Economic Strengthening initiatives) project. This study was led by the American Bar Association Rule of Law Initiative (ABA-ROLI), in collaboration with Grameen Foundation.

Background on the Problem

Few within the women's economic empowerment (WEE) community would expect that investments in women's enterprises are increasing the risk or incidence of child labor or poor working conditions. Yet, an unintended consequence of WEE initiatives may be that as women entrepreneurs struggle to manage the labor burdens of their businesses with household tasks and unpaid care work, they are turning for help to those closest in reach – their children. In countries where child labor is prevalent, women entrepreneurs and their spouses may not fully understand the trade-offs to the child's and family's health and well-being when children are pulled out of school to: work in the family's business, where they may encounter a range of hazards, including pesticides, burns from hot stoves, or dangers while selling goods on the streets; or to support the business by providing child care during school hours, which can be detrimental to their education.

Most WEE service providers, such as microfinance institutions (MFIs) and savings group organizations, promote investment in women's businesses as a critical step to improving household incomes. However, as these businesses grow, so can the risks of child labor or poor working conditions. A 2011 paper by the ILO analyzed the link between microfinance and child labor: "Microfinance can have a positive impact on combating child labor, but does not automatically do so.... Microloans may even have a negative impact on the household economy if they increase total labor demand of a family enterprise and thus children's workload."⁷

Just as gender barriers can prevent women from accessing the same resources and freedoms as men, and gender dynamics within the household can affect the decision-making power of women, so too can they render women unprepared and ill-equipped to respond to the new risks their businesses may generate, such as unsafe and unhealthy conditions of work. Lack of awareness regarding the consequences of child labor and poor working conditions, as well as societal attitudes may also be contributing factors.

The WEE community is sensitive to the need to do no harm. In order to support women entrepreneurs to make decisions with optimal outcomes for children and workers, MFIs and other WEE service providers, as well as policy makers, need tools that can build awareness and influence behaviors.

Background on the RICHES Project

The RICHES project, funded in December 2017 by the U.S. Department of Labor, aims to increase understanding of child labor and unacceptable conditions of work (UACW) in the context of women's economic empowerment initiatives and make available a toolkit for policy makers, service providers, and others whose work supports women entrepreneurs.

In order to support women entrepreneurs to make decisions with optimal outcomes for children and workers, WEE initiative service providers and policy makers need tools that can build awareness and influence behaviors. RICHES will develop and deploy a collection of tools to better equip policy makers and service providers to help women improve livelihoods responsibly without resorting to child labor or other harmful labor practices. The tools will be tested in two strategic locations: El Salvador and the Philippines, where child labor and UACW are a continued challenge. Once tested, the tools will be available for broader distribution and global application in other countries and regions of the world.

RICHES project activities are centered around achieving the following four outcomes:

Outcome 1: Increased understanding of child labor and acceptable conditions of work in the context of women's economic empowerment initiatives

Outcome 2: Increased availability of tools to integrate child labor awareness and acceptable conditions of work into women's economic empowerment initiatives

Outcome 3: Demonstrated effectiveness of tools in mitigating child labor and unacceptable conditions of work in women's economic empowerment initiatives

Outcome 4: Increased awareness and adoption of tools to integrate child labor awareness and acceptable conditions of work into women's economic empowerment initiatives by a broad range of stakeholders.

As a first step and with a focus on Outcome 1, the RICHES team conducted a Pre-Situational Analysis to better understand the context surrounding child labor and working conditions in WEE initiatives at a global level as well as in the pilot countries of El Salvador and the Philippines. This report summarizes the results of that analysis.

Section II. Objectives and Methodology

Key Research Objectives

The Pre-Situational Analysis (PSA) is the principal activity conducted under Outcome 1. It consists of a high-level global assessment of child labor and acceptable conditions of work (ACW)⁸, as well as more context-specific analyses in El Salvador and the Philippines. The context-specific analyses were undertaken to prepare for effective implementation and testing of the tools, while the global assessment is intended to inform the design, promotion, and targeting of the toolkit toward policy makers and service providers in other countries.

Methodology

Field research and data collection took a qualitative approach and were participatory in nature, engaging different levels of actors at both the global and country levels.

Phases of the PSA

The PSA was carried out in two phases:

Desk Review: a literature review, a stakeholder analysis, and interviews with individuals and organizations working in the areas of child labor, working conditions, and WEE.

In-Country Research: expert interviews and focus groups with men, women, and children in urban and rural communities in El Salvador and the Philippines.

More detailed information about the field visits is provided in **Appendices F and G: Agenda for Field Visit – El Salvador/Philippines**.

The steps used to implement each of the above activities is described in more detail below.

DESK REVIEW: Literature Review

The desk research was undertaken from August 2018 to February 2019. It began with a literature review that was guided by thirty-three questions, including seven questions at the global level and an additional 26 country-specific questions related to El Salvador and the Philippines. The global level review was guided by the following seven broad questions:

- ✓ What is the nature and incidence of child labor and UACW globally?
- ✓ What are the barriers to education that may be resulting in child labor?
- ✓ What is the nature of women's enterprises?
- ✓ What are the levels of awareness, existing practices and products, and potential incentives among MFIs internationally to address child labor and conditions of work?

- ✓ What is the nature and incidence of child labor and working conditions in women’s enterprises?
- ✓ What are the international and national legal and policy landscapes for addressing child labor and UACW generally, and where do they intersect with WEE initiatives?
- ✓ What types of international, national, or non-governmental efforts being undertaken to address child labor and UACW, particularly related to women’s enterprises?

The country-specific reviews for El Salvador and the Philippines were guided by the following broad questions:

- ✓ What is the nature and incidence of child labor and UACW in El Salvador and the Philippines?
- ✓ What are barriers to education that may be resulting in child labor?
- ✓ What are common sectors in which women entrepreneurs are working in El Salvador and the Philippines?
- ✓ In which sectors are policy makers and service providers providing these entrepreneurs with support, and what type of support is provided?
- ✓ Among MFIs in El Salvador and the Philippines, what is the level of awareness, existing practices and products, and potential incentives, or lack thereof, to address child labor and UACW?
- ✓ What is the nature and incidence of child labor and UACW in these sectors in general, and in women’s enterprises specifically? What is the level of awareness regarding child labor and ACW among women entrepreneurs, men, and children in these countries?
- ✓ What actions, if any, do women entrepreneurs take with regard to child labor and UACW?
- ✓ What are the national laws, regulations, and policies governing child labor (including hazardous labor) and ACW with respect to minimum wages, hours of work, and occupational safety and health in these two countries? How do they relate to the sectors in which women entrepreneurs are working? Are policymakers looking at the intersection between WEE initiatives and either child labor or working conditions?
- ✓ What is the status of women’s and men’s behavior, knowledge, and awareness of and compliance with laws and regulations governing child labor laws and ACW related to minimum wage, hours, and occupational safety and health?
- ✓ How do intra-household dynamics influence the incidence of child labor, particularly where there are WEE initiatives?

The complete list of guiding questions used in this study can be found in **Appendix E: Guiding Questions for Pre-Situational Analysis**.

During the course of the PSA research, which concluded in March 2019, the RICHES project team reviewed approximately 400 research studies, papers, legislation, videos, and other documents as part of the desk review. Every effort was made to ensure that the information reviewed was current (e.g., published in the last five to seven years) and from a wide variety of reliable and credible sources. However, where more recent information was not available, older studies and data were considered.

DESK REVIEW: Stakeholder Analysis

The RICHES stakeholder analysis was conducted to identify, make contact with, seek the collaboration of, and empower key stakeholders at the global level and in the two pilot countries. An initial group of stakeholders for this analysis was identified through a review of research documents on child labor, ACW, and WEE, while others were found through ABA-ROLI and Grameen’s professional networks, and through field visits to El Salvador and the Philippines. Stakeholders identified included international organizations;

foreign government donors; financial institutions, including MFIs and MFI networks; independent researchers; government agencies; international, national and local NGO service providers; business sector foundations; etc.

DESK REVIEW/IN-COUNTRY RESEARCH: Interviews with Key Stakeholders

A series of targeted interviews of 36 stakeholder organizations were also conducted by phone and in-person with global and pilot-country stakeholders. Questionnaires for these interviews were developed based on the Guiding Questions (see Appendix E). The types of stakeholders reached through these interviews included:

- **Global Level:** international organizations (e.g., ILO Social Finance Programme), international NGOs leading child labor projects or providing services to child laborers and women entrepreneurs (e.g., World Vision, Rainforest Alliance), international financial institutions or NGOs (e.g., Kiva, Vision Fund), social investors (e.g. Grassroots Capital, Incofin), and independent and university-based researchers (e.g., Innovations for Poverty Action);
- **National Level:** national level government officials (e.g., Ministries of Labor), national level NGOs, financial institution networks and institutions (e.g., National Commissions on Micro and Small Enterprises), and private sector business foundations (e.g., sugar industry); and
- **Local Level:** NGO managers and staff, MFI managers and staff, and local community leaders.

A complete list of stakeholders interviewed as part of the PSA can be found in **Appendix H: List of PSA Interviews Conducted**.

IN-COUNTRY RESEARCH: Focus Groups

In addition to the stakeholder interviews, the project conducted focus groups with women and men entrepreneurs (separated by gender) at various stages of business implementation, children (ages 11 to 17), and MFI field staff in El Salvador and the Philippines. The focus groups were conducted in both urban and rural communities, where child labor and UACW are known to occur in WEE in the agricultural, commercial, and industrial sectors. Focus groups with clients in El Salvador were organized in collaboration with the National Commission for Micro and Small Enterprises (*Comisión Nacional de Micro y Pequeñas Empresas – CONAMYPE*), a government body supporting entrepreneurs, and Credicampo and PADECOMSM, two MFIs. Focus groups in the Philippines were organized in coordination with the MFI *Ahon Sa Hirap, Inc.* (ASHI) as well as through local government entities, DSWD, and social workers.

As indicated in the table below, the project used four different focus group tools, which were designed to be participant-centered and reflective of best practices:

- ✓ ACW: used with men and women entrepreneurs;
- ✓ Child labor (adult perspective): used with men and women entrepreneurs;
- ✓ Child labor (child perspective): used with children between the ages of 11 and 17;
- ✓ Child labor and ACW (service provider perspective): used with MFI field staff.

The same focus group tools were used in both El Salvador and the Philippines to allow for comparisons both within and between the two countries.

Table 1: Focus Groups in El Salvador and the Philippines

Type of Focus Group Tool	Participants	Number of Groups	# Urban/# Rural Groups
EL SALVADOR			
Acceptable Conditions of Work	Women and Men Entrepreneurs	6	2 urban/4 rural
Child Labor (Adults)	Women and Men Entrepreneurs	6	3 urban/3 rural
Child Labor (Children)	Children	1	urban
ACW and Child Labor	MFI field staff	2	1 urban/1 rural
PHILIPPINES			
Acceptable Conditions of Work	Women and Men Entrepreneurs	4	2 urban/2 rural
Child Labor	Women and Men Entrepreneurs	6	2 urban/4 rural
Child Labor (Children)	Children (mixed gender)	4	2 urban/2 rural

Sites visited in El Salvador included: the Departments of Morazán, San Miguel, and San Salvador. In the Philippines, interviews and focus groups were conducted in the Aklan, Antique, Iloilo, and Capiz provinces of Central Visayas, in Bicol, and in Metro Manila.

Additionally, expert interviews were used to gather current research information from MFIs and other NGO stakeholders in Africa, other parts of Asia, and other parts of Latin America, to ensure that any tools developed for global use would factor in specific considerations for that area.

After completion of the field visits, information from the desk review and in-country research was analyzed, compared, and contrasted to draw out similarities and differences between the two levels and between the two pilot countries.

Limitations of the Study

The desk review and in-country research were limited in scope due to a variety of factors, including: time constraints; security concerns; distances between locations, particularly in the Philippines; and the availability and willingness of participants to engage in interviews and focus groups.

Assumptions

The RICHES team has made the following assumptions in relation to the PSA:

1. That the focus groups interviewed in El Salvador and the Philippines were somewhat representative of the larger population of their respective countries. While there are bound to be differences, RICHES believes that there should not be a wide variation in responses.

2. That the responses given by the focus group participants were truthful. While the respondents may not have fully disclosed all details of their experiences, RICHES assumes that their responses were sincere and given in good faith.
3. That there will not be significant changes in the national or community-level landscape of either pilot country (e.g., political upheaval, major natural disasters, economic crises, etc.) that would considerably change people's circumstances, tendencies, and perspectives as gathered by this PSA, and their response to programs and policies, including the resulting RICHES toolkit.

Changes to any of the above assumptions could impact the accuracy and utility of this PSA report and the relevance of the toolkit whose design will stem from this analysis.

Organization of the Report

The Pre-Situational Analysis report is organized into the following major sections:

- III. Global Overview
- IV. El Salvador Country Profile
- V. Philippines Country Profile
- VI. Findings and Recommendations
- VII. Conclusion

The main body of the report is followed by a collection of appendices, as outlined in the Table of Contents.

Section III. Global Overview of Child Labor, ACW, and Women’s Entrepreneurship

[Section III. A – Child Labor and Working Conditions](#)

[Section III. B – The Global Legal and Policy Landscape](#)

[Section III. C – Key Stakeholders and Current Efforts to Address Child Labor and UACW](#)

[Section III. D – Women’s Entrepreneurship: Characteristics and Intersection with Child Labor](#)

[Section III. E – Microfinance and Child Labor](#)

A. Child Labor and Working Conditions

This section provides an overview of the nature and incidence of child labor and working conditions as they occur around the world. It also assesses the key political, socio-economic, and cultural drivers and consequences of child labor and UACW for both children and adults, particularly those in situations of poverty. It further describes the current global legal and policy landscapes for child labor and working conditions, as well as the key stakeholders who are involved in these issues and the roles that they play in both of these areas.

1. Background and Context

Child Labor

In 2016, an estimated 152 million children around the world were engaged in child labor. Nearly half of those children (73 million) were involved in hazardous labor, the largest category of work within the “Worst Forms of Child labor (WFCL)”.⁹ Children involved in hazardous labor perform many different types of work, such as farming, mining, construction, manufacturing, baking, selling goods, hauling products, collecting and sorting garbage, producing apparel, and working in domestic service. Other worst forms of child labor, sometimes known as “categorical” worst forms, are prohibited for children under any circumstances, including slavery, debt bondage, and trafficking, commercial sexual exploitation, including prostitution and pornography, armed conflict, and illicit activities, including drug trafficking.¹⁰ According to a study released in 2017, 25 percent of the world’s victims of slavery were children and 18 percent of all slavery victims were children used in forced labor.¹¹

Involvement in the worst forms of child labor exposes children to many risks and hazards—such as contact with dangerous substances; work underwater, at dangerous heights, or in confined spaces; excessive noise, dust, heat or cold; dangerous equipment, tools and machinery; heavy loads; long or night work schedules; physical, psychological, and sexual abuse, or confinement—which can have significant, negative, and long lasting effects on their development and well-being.¹²

What is Child Labor?

According to the ILO, child labor is, “work that deprives children of their childhood, their potential and their dignity, and that is harmful to physical and mental development”.

It refers to work that:

- is mentally, physically, socially or morally dangerous and harmful to children; and
- interferes with their schooling by:
 - depriving them of the opportunity to attend school;
 - obliging them to leave school prematurely; or
 - requiring them to attempt to combine school attendance with excessively long and heavy work.”¹³

What are the Worst Forms of Child Labor?

Under ILO Convention No. 182, these are defined as:

- (a) all forms of slavery or practices similar to slavery, such as the sale and trafficking of children, debt bondage and serfdom, and forced or compulsory labor, including forced or compulsory recruitment of children for use in armed conflict;
- (b) the use, procuring or offering of a child for prostitution, for the production of pornography, or for pornographic performances;
- (c) the use, procuring or offering of a child for illicit activities, in particular for the production and trafficking of drugs as defined in the relevant international treaties;
- (d) work which, by its nature or the circumstances in which it is carried out, is likely to harm the health, safety, or morals of children.”¹⁴

Forms of child labor described in (a) through (c) are considered unacceptable for all children. The specific types and activities of work prohibited under (d) are determined by national laws and regulations. Recommendation 190 to ILO Convention 182 (Section II.3.a-e) provides guidance to countries on the types of conditions that should be considered inappropriate for children under (d). These include:

- “(a) work which exposes children to physical, psychological, or sexual abuse;
- (b) work underground, under water, at dangerous heights, or in confined spaces;
- (c) work with dangerous machinery, equipment and tools, or which involves the manual handling or transport of heavy loads;
- (d) work in an unhealthy environment which may, for example, expose children to hazardous substances, agents or processes, or to temperatures, noise levels, or vibrations damaging to their health; and
- (e) work under particularly difficult conditions, such as work for long hours or during the night, or work where the child is unreasonably confined to the premises of the employer.”¹⁵

Child labor affects one in four children in the world’s least developed countries. Although it is particularly prevalent in Africa (72.1 million or 19.6%) and Asia (62.1 million or 7.4%), where 9 out of 10 of the world’s child laborers live, child labor also occurs at a rate of 5.3 percent (10.7 million) in the Americas, 2.9 percent (1.2 million) in the Arab States, and 4.1 percent (5.5 million) in Europe and Central Asia.¹⁶ Worldwide, child labor is more common in rural than in urban areas.¹⁷

By Sector

Most children work in the informal sector, in temporary work, part-time, on-call, and other forms of non-standard work, rather than in formal sector jobs.¹⁸ The largest percentage of child laborers are involved in **agriculture, (71% or 108 million)** – including in fishing, forestry, livestock herding, and aquaculture – followed by **services (17%)** and **industry (12%)**. Within the agricultural sector, most children work in subsistence and commercial farming, doing tasks such as planting, weeding, applying chemicals, and harvesting crops. Although child labor occurs in agriculture in all major world regions, it is most prevalent in Africa.¹⁹ Millions of children also work in services (26 million) and in the industrial sector (18 million). Domestic work, which occupies 11.5 million children, is the most common type of service sector work; however, child laborers are also found working in hotels and restaurants, on the streets, (for example, selling, washing cars, or shining shoes), in transportation, repair shops, markets, garbage dumps, or other places. Child labor in industry is mostly in informal situations in construction and manufacturing. Children in this sector are involved in the production of a wide range of products such as: carpets, bricks, apparel, jewelry, food, handicrafts, cigarettes, matches, and fireworks, among others. In addition, children are also used in armed conflict, illicit activities, commercial sexual exploitation, and prostitution, and pornography.²⁰

By Gender and Age

Children’s involvement in work often differs by gender and age. An estimated 88 million boys and 64 million girls are involved in child labor; however, girls are believed to be undercounted in these estimates, due to the fact that they often engage in more invisible forms of work, such as domestic work.²¹ While boys are more engaged in hazardous work and are slightly more likely to be involved in agriculture and industry, girls in every age group are more likely to work excessive hours and do household chores.²² Even when working in the same sector, boys and girls tend to face different risks and hazards—for example, boys are more likely to use pesticides, and dangerous tools and machinery, while girls are more likely to haul wood and water.²³

Nearly half of all child laborers (48%) are age 11 or under – a quarter of them in hazardous labor – while 28 percent are ages 12 to 14, and 24 percent are in the 15 to 17 years age range. Children under the age of 11 work more in agriculture, while older children ages 15 to 17 are more likely to labor in industry and services. Child laborers who are ages 15 to 17, and who may be beyond the age of compulsory education, drop out of school at a higher rate.²⁴ An estimated two-thirds of children work for their household in family farms or enterprises, and most are not paid.²⁵

Changes in the Nature and Incidence of Child Labor

The way child labor manifests itself on a global level is continually changing. Although the overall incidence of child labor decreased significantly by 94 million children from 2000 to 2016, and hazardous work fell by 12 million, the pace of child labor elimination slowed from 3 percent in the period from 2008-2012, to 1

percent from 2012-2016.²⁶ Although today’s children may be performing less hazardous work, they are more likely to combine work with schooling. Despite a number of efforts made by African governments to combat child labor, the region experienced a rise in child labor from 2012 to 2016, while child labor in other major regions continued to drop. During this same four-year period, levels of girls’ rates of participation in child labor became more equal to boys’. And while fewer children ages 15 to 17 worked from 2012 to 2016, the reduction in child labor among 5 to 11 year olds stagnated during that period.²⁷

Global Working Conditions

There are no worldwide estimates of the nature and incidence of **acceptable conditions of work** (ACW) for adults, as this is a term that is used exclusively by the U.S. in reporting required under the Trade Act of 2002. However, global data are available to provide a snapshot of **unacceptable conditions of work** (UACW) worldwide. Additionally, there is information available to describe the legal and policy landscapes around **decent work**—the antithesis of UACW—in countries around the world. These three terms are defined and further described in more detail below.

Acceptable Conditions of Work

“the establishment and maintenance of mechanisms, adapted to national conditions, that provide for minimum working standards, that is: wages that provide a decent living for workers and their families; working hours that do not exceed 48 hours per week, with a full 24-hour rest day; a specified number of annual paid leave days; and minimum conditions for the protection of the safety and health of workers.”²⁸

Unacceptable Conditions of Work

“comprising conditions that deny fundamental principles and rights at work, put at risk the lives, health, freedom, human dignity and security of workers or keep households in conditions of poverty.”²⁹

The nature and incidence of Unacceptable Forms of Work—including UACW, differs by country, and depends upon factors such as the country’s level of economic development, institutional structures and actors.³⁰ International labor standards (as described in the conventions) establish the parameters of decent work, including UACW.³¹

Decent Work

“...the aspirations of people in their working lives. It involves opportunities for work that is productive and delivers a fair income, security in the workplace and social protection for families, better prospects for personal development and social integration, freedom for people to express their concerns, organize and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men.”³²

A report published by the ILO in 2018 indicated that 300 million workers in emerging and developing countries were living in extreme poverty, on US\$1.90 (PPP) per day.³³ Those in moderate working poverty, in which workers live on between US\$1.90 and US\$3.10 per day (PPP), numbered 430 million in these same countries.³⁴ Additionally, a report released by the ILO in 2019 indicates that a majority of the 3.3 billion people employed worldwide in 2018 lacked the type of work that could provide them with financial security, material well-being, and equality of opportunity.³⁵

Workers living in poverty are particularly vulnerable to exploitation in unacceptable forms of work, such as “forced labor”, “vulnerable work”, “informal work” and “precarious work”. The most severe of these forms, forced labor, affects 40 million people globally, 16 million of whom are estimated to be in the private sector. Forced labor is particularly common in domestic work, construction, and manufacturing, but also occurs in agriculture, horticulture, and in the hospitality and sex industries.³⁶ Vulnerable work—such as contract work and work in environments that lack or have limited legal protections, poor working conditions or no/limited benefits—involves an estimated 42 percent of workers (or 1.4 billion), a number that is expected to continue to grow in 2019.³⁷ Informal work, which involves 2 billion of the world’s workforce, or 61 percent, is most prevalent in developing countries.³⁸ Hundreds of millions of workers are also engaged in precarious work, including temporary work, which typically occurs in sectors with weak health and safety protections such as domestic care work, the cleaning sector, kitchen work, retail and supermarkets, and construction.³⁹ Most of the world’s victims of forced labor, and poor and vulnerable workers live in Sub-Saharan Africa and Southern Asia.⁴⁰ However, unacceptable forms of work occur, and are a growing problem, in all areas of the world, including in advanced industrialized economies, and affect disproportionate numbers of ethnic minorities, migrant workers, and other disadvantaged and excluded groups. A large part of the growth of UACW worldwide can be attributed to an increase in self-employed and contributing family workers in the worldwide labor force and the nature of the labor these workers typically perform.⁴¹

By Gender and Age

Women are among the most affected workers worldwide with regard to unacceptable forms of work. Estimates indicate that 82 percent of women in developing countries are in vulnerable types of work, compared to 72 percent of men.⁴² In addition, women make up a larger share of informal workers than men.⁴³ Children, particularly those under the legal age for work, are prone to being involved in UACW, primarily because they have less work experience and lower skills, and are thus unlikely to be able to obtain jobs that have normal work hours, adequate wages, and health and safety protections.⁴⁴

Acceptable Conditions of Work (ACW)

There are three major areas that comprise ACW: Occupational Safety and Health (OSH), work time and rest periods, and minimum wages. Important global statistics and trends to note regarding each of these three categories include:

Occupational Safety and Health

Each year, 374 million people become injured or ill from their jobs, and another 2.8 million die from them.⁴⁵ The suffering caused by such accidents and illnesses to workers and their families is incalculable. Furthermore, a high rate of occupational accidents and illnesses can have a significant negative effect on individual businesses and on a country’s economic performance.⁴⁶ The frequency of accidents is significantly higher for microenterprises, where more informal workers are employed, and where there is less regulation than in larger businesses. Women and children are often employed in the types of

businesses where there are fewer health and safety protections. In developing countries in particular, many accidents and illnesses go under-reported, simply because there are fewer options for health care treatment. Workers not in higher-paying positions in the formal sector may also lack basic social protections, such as pension coverage, paid sick leave, unemployment insurance, and workers' compensation.⁴⁷

Work Time and Rest Periods

Although an 8-hour day and a 40-hour week are considered to be the global standards for work time, millions of workers today are obligated to work outside these limits—either in excess of these hours (more than 48 hours a week), or in short hour/part-time jobs, with hours that are below the standard work week. This is due in part to the intense pressures of global commerce, telework and technological advances, such as smartphones, tablets and computers, which blur the boundaries between work and non-work time. Today, work time is also occurring in different patterns, moving away from a workweek of equal hours per day for five days a week, towards more “flexible” arrangements that include different types of shift work, compressed time, on-call work, and flexi-place work.⁴⁸

Worldwide, the average workweek lasts 43 hours, while long work weeks last around 48 hours. Western Europe has the lowest hours of work per week at 36.4, followed by Eastern Europe and North America at 38.7, and Africa at 43.3 hours. Southern and Eastern Asia have the highest weekly work hours at 46.6 and 46.4, respectively, while Arab countries are next highest at 45.8 hours. Due to the expansion of global supply chains in emerging economies (which are more likely to require excessive work hours of over 60 per week), the average work time in developing countries has gone up.⁴⁹

While men are more likely to be impacted by excessive hours on the job, women are more likely to have a sub-standard hourly workweek because of their domestic work responsibilities, which limits their ability to take on more formal, wage and salaried work. Informal, vulnerable, and precarious workers and those in forced labor, who are outside of the regulatory system, are generally at a higher risk of having non-standard work hours.⁵⁰

Minimum Wages

Minimum wages vary significantly across the world because they are determined on a national or subnational level or set by an industry sector.⁵¹ While most countries have tried to adopt or raise minimum wages to support low-paid workers and reduce wage inequalities, on a global level, wage inequality increased in the period from 2012 to 2015, and countries with the highest levels of wage inequality are still those with the lowest incomes.⁵²

Women are more concentrated in low wages jobs in low paying fields with few benefits and only earn, on average, 77 percent of men's wages.⁵³ As mentioned earlier, children, particularly those under the legal age for work, are often unpaid workers, who labor in jobs in the informal economy that may not be covered by minimum wage laws.⁵⁴

2. The Causes and Consequences of Child Labor and UACW

Causes of Child Labor

Child labor is a complex phenomenon, with multiple and varied causes.⁵⁵ Though this problem can be found in all areas of the world, it is more prevalent in larger, lower-income households, and in countries where there are more situations of inequality, instability, and insecurity, and a higher cultural tolerance for children's work.⁵⁶

Some specific factors that cause child labor include:

- **Poverty:** This is probably the single most important driver of child labor. Children may work because their families lack the financial resources to meet their daily and emergency needs.⁵⁷
- **Lack of access to financial services:** Without access to savings, microinsurance or the ability to borrow money, families rely on children to help them cover basic expenses and buffer economic shocks. In some places, bonded labor, one of the worst forms of child labor, is used by families to respond to such needs.⁵⁸
- **Labor shortages and preferences:** Children are often recruited to work because they are easier to manage, and can be paid less than adults to do the same tasks, sometimes making businesses more profitable. Children may also be used to work because they are immediately available to cover labor shortages, and do not require immediate payment. However, frequently children are not paid at all, because their work is considered a contribution to their household or a form of training, or because they've been engaged in work through force or coercion.⁵⁹
- **Parental preferences for children to acquire work experience:** Even under circumstances where family income is adequate, children may continue to work, because of their parent's belief that work is a learning experience, or a way in which all family members contribute to the household.⁶⁰
- **Lack of awareness of children's rights and the risks of child labor:** A lack of awareness of children's rights, or a lack of understanding about the health and safety risks of work for children, may also cause or contribute to situations of child labor.⁶¹
- **The lack of decent work opportunities for youth and adult workers:** A shortage of jobs that provide a decent wage, regular hours, and health and safety protections, can lead youth to engage in low-paying hazardous work or illegal work.⁶²
- **Ineffectiveness of institutional frameworks for addressing children's exploitive work:** Insufficient or weak laws, policies, and regulations on child labor; a lack of enforcement and appropriate penalties for these laws; and/or barriers for children of working age to obtain permission to work legally, can all result in child labor.⁶³
- **A lack of social protections and supports for families:** The failure of governments to effectively establish and implement laws, policies, and programs to protect and support vulnerable children and families, such as health care, child and elder care, food and housing support, social security systems, etc., frequently increases the risk of child labor.⁶⁴
- **Value chain problems:** At the global level, elaborate supply chains, which make it difficult to determine who is responsible for producing goods, often increase the risk of child labor. In addition, cost pressures and the use of subcontracting in production encourages poor working conditions and the use of child labor.⁶⁵
- **Crises and emergencies:** Events such as armed conflict, violence, food crises, disease outbreaks, climate change, natural disasters, and migration may create conditions that leave children at an increased risk of abuse, neglect, trafficking, and involvement in other forms of child labor.⁶⁶

- **Discrimination based on race, gender, religion, language, disabilities and other personal characteristics:** Negative perceptions based on personal characteristics can make children vulnerable to recruitment into child labor and restrict their participation in decent work.⁶⁷

Child Labor and Entrepreneurial Work

Policies that increase adults' participation in the labor market or entrepreneurial work in households can lead to more child labor.⁶⁸ Microcredit loans, for example, can create a demand for child workers to help their parents in their businesses, or take on their parents' responsibilities in the home. The connection between microcredit and child labor will be explored in more detail in Section III. B. 2. "Women's Entrepreneurship and Child Labor."⁶⁹

As noted earlier, child labor can vary significantly based on context. While poverty has been identified by most researchers as the main cause of child labor, studies indicate that child labor may persist even as households rise out of poverty, due to other factors, such as barriers to children's education, which may take on many forms as described below.⁷⁰

Barriers to Education for Children

In 2018, the U.N. reported that 262 million children, adolescents, and youth between the ages of 6 and 17 (or nearly 1/5 of the global population) were out-of-school. In low- and middle-income countries, this represented one in four children.⁷¹ An estimated 64 million are children of primary school age (about 6 to 11 years old), while 61 million are lower secondary school age (about 12 to 14 years old), and 138 million are upper secondary school age (about 15 to 17 years old).⁷² Countries with the highest rates of out-of-school children tend to be the lowest income countries where barriers to education are common.⁷³

Globally, 41 percent (25 million) of all out-of-school children of primary school age have never attended school and two thirds of these children are girls.⁷⁴ Overall, however, the highest rates for out-of-school youth are among children of upper secondary school age. For these children, participation is likely to be low because secondary schooling may not be required, their families are not able to afford the costs of schooling, or because they are working.⁷⁵ On a regional level, Sub-Saharan Africa had the highest rates of out-of-school children (31.7%), followed by Southern Asia (22.5%), North Africa and Western Asia (16.8%), Oceania (10.7%), Latin America and the Caribbean (9.9%), Eastern and Southeastern Asia (8.7%), Central Asia (6.8%), and Europe and North America (3.5%).⁷⁶

Boys and girls are out-of-school at similar rates globally, but there are still some significant differences related to geographic location, education level, and income. For example, in sub-Saharan Africa, for every 100 boys out of school, there are 121 girls who are out of school.⁷⁷ Girls (34.3 million) are still more likely to be out-of-school at the primary level than boys (29.1 million), and girls who live in impoverished households are more likely to be out-of-school than boys who live under similar circumstances. While the number of out-of-school children was falling at a global level until 2000, this decline has stalled in the last decade.⁷⁸

There are also significant differences in levels of learning achievement and completion of children enrolled in schooling. According to the UN, only one in six children worldwide achieves minimum levels of proficiency in reading and math.⁷⁹ Furthermore, children from the wealthiest households in developing countries, with available data, are on average, four times more likely to be learning at normal levels than children from the poorest 20 percent of households.⁸⁰ In developing countries, specifically, there is a 30

percentage point difference in primary completion rates between children from the richest households and those in the poorest.⁸¹

Three major education barriers that impede children’s ability to access schooling are:

- **Poverty:** This is the single greatest barrier to education. Families living in poverty struggle to afford the many costs associated with schooling; not only tuition, but also uniforms, books, supplies, informal fees paid to teachers, and other expenses. As a result of these expenses, poor families may not send any of their children to school, or they may have to prioritize which children to send depending on gender, birth order, disability status, or other factors.⁸²
- **Child labor:** The interplay between child labor and schooling is further explored later in this section.⁸³
- **Crises and emergencies:** Today, a staggering number of children—estimated to be 75 million children aged 3 to 18 in 35 countries, including 17 million children who are refugees, internally displaced or part of another at risk population— do not attend school due to conflict or crises that make it dangerous for them to go or that disperse their communities and families to other locations, interrupting schooling. Girls are 2.5 times more likely to be out of school when living in conflict areas.⁸⁴

Other barriers related to school systems include:

- **Discrimination** based on race, gender, ethnicity, language, or other personal characteristics.⁸⁵
- **A lack of schools or transportation to schools.**⁸⁶
- **Poor school infrastructure**, including a lack of hygiene facilities, potable water, unsafe and inadequate learning spaces; and an abusive, unsafe school environment.⁸⁷
- **Poor quality instruction** due to inadequate, irrelevant, or ineffective curricula and instructional methods; language barriers; teacher shortages, frequent teacher absences, poorly trained educators; or a lack of female role models.⁸⁸
- **Inflexibility in the formal education system** to address the special needs of over-age children (those who are older than the official age range for the program in which they are enrolled), language barriers, migrant children, teen parents, children with disabilities, children who have dropped out, including child laborers, and other children with special educational needs.⁸⁹
- **A lack of quality second chance and non-formal education programs** for children who need or desire alternatives to education outside of the formal system.⁹⁰
- **The perception of education as having low value** among parents who have not attended school, or had negative experiences in school.⁹¹
- **Parental preferences for children to acquire work experience.**⁹²

Consequences of Child Labor

Child labor can have many negatives consequences for children, their families and societies. The types of consequences vary depending on children’s age, gender, education status, household’s size, including the number of siblings in the home, and the income, work, and education status of their parents, among others.

Risks and Hazards of Children’s Work

Children engaged in exploitive work are exposed to a number of risks and hazards that can have both short and long-term consequences on their physical, psychosocial, and emotional development and welfare.⁹³ These include:

- **Physical development risks.** Young workers, particularly adolescents, are more likely to become injured on the job and suffer from disease due to the fact that their bodies and their brains are still developing. For example, they absorb more toxins than adults and experience more extreme reactions to the effects of toxins, making it important to protect them from exposure to hazardous pesticides, neurotoxins, chemicals that interfere with growth and development, allergens, and carcinogens. In addition, they may become injured or killed when using tools, machinery, and equipment or work stations that are designed for use by adults.
- **Psychosocial and emotional development risks.** Young workers lack the job skills and experience of older workers and are generally less adept at assessing the risks and potential consequences of their actions. They are also more vulnerable to social and motivational pressures that can affect their decision-making and lead to risk-taking. Children may also be less likely to speak up about poor working conditions. Within individual sectors, certain types of hazards are more common; for example, in agriculture, biological (e.g., exposure to insects, animals), physical (e.g., dust, exposure to sun), and safety hazards (e.g., use of dangerous tools and vehicles, such as machetes or tractors) are common. In industry, safety (e.g., use of dangerous machinery), physical (e.g., excessive noise and vibrations), and biological (e.g., exposure to viruses, bacteria) hazards occur regularly, particularly in manufacturing. In mining, psychological hazards happen frequently; and in the services, psychosocial hazards can arise from interaction with customers, as well as ergonomic, chemical, and biological hazards. In hospitality and in domestic work, physical, psychosocial, ergonomic, chemical, biological, and psychosocial hazards all pose risks to children.

How does child labor affect children’s participation in schooling?

Schooling prepares children to play roles as productive adults in their families and in society.⁹⁴ Child labor can be detrimental to children’s schooling, particularly for those children from the lowest income families, who are at higher risk of being out of school.⁹⁵ Among child laborers ages 5 to 14, 32 percent (36 million children) were out-of-school in 2016; however, 68 percent of them (78 million children) combined work and schooling.⁹⁶ Research has found that children who work are more likely to be miss classes, repeat grades, drop out before completing primary education, have lower test scores, and lower literacy.⁹⁷ Children working in rural areas and children working excessive hours are even more likely to have their education negatively affected by work. In fact, only 15 percent of children who work the very longest hours—in excess of 43 hours per week—are able to attend school.⁹⁸ Girls tend to have a double burden, because they typically work outside and inside the household, which significantly limits their time for schooling.⁹⁹

How does child labor affect communities and countries?

Child labor also has many negative effects on societies, many of which lead to a vicious cycle. Children’s work may compete with adult labor, leading to lower adult wages. This in turn can make families more reliant on additional income from children to cover their basic needs. Children who work are more likely to leave school early or without adequate basic skills—thus they are at risk of becoming undereducated workers who struggle to find decent work.¹⁰⁰ Countries with a high percentage of low-skill, low-wage workers tend to have weaker economic growth, which perpetuates both child labor and UACW.¹⁰¹

Causes and Consequences of UACW

Causes and Consequences:

- **Poverty** is a factor that makes workers more vulnerable to becoming engaged in, or used, for various forms of unacceptable work, such as informal work and forced labor.¹⁰²
- **Lack of access to financial services**, such as the inability to access credit, increases the risk of workers having to resort to situations such as bonded labor, to meet their households’ income needs.
- **A lack of social protections and supports for families**, such as social safety nets, cash transfer programs, or national health insurance schemes.¹⁰³
- **Ineffectiveness of institutional frameworks for addressing UACW:** The absence of laws and regulations governing OSH, wages, hours of work, collective bargaining, and worker’s compensation/social security, particularly for those working in the informal sector, puts workers at risk of serious health and safety problems, and abuse and exploitation in workplaces. Laws and regulations governing occupations typically performed by women and children, such as domestic work, tend to be weak. Women’s limited power and influence in governance makes it difficult for them to enact stronger protections.¹⁰⁴
- **A decent work deficit** continues to exist globally. In 2018, an estimated 3 billion workers lacked sufficient financial security, material well-being, and equality of opportunity, due to this problem.¹⁰⁵
- **Excessive legal restrictions on workers, especially women:** In many countries around the world, women face legal restrictions that inhibit their ability to apply for employment, travel to work, and function as employees. Legal permissions to work, such as civil registration documents, work permits, and health examinations, often cannot be easily and affordably obtained. Workers who cannot secure the necessary legal permissions to work often end up taking jobs in the informal sector. More detailed information about these restrictions for women are described in the Section on Women and Entrepreneurship.¹⁰⁶
- **Discrimination**, (based not only on gender, but on race, ethnicity, language, or other personal characteristics), poses a barrier to accessing decent work, or inhibits the ability of workers to succeed in this type of employment, which increases their likelihood of seeking, or being forced into, more unacceptable forms of work.¹⁰⁷
- **Lack of awareness on rights and risks:** Evidence indicates that better progress on sustainable development is achieved where labor rights and healthy and safe workplaces are more prevalent.¹⁰⁸ However, RICHES research found that awareness of worker rights and risks in the workplace in developing countries is often lacking, particularly at the community level.

- **Crises and emergencies** disrupt and destabilize decent work environments, throwing workers into situations of temporary or permanent unemployment, and increasing their likelihood of entering into unacceptable forms of work, including forced labor.¹⁰⁹
- **Entrenched gender roles and harassment of women:** Women tend to be segregated in certain occupations (e.g., nursing, education, and other forms of care), primarily in the informal sector, which are undervalued in the labor market and have low pay, few or no benefits, and less opportunity for promotions. Women also lack role models in schools and workplaces, and institutional supports (e.g., anti-discrimination rules and policies) in both of these areas, and access to positions of authority and management which would increase their experience and compensation. Pension coverage for women is also lower when they reach retirement age.¹¹⁰ Research indicates that gender segregation in the labor market is on the increase. In addition to work outside the home, women also perform a disproportionate amount of household chores and unpaid care (estimated to be 3 times as much as men). Additionally, women are too often subject to implicit or explicit bias, abuse and harassment while in school or on the job.¹¹¹
- **Value chain problems**, such as women’s limited access to markets, financing, or agricultural extension support¹¹²

At the individual, household, community and national level, unacceptable work has numerous negative economic and social consequences, many of which have already been discussed:

- **The perpetuation of poverty.**¹¹³
- **Poor physical and mental health for workers.**¹¹⁴
- **Child labor.**¹¹⁵
- **Instability within households:** Instability in households often increases when family members work excessive hours, perform exhausting work, with inflexible schedules and/or low pay, and when members of the household have to migrate.¹¹⁶
- **Social and economic inequalities in the community.** Workers often experience frustration and despair when they do not feel they are being treated fairly in the labor market, often leading to situations of conflict and migration within households and communities.¹¹⁷
- **Weak economic growth and prosperity for communities.** Workers in precarious, vulnerable, and informal labor situations receive little training and access to capital, which hampers their ability to improve their productivity. Additionally, older workers may not be able to retire, because they lack benefits, which leads to reduced productivity.¹¹⁸

B. The Global Legal and Policy Landscape

This section provides an overview of the key international conventions related to child labor and working conditions, and assesses the efforts of several major multilateral organizations to provide legal, policy, and research leadership in these areas.

1. Child Labor

There are several international conventions that set legal boundaries for what constitutes child labor and that have been widely accepted around the world. Most notable among these are ILO Convention No. 138 on the legal Minimum Age to work, ILO Convention No. 182 on the Worst Forms of Child Labor, and the

UN Convention on the Rights of the Child.¹¹⁹ However, since the conventions have built in some flexibility to be tailored by each country’s competent national authority, there is no single figure measuring child labor nor is there a single global definition for it.¹²⁰ For detailed information on the international legal framework governing children’s work, please refer to **Appendix A: RICHES Child Labor Definitions: International**.

ILO Convention No. 138 has been ratified by 131 countries,¹²¹ and ILO Convention No. 182 has been ratified by 182 countries.¹²² One hundred ninety-six (196) countries have ratified the UN Convention on the Rights of the Child.¹²³ Of these three instruments, the United States has ratified only ILO Convention No. 182 (it is, however, signatory to the UN Convention on the Rights of the Child).¹²⁴ Countries that have ratified ILO Convention Nos. 138 or 182 are required to submit periodic reports outlining their efforts to comply with each Convention’s requirements. They are also required to involve government, employers, and workers in a tripartite process to develop a list of activities and working conditions that are prohibited for children below the age of 18. This list is commonly referred to as the “hazardous child labor list”. With the support of the ILO, many countries have developed National Action Plans or other policies to address the Worst Forms of Child Labor.¹²⁵

The authoritative body that sets worldwide standards for labor statistics is the International Conference of Labour Statisticians (ICLS). In 2008, the ICLS adopted a Resolution that organizes the data collection on child labor around two factors: the age of the child (including all children 5-17 years old), and the type of work done by the child. The resolution also differentiates between “children in productive activities” and “child labor”.¹²⁶

Alliance 8.7 and the Understanding Children’s Work Projects, described below are two key multi-stakeholder policy and research efforts working to address child labor and/or UACW.

Alliance 8.7

Formed in 2016, a year after the establishment of the Sustainable Development Goals (SDGs), Alliance 8.7 is a partnership of international and regional organizations, workers’ organizations, employer and business membership organizations, civil society organizations, academic institutions and other relevant stakeholders and networks, working towards Target 8.7 of the 2030 SDGs: *“to take immediate and effective measures to eradicate forced labor, end modern slavery and human trafficking and secure the prohibition and elimination of the worst forms of child labor, including recruitment and use of child soldiers, and by 2025 end child labor in all its forms.”*¹²⁷

To date, Alliance 8.7 has played an important role in conducting research on child labor and forced labor, and in setting up networks to improve communication and collaboration on this issue at a global level.

In 2017, Alliance 8.7 released two new reports on the status of forced labor and child labor around the world: *Global Estimates on Modern Slavery* and *Global Estimates of Child Labor*. These reports updated previous estimates of the nature and incidence of exploitive forms of labor around the world done in 2012 and have been presented throughout this analysis. The data from these reports will be updated periodically to measure progress in meeting Target 8.7 of the SDGs.¹²⁸ Although the reports address the

nature and incidence of child labor and forced labor on a global and regional level, they do not address the intersection of child labor and women’s enterprises specifically.

The Alliance has also formed a series of four action groups, one of which focuses on Supply Chains. In addition, it has two networks. The first is the ILO’s The Child Labour Platform (CLP) a cross-sectoral, multi-stakeholder forum for sharing experiences and lessons learned in eliminating child labor, particularly in supply chains. The Platform is co-managed by the International Organization of Employers and the International Trade Union Confederation. The CLP provides guidance, knowledge sharing, and networking opportunities to address barriers faced by businesses in eliminating child labor. Thus far it has held several organizational, networking, and strategy meetings, including one in October 2018, in which state-of-the-art approaches to addressing child labor were discussed.¹²⁹ The second network is the ILO Global Business Network on Forced Labour, a collaborative forum convened by the ILO for companies, employer organizations, and business networks to come together with the ultimate aim of leveraging comparative advantages and collective action towards the elimination of forced labor and human trafficking.¹³⁰

Understanding Children’s Work Project

The Understanding Children’s Work (UCW) Programme, an inter-agency research cooperation initiative involving the International Labor Organization, UNICEF, and the World Bank, conducted extensive research on child labor generally, and more recently examined issues related to the intersection of child labor and WEE.

UCW collaborated with national government stakeholders, including researchers, social partners, and other stakeholders, to identify critical knowledge gaps and uses this information to help countries inform policies and interventions in fields of child labor, adolescents’ work and youth employment. The statistics and research produced by UCW also helped gauge progress toward national and global goals related to child labor and youth employment, including the targets contained in the SDGs.¹³¹

Findings and recommendations from studies conducted by UCW have been reviewed and incorporated throughout this report. However, it is useful to summarize the key conclusions from its recent report examining 31 impact evaluations of projects with child labor outcomes. This report suggests:

- Reducing vulnerability (financial uncertainty and insecurity) in households is key to addressing the child labor problem. Two interventions: transfers (cash or in-kind, conditional or non-conditional) and health insurance, have shown, in most cases, positive results in this regard, but these interventions may need the support of other strategies as well—for example, education support or health care—to be effective. According to the study, other types of interventions outside of transfers and health insurance may also work, but have not been sufficiently researched.
- Microcredits and other strategies that result in increases in demand for adult labor in the household, can increase children’s work (either in a business or household chores); however, the negative effects of these strategies could be mitigated or possibly eliminated, if combined

with other strategies. Since multiple circumstances may influence how decisions are made in a household, it is often difficult to predict that one or more interventions will be effective in a particular case.

- There is little evidence to indicate whether success in combating child labor within individual households will have broader effects on children in communities and little evidence to suggest that projects to address child labor have a long-term effect on children’s well-being.
- The effects of interventions can differ based on gender, the type of work children are performing (worst forms vs. non-worst forms—for example, household chores) and whether or not children in the household are already attending school. There are some gaps in data in these areas that need to be filled in in order to draw better conclusions about what does and does not work.

2. Working Conditions

There are multitude of factors that may be considered when assessing working conditions in a given business, sector, or economy. The RICHES project follows USDOL’s definition, which comprises occupational safety and health (OSH), minimum wages, and hours of work and rest. What follows is an overview of global legislation and policy that govern these three areas. Given the nature of entrepreneurship – the absence of measurable wages or well-defined work hours, and the lack of formal regulation or monitoring of workplace safety – occupational safety and health is the aspect of working conditions that is both the most relevant to WEE initiatives, and arguably the least likely to be in compliance with national laws and regulations.

Occupational Safety and Health (OSH)

To date, the ILO has adopted over 40 OSH standards and more than 40 Codes of Practice.¹³² In 2003, the ILO adopted a strategy aimed at improving occupational safety and health worldwide. The strategy highlights the need to promote a preventive approach and a culture of safety by means of a national tripartite commitment. The ILO also offers technical assistance to national governments in their efforts to improve OSH.¹³³

Hours of Work and Rest

The ILO has been addressing concerns surrounding working time since its inception in 1919. The first ILO Convention limited working hours and defined adequate periods of rest for workers. Current ILO standards on working time regulate hours of work, rest periods (daily and weekly), annual holidays, and, increasingly, part-time work. They also promote gender equality and job creation.¹³⁴

Next to wages, working time regulations – the number of hours worked and the manner in which they are distributed – have the greatest impact on the daily lives of workers, both inside and outside the workplace. The physical and mental health and well-being of workers, their safety at work and during commutes, and their earnings can be significantly influenced by working hours and how they are organized.¹³⁵

In a majority of countries, national legislation places weekly limits on working hours. While many countries impose a cap of 40 hours of work per week, several countries provide for a 48-hour work week. Some

countries stipulate that regulations on working hours apply to workers and employers who have an employment contract or who are in an employment relationship.¹³⁶

The ILO has 24 conventions and standards-protocols relating to working time. Some key conventions are listed in **Appendix B** of the report. It is noteworthy that ILO Conventions Nos. 1 and 30 together cover the vast majority of economic sectors, though they do not include significant sectors such as agriculture, domestic work, managerial and supervisory work, and work in family businesses.¹³⁷

El Salvador has not ratified any of the conventions related to work time.¹³⁸ The Philippines has ratified only Convention No. 90 related to Night Work of Young Persons (Industry).¹³⁹

Minimum Wage

ILO Convention No. 131 (Minimum Wage Fixing Convention, 1970) is the principal instrument that addresses minimum wages.¹⁴⁰ The convention states that as far as possible, the system for reviewing and adjusting minimum wages should include the participation of employers' and workers' groups in equal measure, as well as that of competent individuals who represent the country's general interest.¹⁴¹ El Salvador has ratified ILO Convention No. 131, but the Philippines has not.¹⁴² In addition to ILO Convention No. 131, other ILO instruments address minimum wage levels, regular payment of wages, and disbursement of wages when employers go bankrupt.

It is worth noting here that only the formal sector is covered by minimum wage laws. The informal sector, where most microenterprises, particularly those run by women, are likely to be, is not covered. One of the unintended consequences of increases in the legal minimum wage is an increase in informal sector employment. This occurs when formal sector workers, who became unemployed due to a wage increase, seek work in the informal sector, thereby increasing that sector's labor supply and driving down its wages.¹⁴³ It has been argued that the only long-term solution for informal sector employment is regulatory protection.¹⁴⁴

Other relevant key conventions and guideline on working conditions are listed in **Appendix B: Key ILO Conventions and Guidelines on Working Conditions** of the report.

C. Key Stakeholders and Current Efforts to Address Child Labor and UACW

The discussion that follows identifies the key stakeholders for child labor and ACW at the international, national, and local community levels, and the roles they play with regard to these issues. The most relevant key stakeholders named in this section will be informed of or involved in the design, pilot testing, and dissemination of the toolkit.

1. Key Stakeholders

On both child labor and ACW, the **ILO** leads a tripartite (i.e., governments, employers, and workers) effort with its 187 member states to set labor standards, develop policies, conduct research, and devise programs.¹⁴⁵ In 1992, it created the International Programme on the Elimination of Child Labor (IPEC), which conducts research, raises awareness, and strengthens the capacity of countries to prevent and

eliminate this problem. IPEC currently operates in 88 countries around the world in partnership with national governments, international organizations, and NGOs. Additionally, the ILO's Multilaterals Department works with multilateral agencies and national actors such as governments, trade unions, employers' federations, NGOs, and universities to conduct research and raise awareness related to areas such as decent work, fair globalization, poverty, and informality. The organization's Social Finance Department also conducts research and provides technical support in areas such as entrepreneurship for women and youth, and social finance.¹⁴⁶

UNICEF and **UNESCO** are two other international organizations that seek to address child labor and unacceptable conditions through assisting vulnerable children, promoting gender equality, and promoting the right to education.¹⁴⁷ The **World Bank** has funded additional research on child labor, but is also a key partner with the UN in efforts to achieve the Sustainable Development Goals (SDGs), which are aligned with the World Bank Group's goals of ending extreme poverty and boosting shared prosperity. More specifically, the Bank focuses on helping client countries with finance, data, and implementation of their country-specific goals under the SDGs.¹⁴⁸

National governments sign and ratify international conventions, not only related to child labor and children's rights, but also minimum wages, working time (including rest periods), and health and safety; enact and enforce laws related to international worker rights and education; and create and implement coordination mechanisms, and implement policies and programs to address these issues. Many governments have also contributed funds and technical support for global efforts to end child labor and improve conditions of work. **The U.S. Department of Labor (USDOL)** has long been a leader in this area. USDOL has funded research on international child and forced labor in over 150 countries, and supported technical cooperation projects in 95 countries to strengthen laws, enforcement, policies, and direct services to end child labor and forced labor. In addition, they have produced and disseminated apps such as [Sweat and Toil](#), which focuses on child labor and forced labor, and [ComplyChain](#), a social compliance tool for businesses and trade associations.¹⁴⁹

The UK's Department for International Development (DFID) has contributed millions of dollars to a wide range of research and technical assistance projects on child labor and decent work, with a particular focus on Africa, Asia, the Middle East, the Caribbean, and its three overseas territories.¹⁵⁰ The **Canadian International Development Agency (CIDA)**, has partnered with the ILO to fund multiple technical assistance and research projects, including one which examined the effects of microfinance on forced labor, and several child labor projects in the Caribbean (Jamaica, Barbados, Trinidad and Tobago).¹⁵¹ **The European Union** provided US\$256.8 million to the ILO between 2012 and August 2018 for technical assistance and research efforts on areas such as: decent work, young employment, the application of international labor standards, and WEE initiatives.¹⁵²

Hundreds, perhaps even thousands, of NGOs around the world have played a role in efforts to address child labor and acceptable working conditions, working alone, or with governments and employers. One key NGO is **The Global March Against Child Labour** (Global March), which has been a leading advocate for the ratification and implementation of ILO Convention No. 182 on the Worst Forms of Child Labor, including slavery and trafficking, and has worked to empower children to demand their rights to education and freedom from child labor. Founded by Nobel Laureate Kailash Satyarthi, The Global March, is made up of a worldwide network of trade unions, teachers, and civil society organizations.¹⁵³ Other key NGOs worth mentioning include **Human Rights Watch**, which researches and advocates against child labor, slavery, and other abusive labor practices, publishing numerous reports on these subjects each year.¹⁵⁴ **The International Trade Union Confederation** promotes workers' rights and interests, including

international cooperation between trade unions, and awareness raising and advocacy.¹⁵⁵ The **Child Labor Coalition** is a U.S.-based NGO that conducts research and advocates for an end to both domestic and international child labor.¹⁵⁶ **Business for Social Responsibility** conducts research and collaborates with member companies and other NGOs around the world on issues related to human rights, including child labor and WEE.¹⁵⁷ And the **Fair Labor Association**, a collaborative effort between businesses, academic institutions, and civil society organizations, provides tools, resources, and training to promote awareness and accountability related to internationally recognized worker rights, such as freedom from child labor and forced labor, and decent work.¹⁵⁸ In addition, other international NGOs, such as CARE, Catholic Relief Services, GoodWeave, International Rescue Committee, Impaq International, Partners for the Americas, Save the Children, the Solidarity Center, Winrock International, and World Vision, to name a few, receive funding from international donors or national governments, and work in partnership with local NGOs, to implement programs addressing either child labor or decent work.

Youth organizations, academic experts, trade unions, community-based organizations, parents and caregivers, children and teachers, doctors, health workers, lawyers, child protection and/or social workers, village or community leaders, and religious leaders all play a role at sub-national levels in addressing issues surrounding child labor and UACW.

2. Current Efforts to Address Child Labor and UACW

The PSA found no examples of current efforts led by international organizations, national governments, or the private sector to address child labor and UACW in women’s businesses specifically. Therefore, this section focuses primarily on describing several past efforts related to these areas, as well as some notable current efforts to combat child labor and UACW more generally. The many lessons learned from all of these efforts will inform the development and pilot testing of the RICHES tools, particularly for those tools that will be geared to policymakers and practitioners who work on child labor and UACW data collection, laws, enforcement, policies, and programs, including awareness raising. Additionally, the information presented in this section may be useful to donors, researchers, and program implementers who are looking for a starting point to fund or carry out new investigations and interventions in child labor and UACW, or the intersection of these issues.

Selected National and Sectoral Level Efforts at Addressing Child Labor and UACW, including in WEE Initiatives

Country-Level Efforts

While every country faces challenges in its efforts to eradicate child labor and promote acceptable working conditions, research indicates that countries that make regular advancements in these areas are typically those that have strong legal and policy frameworks on child labor and ACW, and comprehensive, effective enforcement systems, coordination mechanisms, and programs. Additionally, these countries often make efforts to address the issue of child labor and UACW in supply chains specifically, and in the informal sector. The following profiles describe the efforts of three countries making these advancements.

Brazil

The Government of Brazil has been a leader in adopting international conventions related to child labor and decent conditions of work, including five conventions on wages, (C. 26, 94, 95, 99 and 131), five on work time and rest (C. 14, 89, 106, 132, 171), and 15 on OSH (C. 45, 115, 119, 120, 127, 136, 139, 148, 155, 161, 162, 167, 170, 174, 176).¹⁵⁹

Brazil has used several innovative strategies to address poverty, which has been identified as a cause of the worst forms of child labor. Its National Program to Eradicate Child Labor (PETI) run by the Ministry of Social Development (MDS), is a well-established social assistance program that works to eliminate child labor through awareness-raising activities, victim identification and protection, and conditional cash transfers to families in poverty.¹⁶⁰ Bolsa Família is another long-running program providing cash transfers to families living in poverty and extreme poverty.¹⁶¹ Although child labor continues to be a problem in Brazil, the incidence of children working dropped from 5.2 percent for children ages 5 to 14 in 2004 and to 2.1 percent in 2015.¹⁶²

In addition, Brazil has been at the forefront of efforts to address forced labor since 1995, when it recognized forced labor as a contemporary problem, even before this problem was acknowledged by the ILO and the international community.¹⁶³ Since then, Brazil has implemented many legal, enforcement, policy, and program actions to address this situation. Examples include carrying out thousands of inspections to free workers trapped in slavery, providing assistance to victims of slavery, regularly publishing a “dirty list” of companies that have been fined for using forced labor, and providing technical assistance to the government of Peru in addressing forced labor in that country.¹⁶⁴

South Africa

South Africa has ratified both core conventions related to child labor (C. 138 and 182) and forced labor (C. 29 and 105), and the U.N. Convention on the Rights of the Child and its two Optional Protocols, as well as one convention on wages, (C. 26), five on work time and rest periods (C. 4, 41, 89), and three on OSH (C. 45, 155 176).¹⁶⁵ In 2017, South Africa’s National Child Labor Programme of Action (2017–2021) entered its 4th phase.¹⁶⁶ In 2017, the South African Department of Labor and Agri South Africa drafted a plan to collaborate to take steps to address child labor in agriculture.¹⁶⁷

The Government’s National Development Plan which runs through 2030 contains proposals to offer better education and work opportunities for youth by: giving full funding assistance covering tuition, books, accommodation and living allowance to students from poor families; providing youth life skills and entrepreneurship training; and giving a tax incentive for employers to reduce the initial cost of hiring youth. South Africa has also implemented several major programs to address poverty, including a Child Support Grant, administered through the South African Social Security Agency (SASSA) that provides a cash transfer to caregivers of vulnerable children, and a National Nutrition Program that gives additional support to families in situations of poverty.¹⁶⁸ The Government of South Africa provides specialized funding for women who come together and form businesses as cooperatives. And its Small Enterprise Development Agency (SEDA) offers women business skills such as financial management, assistance with business plans and record keeping.¹⁶⁹ From 2011 to 2014, South Africa also participated in an ILO-run Decent Work Country Programme aimed at increasing employment among women and men and youth and persons with disabilities and improving health and safety conditions in workplaces.¹⁷⁰

Thailand

Thailand has ratified all core child labor conventions, the UN Convention on the Rights of the Child and its two Optional Protocols, as well as the Palermo Protocol on Trafficking. It has ratified ILO Convention Nos. 14, 127, and 187 on hours of work and OSH conditions.¹⁷¹ With the exception of its minimum age for work, which covers only the formal sector, Thailand meets international legal standards for child labor. Children working in some informal sectors such as agriculture, domestic work, and home-based businesses, only have limited protection under the law. While national labor laws do not provide protection for children who are self-employed or working in non-contractual relationships, the Child Protection Act and the third amendment of the Anti-trafficking in Persons Act of January does.¹⁷²

The Royal Thai government (GoT) has continued to implement several pilot initiatives developed by a 2010 USDOL-funded fishing and seafood processing project. One of these initiatives is the Good Labor Practices (GLP) program that established industry labor guidelines for the fisheries industry with a training program.¹⁷³ In 2018, the GoT significantly increased its budget and resources devoted to labor inspections and supported training for over 7,000 volunteers on the worst forms of child labor.¹⁷⁴

Other countries found to have made notable advancements in combating child labor since 2013 include: Argentina, Chile, Colombia, Côte d'Ivoire, Ecuador, El Salvador, Guatemala, Paraguay, Peru, Panama, and the Philippines. As with the three countries mentioned above, these countries have all addressed child labor consistently and regularly, through various laws, enforcement, coordination, policy and program measures. More detailed descriptions of their efforts are in the Department of Labor's Findings Reports on the Worst Forms of Child Labor. This report can be reviewed at: <https://www.dol.gov/agencies/ilab/resources/reports/child-labor/findings>. Similarly, efforts to address working conditions can be found in the Decent Work profiles of selected countries published by the ILO at <https://www.ilo.org/integration/themes/mdw/lang--en/index.htm/>.

Selected Sector-Specific Efforts

In addition to government-led national interventions, the PSA examined selected interventions implemented over many years on a sector-wide basis in cocoa, sugarcane, and carpets, and by international organizations, national governments, and the private sector working collaboratively. This section provides a general description of these efforts, including some of their challenges and successes. While the PSA did not find evidence that these interventions addressed child labor in WEE specifically, the lessons learned from these efforts can be used to inform the design, pilot testing, and dissemination of the RICHES tools, particularly with regard to stakeholder involvement, awareness raising, and community-level monitoring.

ILO, Government, and Private Sector Efforts to Address Child Labor in Cocoa in West Africa

During the last two decades, much attention and effort has been focused on trying to address hazardous child labor in the cocoa sector. In September 2010, the Governments of Côte d'Ivoire and Ghana, USDOL, and the International Chocolate and Cocoa Industry jointly signed a declaration committing them to take steps to reduce child labor in the production of cocoa.¹⁷⁵ That same year, the U.S. Department of Labor funded a US\$ 10 million a project implemented by the ILO that withdrew or prevented over 5,400 children from WFCL through education and training services and provided livelihood services to 2,200 households. In 2015, USDOL funded two more child labor elimination projects and a new contract to conduct further

research to monitor children’s participation in cocoa production.¹⁷⁶ The cocoa industry and individual companies also allocated their own funds to address other aspects of child labor and decent work in the industry and European governments funded additional projects in the area.¹⁷⁷

Results and Emerging Promising Practices in Cocoa

Despite some progress toward preventing and eliminating the worst forms of child labor in the cocoa sector, targets set in the Declaration for reducing child labor in this sector still need to be achieved. A study released by Tulane University in 2015 found: 1) decreases in the rates of children performing work activities with multiple hazards; 2) increases in school attendance among all children in agricultural households in the cocoa-growing areas and among children working in cocoa production; and 3) slight reductions of the total number and percentage of children working in child labor in cocoa production and in hazardous work in cocoa production, in Ghana between the 2008/09 and the 2013/14 harvest periods. However, taking into account both countries surveyed, the study noted increases in the total numbers of children working in child labor in cocoa production, and in hazardous work in cocoa production.¹⁷⁸

As a result of the study, Tulane made several recommendations for the cocoa sector, many of which can be applied to broader child labor eradication efforts:¹⁷⁹

1. Provide sufficient funding for effective and sustainable interventions. Effective interventions need to cover a large number of children. They also need to be financially sustainable and involve both national governments and local authorities. To achieve maximum effectiveness, child labor needs to be targeted both directly (interventions that remove children from the WFCL, stepped-up law enforcement, etc.) and indirectly (heightened focus on education, development of public infrastructure, interventions targeted at poverty, etc.). Among the available options, stakeholders need to prioritize interventions that have proven to be most cost effective.
2. Improve access to quality education. When schools are inaccessible, or of low quality and low returns, families may prioritize work over education.
3. Improve working conditions by providing better access to protective clothing and safety equipment and OSH education.
4. Use monitoring and evaluation from projects and other available evidence-based research to ensure that policies and programs in this area are designed and implemented in an effective manner.

Another regional cocoa initiative that began in 2008 with support from the Government of Belgium, the countries of the Sahel, and West Africa Club Secretariat of the OECD, also identified some emerging promising practices with regard to child labor prevention and elimination in the cocoa industry in West Africa.

Their recommendations for future project implementers, published in a 2011 report included:¹⁸⁰

1. Address child labor prevention and elimination in both an upstream and downstream manner, incorporating it as an integral part of national development policies and ensuring that it is carried out in an enabling environment, supported by effective and relevant national child protection systems.
2. Seek input from stakeholders, particularly vulnerable ones, and ensure that parents have the opportunity to discuss, analyze and make decisions based on their own local understanding of a child’s best interests.

3. Contextualize approaches to addressing child labor. Enable communities to provide local input into projects to develop and support processes that take into account children’s best interests. Inputs from local community members provide the basis for action that is locally owned and hence more likely to be relevant and sustainable.
4. Implement a holistic, collaborative approach that includes: government action and building national capacity; local action and empowering communities; improvements to the supply chain; coordinated and linked approaches to maximize resource utilization; designing, monitoring and evaluating interventions; and including regional and international organizations in building on emerging best practice.

Rainforest Alliance, one NGO working to address child labor and UACW in this sector, was also interviewed for this assessment. The organization noted that efforts to address child labor in cocoa have been challenging: community-based monitoring “has not been well understood at the community level”, and audits have not been effective because, “they were announced and child labor could be easily hidden”. In addition, audits have not helped prevent child labor, since buyers could purchase cocoa from farms not participating in the audits. The organization suggested that efforts to address this problem allow communities, “to have a say in ‘what is work’ and what is considered appropriate for their context.”¹⁸¹

The three different types of efforts described above suggest the importance of employing approaches to combat child labor and UACW that are: a) comprehensive (i.e., targeting these problems with both *direct* and *indirect* strategies); contextualized (e.g., reflecting local circumstances and needs), integrated (e.g., incorporated into existing systems), and collaborative (i.e., involving the input and participation of multiple types of stakeholders at different levels); and evidence-based (e.g. building on emerging best practices, etc.).

ILO, Government, and Private Sector Efforts to Eliminate Child Labor in Sugarcane in El Salvador

In 2002, the Ministry of Labor of El Salvador, the Sugarcane Association of El Salvador, FUNDAZUCAR, and the ILO, signed an agreement to collaborate in reducing child labor in the sugarcane industry. The project sought to achieve this goal through the provision of public education and health services, training programs, including literacy, income generation activities, and behavior change incentives.¹⁸²

Results and Promising Practices in Sugarcane

The project was successful in reducing child labor in the Salvadoran sugarcane industry by 93% between 2004 and 2015.

Strategies identified by project evaluators as effective in this sector include:

1. Securing political commitments to address these problems at the highest level;
2. Implementing a Code of Conduct on Child Labor that included a "zero tolerance" policy that prohibited all children under 18 from working in the sector;
3. Awareness raising among actors in the chain of production;
4. Improving the labor inspection system to allow for earlier detection of cases and timing inspections to coincide with agricultural activities (a practice that has since been extended to coffee);
5. Making improvements in the quality and relevance of educational services, in addition to other non-traditional recreational and artistic activities in rural areas; and

6. Establishing specific procedures to follow when finding children working, in addition to designating staff to do full-time child labor monitoring, but also involving community members in the monitoring process.¹⁸³

An NGO-led Effort to Eliminate Child Labor in Carpets in South and Central Asia

GoodWeave, an international NGO, has implemented a child labor free label program in the carpet sector in Nepal, Afghanistan, and India during the last two decades. The organization’s program uses awareness raising, income generation activities, and education services to support families and children who are involved in carpet-making to reduce child labor and improve conditions of work. Regular monitoring of carpet looms done by the organization helps to ensure that children are not involved in carpetmaking and provides an assurance to manufacturers and consumers that the carpets are produced in a socially responsible manner.¹⁸⁴

Results and Promising Practices in Carpets in South and Central Asia

Since its inception, GoodWeave reports that it has reduced child labor in the carpet supply chain by rescuing 6,740 children from exploitive work, providing education services to 25,476 children, and assisting 73,532 other workers in their employment in carpet supply chains.¹⁸⁵

An independent evaluation of GoodWeave’s USDOL-funded Afghanistan project discussed a number of best practices and lessons learned:

Best Practices:

1. The education focus of the project helped increase school participation. In-home tutoring proved to be an effective education option for girls who are not permitted to attend schooling outside.
2. Day care services allowed women to work more productively.
3. The project increased the awareness level of parents and community members and created a positive attitudinal change.

Lessons Learned:

1. Efforts to address child labor have to consider the underlying cause of child labor;
2. Income generation support needs to be robust and take into account men’s needs for livelihoods;
3. Greater efforts should be undertaken to improve children’s awareness of their rights and legal requirements with respect to education and work;
4. Ministries need capacity building to follow up on child labor cases;
5. The government should provide incentives to carpet producers to reduce the use of child labor;
6. Support should be provided to carpet weavers to meet complicated government tax requirements related to the sale of their product; and
7. Incentives should be provided to move production out of the home and into weaving centers to create greater efficiencies and a barrier to child labor.¹⁸⁶

Selected Efforts by Type of Intervention

The PSA further examined efforts to address child labor and UACW by type of intervention, taking a look at how, and to what degree, specific strategies such as: awareness raising and advocacy; cooperatives; stakeholder engagement and sustainability; social protection; financial services, such as insurance and microinsurance, transfers and microcredit; and savings groups, have been effective in addressing child labor and UACW generally, and in some cases, within the context of women's enterprises. This information will inform the development and pilot testing of the RICHES toolkit, particularly as it relates to awareness raising, financial services and products, including insurance and microinsurance, and stakeholder engagement and sustainability. Additionally, the information in this section may help guide policymakers, researchers, and other practitioners interested in learning more about how these interventions, particularly social protection policies, savings groups, and transfers, have been used to address these problems.

Awareness Raising & Advocacy

Awareness raising is a relatively low-cost intervention that is often used in child labor and decent work programs to ensure better health and safety or productivity among workers, empower workers by providing information about their rights, and/or improve compliance with labor laws.¹⁸⁷ There is some debate, however, about the best type of awareness raising approaches to employ, and whether this intervention can be truly effective in addressing child labor and UACW. Several sources of information indicated that a top-down approach, which focuses primarily on urging compliance with labor laws, is not appropriate or sustainable, because it does not allow families to play a role in formulating decisions about the best interests of their children, or take into account their concerns or their ability to find their own solutions to complex problems. Instead, experts have recommended that child labor and decent work awareness raising efforts provide spaces for parents and other community members to voice their concerns and make decisions taking into account their child's best interests.¹⁸⁸

Various studies have reported mixed results regarding the effectiveness of awareness raising on reducing child labor or increasing school attendance in projects that involve microfinance. A project implemented by GoodWeave in Afghanistan found positive changes in parents' attitudes after awareness raising. More specifically, parents of enrolled children were more likely to feel it was important for their children to attend school and more apt to believe that child labor could be detrimental to their development. Another study conducted in India suggested that spreading awareness of the value of education may help to increase its status, which can in turn lead parents to make greater investments in education.¹⁸⁹ In the Dominican Republic, providing eighth grade boys with information on the actual differences in earnings among those with more years of education resulted in boys participating in the intervention staying in school for 0.2 additional years of schooling over the subsequent four years compared to a control group. However, there was no significant increase in schooling among the poorest households, suggesting a greater financial constraint to attending school.¹⁹⁰ A study published by Mannheim University looked at the effect of awareness raising alone, and with other interventions, such as loans and business training, on children involved in child labor and found mixed results in several locations, including Nigeria and Mali. In a microfinance project implemented in Nigeria, in which 92 percent of clients were women, researchers found only a marginal impact on children's education from awareness raising efforts alone, and an insignificant increase with awareness raising and loans. However, there were no changes in the incidence of child labor, even with increased hours worked in this location. In another microfinance project in Mali, in which clients (27 percent of whom were women) received training in entrepreneurship, financial management, and child labor awareness, there was a decrease in child labor reported, but there was no

increase in school attendance, and weak evidence of more awareness regarding the age at which children should start work and the need for children to attend secondary school.¹⁹¹

With regard to approaches, one meta-evaluation of 14 projects implemented in Africa found that creative approaches, particularly radio and drama techniques, held around special days and events, were most effective in eliciting stakeholder interest in the child labor issue. The active participation of children in awareness raising was also found to be a positive, because it improved children’s self-confidence and understanding of their rights.¹⁹² The evaluation further recommended that awareness raising be used to support advocacy, and that advocacy helps those affected by child labor and UACW to voice their needs and opinions.¹⁹³

Cooperatives

One study in Rwanda found that children whose families are in agricultural cooperatives were about one third less likely to be child laborers than those whose families were not. Girls and younger children had the least involvement in child labor when their families participated in cooperatives. The report suggested that child labor may be less prevalent in cooperatives because of the various supports these organizations receive, which help them operate more efficiently and effectively, thus helping to reduce the need for children’s labor.¹⁹⁴ Another study indicated that labor and care cooperatives in Brazil, Guatemala and India, have been an important support intervention for working women in a wide range of sectors—from rag picking, handicrafts, agriculture, home-based work, and domestic work, to street vending. Reports reviewed indicate that these cooperatives were helpful because they provided dedicated time and space for women to engage in productive work; increased access to childcare or pre-primary or primary education and health and nutrition services for their younger children.¹⁹⁵

Stakeholder Engagement & Sustainability

It is widely agreed that efforts to address child labor and UACW must take into account the complex and varied contexts in which these situations occur. A meta-analysis of 14 ILO child labor projects in Africa provided several notable recommendations related to stakeholder engagement and sustainability for these types of efforts:

- The importance of involving local stakeholders in project design, including at the community level, and using participatory analysis and planning tools and models;
- How supporting functional and sustainable systems that serve children and families may be more effective over the long term and have a greater reach than efforts targeting small groups of children;
- The benefits of implementing through government and other stakeholders, such as employers, and worker organizations, who have significant expertise, but who are not as dependent on outside funding as NGOs; and
- The need to incorporate multiple strategies and approaches to reach, support, and engage stakeholders, including awareness raising, capacity building, persuasion, patience, skill building and facilitation.¹⁹⁶

Social Protection

Improving access to social safety net programs within SME businesses is an important type of intervention to ease the burdens of families in situations of poverty. While specific country or local level efforts were

not found to illustrate this intervention, the ILO has provided guidance from its research to suggest the types of strategies that may be effective in this regard:

- Make the case at the business level that social protection does not negatively affect revenue and profits, but can improve it and can ultimately strengthen an SME;
- Reducing administrative burdens and collective agreements on small and medium businesses when registering for social protection;
- Find ways to create organizational systems and economies of scale that support social protection;
- Initiate capacity building and awareness-raising of best practices in this area;
- Provide guidance on the challenges face by SMEs in the area of staff management and staff benefits.
- Study concrete factors that affect working conditions and their effects on productivity.
- Find evidence on the positive effects of social protection on working conditions and productivity both at enterprise level and for a national economy.
- Determining how national health services and social or national insurance schemes may be able to help to reduce costs at enterprise level.¹⁹⁷

Financial Services

The effectiveness of microfinance and other types of financial services can vary depending on multiple factors; for example, the person who is receiving the support, the overall demand for employment in the household, the location and types of work available, and the living standard of the household.¹⁹⁸

Insurance and Microinsurance

As mentioned earlier, health crises often cause financial shocks in poor households that lead to child labor, as children have to work to earn income to pay for family medical expenses or forgo schooling to provide care for a relative. Several studies found that insurance interventions provided to households can be helpful in alleviating these shocks at lower income levels.¹⁹⁹ For example, one study in Pakistan published in 2013 found strong evidence of a decrease in the incidence of hazardous labor, overall hours of work, and school absences when families received microinsurance for every member of their household and training on how to make claims. The reduction in child labor tended to be greater for boys, who were more involved in work than girls. The study reasoned that the insurance coverage helped parents feel more financially secure and thus less in need of income support from their children.²⁰⁰

In another project from 2012 in Bangladesh, the effects of insurance interventions varied by income level. In extremely poor households that were given quasi health and/or credit-life microinsurance in combination with microcredit, child labor rates were lower. In addition, advanced payments from employers or landlords were found to significantly reduce child labor. However, in moderately poor households, microcredit helped reduce child labor, but microinsurance did not make any difference on child labor, while households living above the poverty line, microfinance did not have an effect on child labor, it only influenced decision making about schooling. The study recommended that both adequate microcredit and microinsurance be given together to extremely poor households to reduce the likelihood of child labor.²⁰¹

Transfers

Several studies reviewed for this report, including a UCW report that analyzed 31 impact evaluations of projects with child labor outcomes, found that transfers of resources (cash or in-kind, conditional or unconditional) yield generally positive results for children because they give families a greater sense of financial security.²⁰² Additionally, conditional (cash) transfers that increase participation in schooling, can reduce children's availability for work, thus decreasing their likelihood of being involved in child labor situations.²⁰³ Implementing these transfers along with health care can also help reduce child labor. However, cash transfers, provided along with income generation strategies, including microcredits, business training, and other similar interventions, can create a demand for children to do work activities, either in the family business or around the house.²⁰⁴ One study in Nicaragua found that cash transfers just shifted children's activities from hazardous and more physical types of labor, to less hazardous, more intellectual types of work.²⁰⁵ Cash transfers may also generate incentives for households to stay in the informal sector, because the programs discontinue benefits if families have certain income/benefit levels.²⁰⁶

Microcredit

As mentioned earlier, a 2015 UCW review of 31 impact evaluations with child labor outcomes found that microcredit can increase the risk of child labor. Another study in Bangladesh, released in 2010, concluded that while microcredit helped families to cope with economic shocks and keep their children in school, it also increased child labor, particularly among girls, who, in addition to attending school, had to help in their families' business or do domestic chores or provide childcare in the home. The study found that there were generally more positive effects of microcredit on education when mothers took out loans, but fewer benefits in households that were poorer, had younger children and or where parents had less education.²⁰⁷ A study in Pakistan showed that inflexible loan policies, such as aggressive loan recovery procedures, can also lead to an increase in child labor, as families turn to their children's labor to make up any gaps in income.²⁰⁸

Several studies have indicated that combining microcredit with additional support services, for example, those that support education or health care, can better help families because they lessen the pressure families feel to use their limited microcredit funds to satisfy immediate or basic needs.²⁰⁹

Savings Groups

Savings groups have been found to generally help improve the well-being of families by offering a safe place to save, small loans and support services, such as: financial literacy, business skills development, life skills training, health education, legal services, nutritional training, and child-rearing and child protection. As an example, in El Salvador, reports indicate that savings groups have generally been useful in reducing the vulnerabilities that households have in situations of poverty by helping families to start businesses and cover the cost of basic household expenses, such as school supplies. However, research did not find reports examining the effects of the groups on child labor and UACW generally, or in the context of WEE. The STRIVE Project did examine how savings groups affected children.²¹⁰ It found that in some cases, loans provided through the savings groups may be too small to have a positive impact on children's work or education, or may even increase the risk of child labor, and school absenteeism, if children

become involved in working in their parents' businesses or carrying out domestic work as a result of the business or savings group activities. In the case of children and youth in savings groups, earning money sometimes results in them spending less time in school.²¹¹

D. Women's Entrepreneurship: Characteristics and Intersection with Child Labor

This section takes a high-level look at women's enterprises around the world, particularly in terms of how they differ from enterprises owned and run by men. It explores the prevalence and characteristics of women's businesses, the motivations behind them, the successes and challenges faced by female entrepreneurs, and the types of support mechanisms available to them. It also probes the relationship between child labor and women's enterprises, to the extent that the available literature allowed.

1. Women's Entrepreneurship

Entrepreneurial Participation and Intention

In 2016, 163 million women around the world were starting or running new businesses (i.e., businesses in operation for less than 42 months) in 74 economies while an additional 11 million were operating established businesses. In 63 of these economies, there was an eight percent increase since 2014 in women's ownership of established businesses. In these same economies, entrepreneurship in general increased by 10 percent and the gender gap (the ratio of female to male entrepreneurs) decreased by five percent.²¹² In more than 75 percent of the countries covered by the Global Entrepreneurship Monitor (GEM), women were as likely as, if not more likely than, men to have started their own businesses. For example, in Indonesia, the Philippines, Vietnam, Mexico, and Brazil, women participated in entrepreneurship at equal or higher levels than men.²¹³ Further, between 2014 and 2016, entrepreneurial intentions (i.e., the number of people who intended to start a business within three years) increased by 16 percent among women in these economies.²¹⁴

According to the ILO, up to a third of all businesses operating in the global formal economy are run by women, though very few of them are large-scale enterprises. The majority of women-run businesses are very small and have little growth potential. In fact, the bigger the enterprise, the less likely that it is woman-owned.²¹⁵ According to the Global Entrepreneurship Monitor, women in general are 20 percent more likely to start a new business out of necessity and are primarily concerned with survival rather than growth. This holds true at all levels of development.²¹⁶

Paradoxically, as the level of economic development of a country increases, the rates of entrepreneurial participation and entrepreneurial intention by women decrease. Female entrepreneurship is relatively more prevalent in developing countries than in developed countries, as women in developing economies face greater barriers to entry into the formal labor market and therefore turn to entrepreneurship as an answer to unemployment and poverty.²¹⁷ While developing countries show a greater affinity for entrepreneurship, relatively fewer businesses reach a mature stage.²¹⁸

Overall, the largest numbers of entrepreneurs globally are found among 25 to 44-year olds.²¹⁹ The greatest number of women entrepreneurs start businesses between the ages of 25 and 34 years, followed by those in the 35 to 44-year age range. While these trends are consistent across geographic regions, there are variations at the country-level. In the Philippines, women ages 35 and up are more likely to own businesses (of any size), while in Argentina and Brazil, most women entrepreneurs fall in the 25 to 34-year age range. In Senegal and South Africa, there are more women entrepreneurs in the 35+ age group, a difference that may be explained by high caregiver expectations for women and low access to care services.²²⁰

Given most businesses are started by women during their childbearing years, women are more likely than men to resort to entrepreneurship for the flexibility it offers in terms of balancing work and family responsibilities. A 2015 United Nations report found that, globally, women spend twice as much time as men on domestic tasks, and when both paid and unpaid labor are accounted for, women spend on average 30 minutes a day longer working compared to men in developed countries and 50 minutes in developing countries.²²¹ This division of their time and attention may impede the growth of their businesses,²²² and limit their time for leisure, self-care, and social activities.²²³

Social norms also highly influence women's decisions as to the type of businesses they can run.²²⁴ Women tend to start businesses in low-productivity sectors, such as wholesale and retail or personal services, with limited growth potential and that operate informally.²²⁵ Other factors that contribute to the limited growth of women's enterprises in developing countries are their lower average entrepreneurial ability, family networks and inhibiting cultural institutions, non-growth aspirations,²²⁶ and a lack of access to markets or low market demand.²²⁷

Female entrepreneurs tend to employ proportionately more women than their male counterparts,²²⁸ with research showing that women are more likely to trust other women.²²⁹ Women's businesses also have more female customers,²³⁰ and women are more likely to put business profits towards their children's education, health, and nutrition.²³¹

Microenterprises generally fall into two categories: livelihood-oriented and growth-oriented. The distinction between the two centers around the motivation behind and the goals of the business. A livelihood-oriented business is started out of necessity (often due to a lack of viable alternatives) and is focused on survival, whereas a growth-oriented business tends to be more forward-looking.²³² Microfinance tends to best support livelihood-oriented, or micro-businesses, and small and medium enterprises (more growth-oriented) face a particular challenge in accessing investment, due to the increased requirements of collateral and formal business plans. This dearth of financing for SMEs results in what is known as the "missing middle."²³³ A study conducted in Vietnam showed that women are more likely to own and/or operate livelihood-oriented businesses, while men are more likely to own/operate purpose-motivated or growth-oriented businesses due to strong business and entrepreneurial skills. Whereas livelihood-oriented businesses tend to remain informal, semi-informal, or small-scale, have few or no employees, and often have no formal locale, growth-oriented businesses have clearer objectives for financial investment and human resources, and therefore have higher potential and goals of growing into larger businesses. The primary reason for the differences in types of entrepreneurship is the greater share of household responsibilities borne by women, but also the perceived weakness of female entrepreneurs in communicating and establishing social relationships. Other factors that can contribute to this discrepancy include lack of access to credit, limited education and training, and societal limitations.²³⁴

Challenges Faced by Women Entrepreneurs

Women entrepreneurs around the world, and particularly those in developing economies, face a multitude of challenges when starting and maintaining businesses. Major constraints women face include: overall gender bias; social and cultural norms, including religious beliefs and expectations of women's roles in business and the home; balancing the competing demands of family and work; the availability of childcare; legal constraints; and a lack of business resources such as finances, capital, training, and development.²³⁵ Other factors that contribute to the slower growth of women's enterprises in developing countries are their lower average entrepreneurial ability due to ecosystem factors such as regional culture and economic context (e.g., country income level), an inclination toward the informal sector, inhibiting cultural institutions, monetary or non-monetary non-growth aspirations,²³⁶ and a lack of access to markets or low market demand.²³⁷

Women entrepreneurs are also inhibited by inadequate access to and control over financial and productive resources, and a lack of access to collateral (especially land).²³⁸ Studies have shown that the sustainability of women's enterprises, gender equality, and job creation would all improve if barriers such as discriminatory property and inheritance laws, discriminatory customary laws, poor access to formal financial institutions, and time constraints due to family and household responsibilities were removed.²³⁹ A study covering India, Sri Lanka, and Ghana found that the gender gap in the average rates of return of microenterprises was not due to differences in aptitude, but rather because profits from women's businesses were reinvested in their husband's businesses rather than their own.²⁴⁰

Barriers that affect men and women alike stem from inefficiencies at the governance and regulatory levels, such as poor support for small and medium enterprises and difficulties in doing businesses.²⁴¹

Legal Barriers to Women's Employment

Women face multiple barriers to working in developing countries around the world. In Cameroon, Chad, Jordan, Niger, the West Bank and Gaza, and 13 other developing countries, women cannot get a job without their husbands' permission. In 17 countries, including Afghanistan, Egypt, Jordan, and Malaysia, married women face legal restrictions on travel outside the home, and Chad, Guinea-Bissau, and Niger restrict married women's ability to open a bank account. In 31 countries, women do not have the authority to make household decisions, including Chile, Indonesia, Mali, Morocco, and Senegal, where regulations stipulate that the husband is the head of the household.²⁴²

Women who do not have identity documents (birth certificates and passports), which can be more difficult to obtain if they are married, are excluded from the formal labor market. These documents are also necessary to enroll in education programs, access social support services, open a bank account, buy property, obtain an occupational license, register a business, and apply for a driver's license. Women have added restrictions for obtaining a national identity card in 11 countries, including Afghanistan, Benin, the Arab Republic of Egypt, the Republic of Congo, Namibia, and Pakistan.²⁴³ In Equatorial Guinea, women cannot enter into contracts by themselves.²⁴⁴

The World Bank estimates that globally, over 2.7 billion women are legally restricted from having the same choice of jobs as men.²⁴⁵ In Tajikistan women cannot apply pesticides or care for certain types of animals; drive trucks or tractors; or work in cisterns, silos, or wells. In Belarus, women may not gather fruits from trees and shrubs of specific heights, and in the Kyrgyz Republic, women are prohibited from processing fish and handling certain types of fish. Women in developing countries may have other restrictions related to pregnancy, night work, and work in certain sectors, such as mining.²⁴⁶

All these restrictions have a significant detrimental effect on women’s abilities to enjoy the benefits of decent work and education, and may affect girls who marry as children to an even greater extent.²⁴⁷

Women in Sub-Saharan Africa and in Latin America/Caribbean are more likely than men to report having closed a business in the past year, and approximately 56 percent of women cite the lack of profitability or insufficient finance as the primary reason.²⁴⁸ At a global level, the combined factors of sickness (16%) and family reasons (18%) are nearly as likely to prompt the closure of a business as a financial loss.²⁴⁹

Support Mechanisms for Women Entrepreneurs

Political empowerment and rule of law have been found to have a positive correlation with women’s entrepreneurship; where rule of law does not exist, women tend to segregate into low-return industries and avoid entrepreneurship altogether.²⁵⁰ When women have political power, they are able to more easily remove or challenge cultural and institutional barriers and provide better legal and regulatory structures to protect women’s businesses.²⁵¹ Female representation in national parliaments at levels of 25 percent and above makes it more likely for discriminatory property laws to be reformed in 5 years versus 15 years.²⁵² For example, in Zambia, gender differences in enterprises were improved when women had access to adjudicating institutions, such as ‘Market Chiefs’ who were empowered to resolve small market disputes.²⁵³ While there are no formal gender-based restrictions limiting women’s economic autonomy or participation in El Salvador, the government has neither committed sufficient resources nor coordinated efforts to ensure full implementation of these laws in practice. As a result, Salvadoran women make considerably less money than men, have significantly lower labor participation rate, and over 70% of working women have informal jobs, compared to less than 55% of working men.²⁵⁴

Female entrepreneurs face multiple demands and often need support services to facilitate the initiation and growth of their businesses. Services proven to enhance women’s productivity and entrepreneurial success include business coaching, education, skills training, and access to capital, when starting a new business or maintaining an established one.²⁵⁵ Other interventions that have proven to improve women’s economic opportunities include: 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 rural electrification. Microcredit also helps women in the long-run, both with expanding their businesses and also in increasing their flexibility to deal with financial shocks.²⁵⁶ In the long run, revenue from women’s businesses increases as does adoption of recommended business practices when women receive support services such as business training and one-on-one mentoring. While both had a positive long-term impact, one-on-one mentoring, unlike business training, was shown to also have a positive impact in the short-term.²⁵⁷

Studies have also found that the design of programs that serve women entrepreneurs should address family responsibilities and work-life balance.²⁵⁸

2. The Intersection of Women’s Entrepreneurship, Child Labor, and UACW

To date, relatively little effort has been devoted to examining the intersection between women’s entrepreneurship, child labor, and UACW. It also bears mentioning that the limited research that is available comes from very diverse parts of the globe where circumstances and environments vary quite dramatically making cause-and-effect relationships difficult to identify and even more challenging to generalize. In fact, the findings can sometimes be contradictory. However, the available information is worth considering and the experiences merit reflection.

A survey conducted by the ILO of 4,748 microentrepreneurs (both men and women) served by 22 MFIs revealed that 54 percent of the businesses were in the informal sector. Most of the large unforeseen expenses incurred by the entrepreneurs were due to accidents and illnesses, due in part to poor working conditions. Lack of medical insurance may also have been a contributing factor. In fact, the survey found many of the workplaces to be unsafe or dangerous. This led not only to accidents, but also to lower productivity and in turn, to lower incomes.²⁵⁹

When entrepreneurs, particularly women, are unable to hire paid workers to help them with their businesses or household responsibilities, they are more likely to use unpaid family workers, particularly children.²⁶⁰ The same survey of 4,748 men and women microentrepreneurs revealed that half of them employed at least one person, and that 5 percent of these employees were children between the ages of 5 and 14 years. The majority of the employees were paid, though the payment was sometimes given in-kind (e.g., lodging, food).²⁶¹

One of the first questions that our research asked is when, why, and how children are adversely affected by family enterprises, particularly those run by women. Research shows that children run a higher risk of entering labor during the nascent stages of a family business, when production is small and concentrated in or near the home. During this phase, the family may still be receiving resources (i.e., cash transfers or other equipment, etc.) to grow its business and the business is not yet specialized; so the family turns to children’s work to guard against income shocks.²⁶² The amount of time children spend working in microenterprises during the initial stages tends to be quite high, which then interferes with their schooling and leisure.²⁶³ As household and community incomes rise, so does the demand for higher quality, more specialized goods, causing production to shift outside the home and reducing the likelihood that children are employed in the business.²⁶⁴ The story below describes how a girl became involved in child labor to help several women in her family with their businesses.

Jocelyne, a 17-year old girl’s story

Jocelyne at the age of 10 - Rural Community- West Africa

Jocelyne was living with her father and mother, until the age of 10, when she has been sent to her uncle who finally sent to her grandmother. Jocelyne was going to school at that time. But she also used to help her grandma who runs a business. Grandma owns a well in the village and sells water to the neighbors.

- What a school day looks like for Jocelyne:

Jocelyne wakes up at 6:30am and cleans the house. Then she goes to the well to sell water. She comes back home around 7:30 am and gets ready for school. Between 8:00 and 12:00 it is school time. Jocelyne comes back home at 12:30, helps her grandma cook lunch, and they have lunch together. After lunch, Jocelyne goes back to the well, where she will sell water until 2:30pm, before going back to school. From 3pm to 5pm Jocelyne is in class. Then comes back home around 5:30. Jocelyne goes back to the well to sell water again until 6:30 pm. When she comes back home, she helps her grandma cook dinner. The family will have dinner around 8:30pm. Afterwards, all the children in the compound will sit with grandma who will tell a tale or a story before they go to bed at 10 pm.

After several failures at school, Jocelyne decided to stop school. Jocelyne was then sent back to her mom and dad at the age of 13.

Jocelyne at the age of 13 – Rural Community - West Africa

Jocelyne’s father works as a civil servant in town. He goes to work early in the morning and come back in the evening. Jocelyne’s mom owns a family business. She sells sand. The sand needs to be sifted before she could sell it. So, she uses Jocelyne to help her. Jocelyne has 2 siblings who go to school, but they also help with the family business.

Jocelyne wakes up at 5am, cleans the house, warms food and takes her bath. She starts working with her mom (sifting the sand) as early as 6 am. The boys also help for about 1 hour before they go to school. Jocelyne helps her mom until about 11:30am. Then she goes home to prepare lunch. The boys come back from school at 1pm. Jocelyne gives them food to eat and then, they all go to mum’s “place”. The boys help until 2:30 and go back to school. Then, Jocelyne and mum would have lunch together, take a rest for about 20 minutes and continue their work until 4 pm. Afterwards, they go back home, bath and cook dinner. When the boys are back from school, they go fetch water for the whole family.

Dinner is ready around 8 pm, dad comes back from work, and the family has dinner together. Around 10 pm, they all go to bed.

The family business was not generating enough money to cover the family needs. So, Jocelyne decided to move into town to find a job, so that she could also earn money and help her parents.

Jocelyne moved to town at the age of 14 and got a job as a housemaid, helping a woman who owns a restaurant.

Jocelyne at the age of 14 – Urban Community - West Africa

Jocelyne wakes up at 6 am, cleans the house, washes the dishes that came from the restaurant the night before and heats the remaining food. Then she fetches water to be used for the day. She will then go to the market to buy food supplies that are needed to cook food for the restaurant. When Jocelyne comes back home, she will start cooking with her “aunty” (*that’s how she calls the woman*). They will prepare various types of meals, until 6pm. Afterwards, Jocelyne goes to the restaurant, cleans and settles the place. Clients start coming at 7pm. The restaurant is open until 3 am. Jocelyne goes home at 3:30, gives the money to her “aunty” and then goes to bed.

Jocelyne was paid CFA 15,000 on a monthly basis. Her mom would come and collect the money at the end of every month. Then, one day, she was accused of having stolen the money from the restaurant. She tried to prove her innocence, but the woman did not believe. The woman decided to reduce her salary. Jocelyne was now earning 13,000F. After a few months, she decided to quit the job and went back to the village to live with her family. Her father was then sick and could not work anymore. He passed away a few months later. Jocelyne decided to get married, so she could get support from her husband to be able to help her mom support the boys. She got married at the age of 16. Jocelyne got pregnant but unfortunately, lost her baby. Her husband divorced her a few months later. She decided to go back to town look for new job opportunities...

A multitude of factors, and the interplay among them, can further complicate the relationship between child labor and microenterprises, particularly those run by women:

- **Labor shortages or preferences**, such as preferring family members to work in the business due to low trust of others.²⁶⁵
- **A lack of social protections and supports for families.**²⁶⁶
- **Poverty.** Several studies have shown that as poverty rates decline, so does the proportion of child labor, particularly child labor that takes place outside the household.²⁶⁷
- **Access to microcredit.** Access to microcredit can affect whether or not children enter into labor, although the results can vary according to gender, age, and household income level.
- **Household income level.** In some cases, families who are better off economically are more likely to send their children to work. In Malawian communities where a large portion of households owned five or more acres of land, access to microcredit reduced the probability of boys engaging in household chores, ostensibly because there was a shortage of available labor for hire causing the boys' labor to be used in the fields rather than in the home. In such communities, girls were also more likely to engage in household economic activity.²⁶⁸
- **Age of the child.** A study that assessed the impact of microcredit on child labor and schooling in Bangladesh revealed that microcredit has a greater adverse impact on younger children and on children of poorer and less-educated households, as parents turn to them to meet increased labor demands that may result from microcredit.²⁶⁹ Birth order may also play a role in determining whether or not a child works and how much. Field research in El Salvador and the Philippines suggested that older children may take on a heavier care load of younger siblings when their mothers are not available. In some cases, particularly when secondary school has higher costs than primary school, older siblings may drop out and undertake paid work to give their younger siblings a chance to go to school.
- **Failure of existing business or investment.** When a family's business or investment fails, they may turn to the labor of their children to increase household income in order to repay loans. While such use of child labor may sometimes be temporary, it can have long-term negative implications for the children's education, particularly if entry into labor disrupts their schooling.²⁷⁰
- **Gender, both of the children and the entrepreneur.** A global review of studies examining the impact of microfinance on children found that girls are often the first to take on additional household chores when their parents' microenterprise-related workload increases.

A CIDA study on the impact of microfinance on children found that while microfinance results in similar increases in the amount of time that boys and girls spend on the combination of additional household chores and work within the business, there are differences in how that additional time is divided. The increases are significant: children who continue to attend school increase their workload from four to six hours a day, while children who have dropped out of school are now working more than 10 hours a day.²⁷¹

As mentioned earlier, there is also evidence that female borrowers are more likely to invest their earnings or savings in the family and children, resulting in better outcomes for children.²⁷²

- **The nature of the business, in particular whether or not it is in agriculture.** Households in Tanzania with non-farm enterprises (NFEs) were less likely to employ children and had a higher rate of school attendance among children than households with farm enterprises. Moreover, farm enterprises tend to be in more remote areas, while households with NFEs tend to be wealthier. Also, children from wealthier households were less likely to undertake household work.²⁷³ As mentioned earlier, in rural Malawian households, boys were more likely to engage in household chores when the family business was in the retail sector rather than in agriculture.²⁷⁴
- **Loan repayment terms.** When loan repayment periods are short, interest rates are high, or recovery techniques are very aggressive, families may resort to child labor, at least temporarily, in order to supplement the household's income. This can also have an adverse effect on children's schooling.²⁷⁵

Gender, Child Labor, and Women's Enterprises in Tanzania, Bangladesh, and Malawi

Studies conducted in Tanzania and Bangladesh both showed a relationship between gender, child labor, and the profitability of women-owned businesses.²⁷⁶ In Tanzania, the type of labor used had a greater impact on the profitability of women's businesses than any other factor. While it was more common for girls to support women's businesses, boys' work had a greater positive impact on profitability. This may be because girls shouldered other responsibilities as well. However, the use of child labor in general had a positive impact on the profitability of the business.²⁷⁷

In Malawi, children, especially girls, from female-headed households were significantly less likely to work and more likely to go to school than children from male-headed households. The same effect was seen when women received microcredit, but not when men were the recipients of loans. This supports the conventional view that there is a positive correlation between female empowerment and children's, particularly girls', well-being.²⁷⁸

In both Tanzania and Bangladesh, however, the opposite proved to be true. In Tanzania, participation in microcredit programs, particularly by female borrowers, increased the likelihood of girls working in the business.²⁷⁹ In Bangladesh, non-farm enterprises (NFEs) owned by fathers were less likely to employ children than NFEs owned by mothers. NFEs without employees were less likely to employ boys, whereas the employment of girls did not decrease unless the NFE hired at least one employee.²⁸⁰

Intra-Household Dynamics

The extent to which a woman has decision-making power over her business, her profits, and her children is very likely to influence the level of impact her entrepreneurial undertaking will have on her children's well-being and education. In general, in non-unitary households (i.e., that may not make decisions as a single, unified entity), how children allocate their time depends on where the decision-making power lies in the household. When women in the household are empowered and have income-generating capacity, their preference for supporting children's schooling will have a positive impact on their children's school participation.²⁸¹ It is, however, important to bear in mind that increasing women's access to economic resources does not necessarily guarantee that they will have control over those resources nor does it empower them to make decisions that affect them or their household, including children.²⁸² In fact, research and Grameen's extensive experience have found cases where men used their wives' loans for their own businesses or for non-productive purposes (e.g., gambling).²⁸³ As with other factors, the findings are varied and depend largely on cultural and societal norms.

In Mozambique, the probability that daughters were enrolled in primary school was positively associated with women's level of autonomy in decision making. The same, however, did not hold true for sons.²⁸⁴

A study examining a capital transfer initiative in Nicaragua and a child labor eradication program in El Salvador found that while neither led to a significant improvement in household income, they did change how decisions were made at the household level, particularly with regard to children, and affected how children's time was allocated (i.e., more schooling). In Nicaragua, women enjoyed greater influence on decisions relating to children, and in El Salvador, household attitudes towards child labor were less positive.²⁸⁵

In the Philippines, women hold significant decision-making power in the home, and child schooling rates are quite high. Child labor, however, continues to be a problem for a variety of reasons that are discussed at length in Section V.

Profitability of Women's Enterprises

When assessing the effectiveness of microfinance in increasing household income, multiple factors must be taken into account. First, there is a self-selection bias. Those women who already have business skills are more likely to qualify for loans than those who do not. Furthermore, microloans, particularly smaller ones, are often used to smooth consumption rather than generate income. In such cases, household income does not increase.²⁸⁶

As mentioned earlier, the use of child labor in a female-run enterprise significantly influences its lucrateness. Findings in Tanzania revealed that child labor had a greater impact on the profitability of women-owned businesses than any other factor examined in the study. Profits were higher among those entrepreneurs who possessed business skills, had access to markets, and who did not separate their business resources from their personal ones.²⁸⁷ It can be argued, however, that the relatively higher profit levels of microenterprises that use child labor can be attributed to the fact that the children tend to be unpaid, hence lowering businesses' overall costs.²⁸⁸ This was also confirmed during field research in El Salvador and the Philippines. Women are often reluctant to hire outside help due to issues of trust as well as the impact on their profits.

In addition, Grameen Foundation's experience working with millions of women microentrepreneurs shows that women often use both the loan and profits in a fungible manner. They don't keep track of cash flows, don't separate business and household expenses, and will use profits to invest in the household without analyzing the business investment. All of these factors make the profitability of women's businesses difficult to assess accurately.²⁸⁹

E. Microfinance and Child Labor

The following section examines the complex relationship between microfinance and child labor in an effort to determine if microfinance, particularly when offered to women, helps reduce the incidence of child labor, or if it merely exacerbates the problem. It looks at various factors that may help determine the impact that microfinance has on child labor and the education of children within a household, including the gender of both the loan recipient and the child, the age of the children, household economics, and other socio-economic elements. The section looks into the role that MFIs have played, and can play, in reducing child labor, and finally, offers a survey of key microfinance and financial inclusion actors on the global stage.

As mentioned earlier, when a family takes on additional work, such as when a woman starts her own business, and when resources (for example, equipment) are acquired for the business, there are changes in how family members spend their time. There is increased overall pressure on the household, and children are more likely to start working in the business or becoming involved in domestic chores, (e.g., caring for siblings), that interfere with their schooling.²⁹⁰ (Research found this particularly true when agricultural businesses made purchases of resources using microloans.) However, experience suggests that this pressure may ease over time, and that microfinance that is long term may actually help reduce the incidence of child labor.²⁹¹ Numerous studies show that after the initial increase in child labor, the need for children's work decreased as the business stabilized and household income increased.²⁹² However, several randomized control studies found no change in child labor as a result of microfinance programs.²⁹³

The purpose of a microloan also helps determine the impact that it has on child labor. According to some studies, the consumption-smoothing effect of microfinance is likely to increase school enrollment and attendance, and decrease child labor.²⁹⁴ Other microfinance initiatives such as savings groups and graduation programs (to lift families out of extreme poverty) can help families cope with income shocks thereby reducing the need to resort to child labor. Consumption loans, on the other hand, do not increase a household's income and can therefore increase the need for child labor when repaying the loan.²⁹⁵

A study conducted in rural Malawi showed that among landowning households, access to microcredit increased the probability of both boys and girls undertaking domestic work. In households that ran a retail business, boys were more likely to engage in domestic work. However, the impact of microcredit varied by the amount of land owned by the household (see Household Income Level).²⁹⁶ A survey from Tanzania also showed an increase in the household workload, particularly for girls, as a result of access to microcredit.²⁹⁷ Businesses are also more likely to use child labor when microcredit is used to purchase capital equipment rather than to support business operations.²⁹⁸ In contrast, a study in Bangladesh found that microcredit accessed by the poorest households had little to no positive impact on child labor or their schooling.²⁹⁹ Another study found that among the poorest households, child labor decreases when microcredit is complemented by microinsurance.³⁰⁰

While studies on the impact of microfinance tend to focus on children of borrowers, it is also necessary to consider any effects on children of non-borrowers. In a conditional cash transfer program in Brazil, while schooling rates of borrowers' children increased, their workload apparently shifted to non-program children in the community, whose labor rates increased.³⁰¹

1. The Role of Microfinance Institutions in Reducing Child Labor

There are countless microfinance institutions around the world that extend credit to those who might not otherwise have access to it, particularly women. While many of these programs can boast notable achievements, very few have examined the impact that microcredit might have on the incidence of child labor, much less how it can be used effectively as a tool not only to reduce poverty, but also to simultaneously protect children from the hazards of child labor. This section considers some examples of where the intersection of microfinance and child labor has been explored. (Please note that examples specific to El Salvador and the Philippines have been included in the relevant country sections.)

A CIDA-commissioned study examined the impact of microfinance initiatives on children in Bolivia, Egypt, India, and Tanzania. Researchers found that the amount of time children spend working increases with the size of the loan that the family receives. MFIs need to take this fact into account when developing their loan policies so that businesses can expand sufficiently to be able to afford to hire adults. MFIs are uniquely positioned to collaborate with business owners and parents to review children's work schedules and set limits for working time so that business needs can be met while still allowing children sufficient time for school, study, and leisure.³⁰²

Microfinance and Child Labor: Lessons from Pakistan

In 2006, the ILO convened a 3.5-day workshop in Islamabad, Pakistan to help representatives from MFIs and Rural Support Programmes (government-supported NGOs that provide integrated development services, including financial services, in rural areas) develop an action plan to tailor their products and services to the needs of families with child laborers or former child laborers.³⁰³ Among the objectives of the workshop were the identification of the types of financial services that can address the root causes of child labor and the ways in which they can be applied. The workshop also sought to assess gaps in currently available financial services and to explore the idea of risk-managing financial services (vs. financial products aimed at boosting production).³⁰⁴

Workshop participants emphasized the need to identify the root causes of child labor, as families affected by child labor are not necessarily among the most vulnerable. Many choose to put their children to work for reasons other than financial necessity, including a perception of poor school quality, lack of pay-off for education due to issues with the labor market, inaccessibility of schools due to distance or cost, or lack of perceived utility of education since parents are also not educated. Financial services should be designed with these motivations in mind.³⁰⁵

Experience from across Pakistan shows that some of the challenges that families with child labor face when borrowing money for income-generating activities include: high interest rates, lack of consideration of child labor issues, appraisals of individuals as opposed to the entire household,

inflexible loan terms, absence of a back-up for risk-taking, and a lack of business management or technical training. In order to effectively address child labor and its root causes, MFIs need to explore the benefits of a range of financial services, and not only microcredit.³⁰⁶

A key finding from the workshop was that MFIs need to adjust the amount and term of the loan as well as repayment amounts to better match borrowers' cash flow. Although many households have seasonal cash flows, most loans are designed to be repaid in equal monthly installments. For example, some may prefer to pay every 1 to 2 weeks rather than monthly. Another option is to offer borrowers repayment holidays (for example, requiring 36 weekly installments in a 42-week period, so that borrowers can choose 6 weeks when they do not have to pay).³⁰⁷

During the course of the workshop, participants determined that two risk-managing financial services are key to reducing the likelihood of child labor in family-run microenterprises:

- 1) Contractual (or commitment) savings: Unlike forced savings schemes employed by many MFIs, contractual savings are not tied to the loan, so defaults on loans by other group members will not cause borrowers to lose savings. Contractual savings schemes are also customized to a client's needs. The borrower identifies a savings goal (e.g., child's wedding or school fees, home improvements, etc.) and develops a weekly or monthly savings plan that will help them achieve their goal. This helps avoid the need for moneylenders, who typically charge high interest rates. Households who participate in contractual savings must also receive complementary financial education to help with budgeting and planning.
- 2) Emergency loans: Despite credit risks, emergency loans reduce the likelihood that households will turn to child labor when they experience a cash flow crisis. One possible model is a lease-and-buy-back scheme, whereby a borrower in need of quick cash would sell an asset (e.g., sewing machine or refrigerator) to an MFI and lease it back from them.

Medical insurance was also identified as a necessary financial service that would mitigate the risk of child labor in communities. In order to be effective, however, such insurance should cover the entire household and not only the borrower. It should also include coverage of outpatient services to prevent minor sicknesses from developing into conditions that require more extensive treatment. Furthermore, the design of medical insurance schemes should not place the burden of upfront payment on the patients, requiring them to seek reimbursement later.³⁰⁸

Workshop participants also explored the role that MFIs and Rural Support Programmes could play in reducing school dropout by children in households who received loans for family businesses or agriculture. They honed in on the following interventions:³⁰⁹

- 1) Offer community members orientation training on child labor in Pakistan.
- 2) Include a condition in the loan contract asking borrowers to commit to sending their children to school and to limiting any work to light, non-hazardous work outside of school hours. Loan appraisal processes should also include screening for child labor, and MFIs should continue to monitor for child labor during the term of the loan.
- 3) Monitor the children's attendance at school.

In order to reduce accidents and fatalities in microenterprises, the orientation that is offered to borrowers should also include training on occupational health and safety issues particular to the business for which the loan is given.³¹⁰

Promoting and Protecting the Interests of Children who Work Project (PPIC-Work) – Some Takeaways

[Note: While the RICHES project does not support PPIC-Work’s approach to addressing child labor because it did not aim to withdraw children from the worst forms of child labor, the recommended interventions and corresponding results are worth examining and considering, as it is one of the few projects that has tried to address the intersection of microenterprise and children’s well-being.]

The Promoting and Protecting the Interests of Children who Work Project (PPIC-Work) in Egypt was a collaboration between the Egyptian Association for Community Initiatives and Development (EACID), Partners in Technology Exchange (PTE), and Mennonite Economic Development Associates (MEDA), and aimed to improve the occupational safety and health needs of working children and those of EACID’s microfinance clients.

An evaluation of the PPIC-Work program found that the program improved adult and child awareness of children’s rights in workplace settings, and also led to changes in working conditions for children such as reduced working hours, better pay, knowledge of different types of hazards and the necessity to avoid them, limiting the weight children lift, improved lighting or ventilation, and other general improvements in the workplace.³¹¹

PPIC-Work achieved these results by integrating a series of interventions into the lending processes of EACID’s microfinance program. These interventions included the following nine components which were designed to be implemented comprehensively but could also be implemented individually depending on the programming priorities of the financial institution:

1. training programs for loan officers and working children on children’s rights,
2. training programs for loan officers and working children on gender equality;
3. training programs for loan officers and working children on children’s participation (such as helping children develop skills for negotiating improvements in their working conditions).
4. hazard assessment and hazard mitigation training for loan officers;
5. a code of conduct that sets minimum standards for children’s work (such as what children are and are not allowed to do) agreed upon between the client and EACID;
6. education support tailored to both in-school and out-of-school working children;
7. computer-based learning that teaches working children business skills and business ethics, including the importance of safety;
8. improving the learning process within workplaces so that time spent at work has long-term benefits for children;
9. dual purpose loans that improve business profitability as well as children’s working conditions in order to remove them from hazardous working conditions.

2. Microcredit and Children's Education

While results around the world vary, one example in Tanzania showed the overwhelmingly negative impact of microcredit on children's school enrollment. The impact was more severe for girls. For boys, it was worse when the mother was the recipient of the microcredit.³¹² Furthermore, a reduction in child labor did not necessarily lead to increased school attendance, though girls were more likely to attend school if their fathers ran an NFE.³¹³

In Nicaragua, one year after a group of women received cash and capital transfers, children from their households were more likely to attend school, less likely to be only working, and less likely to be doing household chores. This was also due in part to the women's increased influence on household decision-making.³¹⁴

A study published in 2008 and conducted in rural Malawi found children in families who received microcredit worked more within their households, but were keeping up their attendance at school by sacrificing leisure time.³¹⁵

3. Key Global Microfinance/Financial Inclusion Actors

Scores of MFIs and international networks supporting MFIs around the world toil daily to improve access to financial products and services and improve financial inclusion for vulnerable populations everywhere. While they are too numerous to name, there are a few whose work is especially relevant to the RICHES project.

The SEEP Network

Formed in 1985 by a small group of U.S.-based NGOs, The Small Enterprise and Education Promotion Network, or The SEEP Network, is now a global learning network with active members in 160 countries around the world. SEEP's current mission is to promote markets where all people, especially women, have opportunities to engage and prosper. Their members comprise an array of actors, including development organizations, commercial firms, technology service providers, governments, and donors, and include among them the Grameen Foundation. Together, they strive to facilitate collaboration in order to encourage new standards of practice and test innovative strategies that promote inclusion, market resiliency, and enhanced livelihood potential of the world's poor.³¹⁶

The European Microfinance Platform

The European Microfinance Platform, or e-MFP, is a leading network of European organizations and individuals that are active in the microfinance and financial inclusion sector in developing countries. e-MFP hosts the European Microfinance Week which attracts over 400 people each year and the European Microfinance Award which honors a financial service provider in a key area, such as housing microfinance, education finance, among many others. The e-MFP hosts the Green Inclusive & Climate Smart Finance Action Group which brings together microfinance practitioners interested in discussing and exchanging experiences in dealing with environmental issues and in creating new practical tools to advance environmental microfinance. This group, while it has not addressed child labor, has developed tools to assess environmental, occupational, and safety issues within microfinance institutions. e-MFP also hosts

an Investors Action Group which provides a platform for different types of investors to share experiences and collaborate on areas of interest. Some activities have included develop social performance metrics for social investors, due diligence standards and practices, among others.³¹⁷

The Smart Campaign

The Smart Campaign is a network of microfinance institutions that focuses on client protection in order to have a microfinance industry that is both socially-focused as well as financially sound. To this end, the Campaign promotes several core Client Protection Principles to ensure Smart Microfinance:

- Appropriate product design and delivery
- Prevention of over-indebtedness
- Transparency
- Responsible pricing
- Fair and respectful treatment of clients
- Privacy of client data
- Mechanisms for complaint resolution

The Campaign maintains a database of tools and resources that incorporate best practices from around the world and are available to help microfinance leaders operationalize the Client Protection Principles. The Campaign also offers Smart Certification, an independent endorsement based on a set of 25 standards that a financial institution is doing everything in its power to ensure that its clients are treated well and protected from harm.³¹⁸

Social Performance Task Force (SPTF)

The Social Performance Task Force (SPTF) is a non-profit organization that includes an array of over 3,000 members worldwide who are committed to inclusive finance. The SPTF's members include investors; global, regional, national, multinational networks; support organizations; donors; financial service providers; raters; audit agencies; and information services. The SPTF strives to make financial services safer and more beneficial for clients by developing and promoting standards and practices for social performance management. In 2012, the SPTF published the Universal Standards for Social Performance Management.³¹⁹

Partnership for Responsible Financial Inclusion (PRFI)

The Partnership for Responsible Financial Inclusion (PRFI, formerly known as the Microfinance CEO Working Group) brings together senior leaders in the global microfinance industry from ten international microfinance organizations: Accion, Aga Khan Agency for Microfinance, BRAC, Care, FINCA International, Grameen Foundation, Opportunity International, Pro Mujer, VisionFund International, and Women's World Banking. The PRFI harnesses its collective power and influence to promote responsible financial services and accelerate financial inclusion for the unserved. In 2013, the member CEOs of PRFI publicly endorsed the Smart Campaign Certification. They have also beta-tested SPTF's Universal Standards for Social Performance Management and published the Model Legal Framework for Financial Consumer Protection in collaboration with other partners. The PRFI member organizations collectively reach 89 million low-income clients across 87 countries with microfinance services.³²⁰ In addition to the PRFI members, there are large microfinance networks or organizations such as Kiva, Mercy Corps, MEDA, Save the Children and Catholic Relief Services (CRS) who are significant actors who work in this space.

ILO Women's Entrepreneurship Development Programme (WED)

The ILO's Women's Entrepreneurship Development Programme (WED) has been working since the mid-2000s to empower and support women in developing countries to start and grow their businesses. WED works to build the capacity of a variety of service providers (e.g., (financial, non-financial, public, private, associative, freelance etc.) so that they are better able to support women entrepreneurs. It also collaborates with governments and policy makers to remove gender barriers and create a more enabling environment for women entrepreneurs.³²¹

The ILO also has a Social Finance Programme that has been previously described in this report.

Several of these organizations and microfinance networks were contacted as part of the PSA research and a complete list is included in **Appendix H**.

Section IV. El Salvador: Child Labor, Education, Community Landscape, and Women’s Entrepreneurship

[Section IV. A – Child Labor and Working Conditions in El Salvador](#)

[Section IV. B – Education in El Salvador](#)

[Section IV. C – Community-Level Landscape in El Salvador](#)

[Section IV. D – Women’s Entrepreneurship in El Salvador](#)

A. Child Labor and Working Conditions in El Salvador: Background and Context

The following section provides the background and context for understanding the nature and incidence of child labor and working conditions in El Salvador. (For specific information regarding to the intersection of child labor and ACW in women’s enterprises, see Part D 3, of this section, entitled, **Child Labor and Working Conditions in Women’s Enterprises**.) It describes “poverty” as it is defined by the Government of El Salvador, and identifies the major socio-economic, political, and cultural barriers to decent work and education that exist in the country, including interventions that may protect children and adults from these problems, and the consequences of child labor and UACW at an individual, household, and community level. Additionally, it provides an overview of the laws, regulations, and policies on child labor and ACW in El Salvador, including gaps in these two areas, and current Government of El Salvador (GOES) efforts to address these gaps. Lastly, it describes what is being done by the Government of El Salvador to prevent and eliminate child labor and improve working conditions through the implementation of national level programs.

1. Child Labor in El Salvador

According to a 2018 GOES report, 6.8 percent of children (101, 921) ages 5 to 17 in El Salvador are engaged in child labor; however the incidence of this problem has decreased in the country every year since 2013, including for children working in hazardous labor.³²² The Ministry of Labor and Social Security (MLSS) has attributed the drop in child labor to government efforts to improve access to quality basic education.³²³

By Sector

According to the MLSS, 44 percent of child labor occurred in agriculture, 30.8 percent in commerce and hotels, 12.3 percent in industry, 4.2 percent in construction, 2.9 percent in domestic service, and 5.6 percent in other activities.³²⁴

Surveys indicate that Salvadoran children work in agriculture in the production of cereal grains (e.g., corn), beans, coffee, and sugarcane,³²⁵ in textiles (e.g., weaving hammocks, embroidery), the preparation of food (e.g. pupusas), and the sale of goods (e.g. food, clothing, jewelry, and fruits and vegetables) in markets, restaurants, and on the streets.³²⁶ Field research conducted in 2019 confirmed that children work in these areas and in domestic work. Other research indicates that children work in auto repair, domestic service, childcare, cattle raising, fireworks production, and in harvesting shellfish.³²⁷ Children are also used in categorical (prohibited under any conditions) worst forms of child labor, such as work in commercial sexual exploitation, and in illicit activities, such as drug and arms trafficking, often as gang members. Data on the incidence of these forms of child labor is limited, since it is not included in government studies on child labor.³²⁸

Field research conducted in El Salvador in February 2019 confirmed that children engaged in child labor in El Salvador are exposed to a myriad of risks and hazards. In the agricultural sector, children may use dangerous tools, such as machetes, apply chemicals without protection, carry heavy loads, work in extreme temperatures or humidity, suffer animal or insect bites, and come in contact with fire.³²⁹ Children in domestic service often perform tedious tasks that require hours to complete, use dangerous equipment, or carry heavy loads, and can be subject to physical and mental abuse. Children working on the streets, and in services, may be exposed to hazards such as extreme weather, heavy loads, and physical and mental abuse, while children in industry may be handling dangerous equipment and tools, with exposure to extreme heat or cold.³³⁰

A GOES report from 2018 indicated that children ages 5 to 17 involved in child labor work an average of 27.6 hours and 5.1 days per week. Children working under the minimum age of 14 average 28.8 hours and 5.1 days per week, while children involved in hazardous work average 20.9 hours per week and 5.3 days per week.³³¹

Over half of child laborers, especially those ages 5 to 14, in El Salvador are not paid for their work, often because they are working for their families.³³² Field research confirmed this, but also found that children are sometimes given goods (e.g., new clothes) from their parents or others in exchange for their help. According to an ILO and GOES study released in 2015, working children who were paid averaged a monthly income of US \$112.36.³³³ Income received by adolescents between 14 and 17 years of age averaged US \$118.5/month, but children ages 5 to 13 years old only averaged US \$68.07. Children working in urban areas received higher pay compared to those in rural areas by an average of US \$6.52/month. Regardless of age and area of residence, boys earned more than girls. Even if they are paid, children ages 14 to 17 working in child labor or in the formal sector do not have access to social security benefits.³³⁴

By Gender and Age

A government survey from 2018 found more boys are involved in child labor than girls (70.2% versus 29.8%), including in hazardous work and work below the minimum age. However, the overall percentage of girls involved in child labor has gone up since 2017, (24.9%) compared to boys (75.1%).³³⁵ A report by UCW indicated that boys do the vast majority of agricultural work (63.2% are in this activity compared to 14% of girls), whereas girls perform most of the domestic work (10.1% compared to 0.7% for boys), but this latter form of work may be undercounted.³³⁶ GOES figures indicate that a total of 54.4 percent of girls are involved in commerce, restaurant and hotel work compared to 16.5 percent for boys. Girls also work at higher rates in industry (20.4% compared to 11.6% for boys).³³⁷ Of the small percentage of children who do not do any work, including domestic chores, 1.9 percent are boys and 0.2 percent are girls.³³⁸ Of children ages 5 to 17 in El Salvador, an estimated 71.8 percent also do domestic chores.³³⁹ According to

the GOES, on a daily basis, boys work slightly more hours per week (27.9) compared to girls (26.8); however total work days per week were slightly higher for girls (5.3) than boys (5.0).³⁴⁰

Children in El Salvador begin working, on average, at age 11. Child labor rates increase with age.³⁴¹ Younger children, ages 5 to 14, tend to work in agriculture, commerce, hotels and restaurants, while older children do more domestic service and construction activities.³⁴²

By Region and Season

A GOES survey from 2018, indicated that child labor is twice as prevalent in rural areas (62.3%) than in urban areas (37.7%) in El Salvador.³⁴³ According to another report by the ILO and the GOES, the Departments of Chalatenango (19.9%), Morazán (15.3%), Cabañas (15.3%), Ahuachapán (14.8%), La Unión (13.8%), and San Miguel (12.8%), have the highest percentages of children working, while La Libertad (9.9%), Usulután (9.0%), La Paz (8.3%), and San Salvador (6.0%) have the lowest percentages of child work.³⁴⁴

Child labor rates vary by season and tend to be higher in the last half of the calendar year. Reporting and field research indicate that seasonal increases in children’s work in rural areas are due to activities in the agricultural sector.³⁴⁵

By Household

Child labor is more prevalent in households that:

- Have lower incomes;
- Are headed by a single parent;
- Have a larger number of children, or have younger children; and
- Have parents with fewer years of education.³⁴⁶

At the national level, working children contribute on average 20.5 percent of their household’s income, not including unpaid work. Children in rural areas contribute more (21.5%), compared to those in urban areas (19.5%). Boys and older children contribute more than girls and younger children. Children who work, but are out-of-school, contribute 7.7 percent more to their households than children who combine work and school.³⁴⁷

2. Conditions of Work in El Salvador

According to the Government of El Salvador, most workers are employed in the service sector, in commerce, and hotels and restaurants (31.5%), followed by agriculture (15.8%), industry and manufacturing (15.1%), community, social and health services (6.4%), the financial sector (6.3%), construction (6.3%), and lastly, in domestic work (5.0%).³⁴⁸

In 2018, 57.5 percent of El Salvador’s urban workforce was engaged in the informal sector and approximately 33.2 percent of the population was underemployed in work below the minimum wage and under normal working hours. Women’s work is concentrated primarily in the service sector (44.6%), in (to a lesser extent in manufacturing and industry (16.8%), and domestic services (10.6%).³⁴⁹ Over 70 percent of women have informal jobs, compared to less than 55 percent of working men.³⁵⁰ Women perform

informal work because it tends to be more flexible and allows them to combine work with family responsibilities.³⁵¹

There were 5,199 workplace accidents in El Salvador in the first half of 2018, an increase of over 1,000 from the same period in 2017, including 2,609 accidents in the services sector, 1,859 in the industrial sector, 620 in the commercial sector, and 111 in the agricultural sector.³⁵² There were no deaths reported from workplace-related accidents.³⁵³ There were also reports of wage, hour, and safety law violations involving workers in the construction, *maquila* (factory), and domestic service industries.³⁵⁴

Minimum wages are established through a process conducted by the tripartite National Council on the Minimum Wage (Consejo Nacional del Salario Mínimo) which is coordinated by the Ministry of Labor. Minimum wages are established by sector based on an hourly, daily, monthly, and production basis. As of January 1, 2018, the daily minimum wage was US \$10 for commerce, service and industrial employees and US \$9.84 for apparel assembly workers. Daily wages for agricultural workers ranged from US \$6.67 for coffee harvesting to US \$7.47 for sugarcane harvesting.³⁵⁵ According to the GOES, in 2018, the average monthly household income in the country was US \$583.85, while in urban areas it was US \$683.98 and in rural areas, US \$411.24.³⁵⁶

Although women generally achieve higher levels of education, a pay gap exists for women in nearly all major occupational sectors, including household and domestic service, agriculture, commerce, hotels and restaurants, and in manufacturing.³⁵⁷ Average wages for women are lower in rural departments, including La Libertad, San Miguel, Usulután, Ahuachapán, and Santa Ana, compared to San Salvador.³⁵⁸

Working conditions for women were reported to be poor in several major sectors in El Salvador. Women in domestic service were the victims of wage, hours of work, and health and safety violations, and verbal and physical abuse. Women in export processing zones were also subject to poor working conditions, discrimination, and verbal and physical abuse.³⁵⁹ Employers in the agricultural sector were not regularly providing annual bonuses, vacation days, or days of rest to employees.³⁶⁰

Numerous studies have found poverty to be a key factor driving child labor and UACW in El Salvador. This was confirmed during field research.

Poverty in El Salvador

In El Salvador, poverty is defined by the cost of the Basic Food Basket (CBA). Households in extreme poverty are those households whose per capita income does not cover the cost of the CBA, and relative poverty is defined as those households whose per capita income does not cover the cost of the expanded CBA (twice the value of the CBA).³⁶¹

For 2018, the cost of the CBA, in the urban area, for an average household of 3.5 members was US\$ 184.76 and the expanded CBA was US \$369.53. The cost of the CBA in rural areas, for an average type home of 3.7 members was US \$126.25 and the expanded CBA was US \$252.50. At the national level, in 2018, 26.3 percent of households were living in poverty; of these 5.7 percent were in extreme poverty, while 20.6 percent were in relative poverty. In rural areas 31.2 percent of households were in poverty, of which 7.1 percent were in extreme poverty and 22.9 percent were in relative poverty. In urban areas,

24.1 percent of households live in poverty; 4.9 percent are in extreme poverty and 19.2 percent in relative poverty.³⁶²

For year 2018, 28.8 percent of households were in multidimensional poverty, factoring in education, access to basic services, and living and working conditions. Multidimensional poverty is more than twice as prevalent in households in rural areas of El Salvador (48.9%) than in urban areas (17.1%). At the departmental level, the lowest poverty rates were in San Salvador, (14.1% of households), Chalatenango 21.2%) and Santa Ana (27.0 %), while the highest were Ahuachapán (50.1%), Morazán (42.1%) and La Unión (42.8%).³⁶³

Both monetary and multidimensional poverty rates decreased in El Salvador from 2017 when they were 29.2 percent and 33.4 percent respectively.³⁶⁴

Decent Work and Education Challenges for Salvadorans in Situations of Poverty

A study published in 2014 identified the following factors that make it difficult for Salvadorans in poverty to get access to decent work and education opportunities:

- Formal sector work seems out of reach for people in poverty—so rather than striving for these types of jobs, they strive for consistent employment. However, work on farms is no longer considered consistent employment, due to higher rates of unemployment in the agricultural sector.
- The lack of work in agriculture in rural areas causes workers to migrate—either from rural to urban areas, or outside the country—and seek employment in the services sector. Migration is considered to be fastest way out of poverty, but it also involves expenses.
- The wages paid to workers in situations of poverty tend to be below minimum wages.
- Even the most basic jobs require reading and writing skills and a high school diploma or degree, which can make them inaccessible for Salvadorans in poverty.
- There is a demand for workers in sugarcane production, but youth are not permitted to work in these jobs, due to labor restrictions.
- Education is considered the safer route out of poverty; however, a high school or university degree is often not enough to get employment without having personal connections.
- Problems with the education system persist—for example, there is a lack of preschool education and a disconnect between the education system and the labor market that results in Salvadorans leaving school without adequate skills to find decent work.
- Security concerns restrict the operation of businesses run outside the home, since someone always needs to be home protecting the home.
- Entrepreneurs, such as handicraft artists, need better access to markets to sell their products.³⁶⁵

3. Causes and Consequences of Child Labor and UACW in El Salvador

Causes of Child Labor and UACW in El Salvador

In addition to poverty, the causes of child labor and UACW in El Salvador include many of the same factors that were discussed in section III A. 2 of the report, *“Causes and Consequence of Child Labor and UACW”*, namely:

- **Lack of decent work opportunities:** Adolescents and adults often end up in low paying jobs with inadequate protections, due to a lack of opportunities for decent work. In 2016, an estimated 24 percent of youth and young adults in El Salvador (ages 16 to 24) were underemployed and 26.5 percent of Salvadorans ages 15 to 24 were both out-of-school and not working.³⁶⁶ Three groups: girls, children living in rural areas; and those in poverty, were more likely to be neither enrolled nor working. A full 40 percent of youth were considered to be in “vulnerable” work and 51 percent of youth were in “irregular” work.³⁶⁷ Field research confirmed the lack of decent work for youth and adults in El Salvador.
- **Labor shortages:** Child labor and UACW may occur during periods of peak labor demand; for example, the planting and harvest seasons in the agricultural sector.³⁶⁸
- **Discrimination,** based on factors such as low economic status, gender, health status, including pregnancy or a connection or perceived affiliation to a high crime or gang-controlled area, prevents both youth and adults from being able to access decent work, and can act as a push factor into the worst forms of child labor or UACW.³⁶⁹
- **Lack of enforcement of laws,** or lack of authority to inspect businesses in the informal sector. A report from 2018 indicated that the government did not effectively enforce provisions of laws (including the Constitution, Labor Code and other departmental regulations) related to children’s work, health and safety standards in businesses, prohibitions on discrimination (e.g., race, color, gender, religion, political opinion, social origin, disability status, language, or HIV-AIDS-affected status), and in some cases, wage and hour violations. The government was more effective in enforcing laws related to child labor, minimum wages and hours of work in the formal sector, than in the informal sector.³⁷⁰
- **Value chain problems:** In El Salvador, many employers contract with home-based workers, mostly women from rural areas, and pay them low wages for laborious work. These women often keep their daughters out of school to help them with the work.³⁷¹
- **Lack of access to financial services:** Households in El Salvador often lack access to loans, credit, savings programs, and other financial services to cover unexpected expenses and to fund business ventures.³⁷²
- **Entrenched gender roles:** Women and girls in El Salvador tend to be concentrated in certain types of work, such as commerce, domestic services, and other forms of care, which are undervalued in the labor market and have low or no pay, and few or no benefits. Women and girls also perform a disproportionate amount of household chores and unpaid care.³⁷³
- **A lack of social protections,** such as health insurance and social security for families.³⁷⁴ The government reported in 2017 that only 24 percent of the population was covered by health insurance. There were large differences in coverage by income level and geographic location. For example, only 1.8 percent of Salvadorans living at the lowest income level were covered by this insurance, while 44 percent of people in the highest income level were covered. In urban areas, coverage was 32.2 percent, while in rural areas it was only 11.5 percent. Additionally, only 34 percent of Salvadorans were covered by public or private social security plans. Coverage in rural

areas averaged 18.1 percent while coverage in urban areas was 43.1 percent. Slightly more women are covered by public and private social security than men (34.7% to 33.5%), but fewer women are covered by health care insurance (23% compared to 25% of men).³⁷⁵ Focus groups conducted in the field confirmed the lack of health insurance coverage among households with MSEs, particularly in rural areas.

- **Crises and emergencies—including gang violence, migration, natural disasters and environmental degradation**, and the interconnectedness of these issues, are additional factors.³⁷⁶
 - a) El Salvador’s problem with gang violence affects the freedom and sense of security of all Salvadorans, particularly children. Younger children may accompany their parents to worksites to be protected from insecurity in their neighborhoods; however, this can increase the likelihood that they will engage in work. In other cases, children of working parents may be left at home in the care of an older sibling, if insecurity is considered a problem at the worksite. Gang violence also creates a high risk for older youth and young adults, who are often recruited into gangs and used in illicit activities, such as drug smuggling. The existence of violence in neighborhoods often leads parents to bring their children to work to keep them safe, which can increase the children’s risk of working.³⁷⁷
 - b) Migration of Salvadorans north to Mexico and the United States can separate and destabilize families, leaving households headed by children or single parents.³⁷⁸ In El Salvador, orphanhood and single parent households are associated with a greater risk of poverty.³⁷⁹
 - c) Economic degradation and frequent natural disasters in the country have created conditions that limit jobs, schooling and access to basic services, and raise the risk of child labor and UACW.³⁸⁰
- **Barriers to education** are another major cause of child labor and UACW in El Salvador. These barriers will be discussed in more detail in the section entitled. *B 2. Barriers to Education in El Salvador*.³⁸¹
- **Lack of support for working families:** Despite a new child care law that went into place in May 2018 requiring employers with at least 100 employees to establish day care centers, many workers in El Salvador lack access to affordable, quality child care, because they are self-employed or in workplaces that employ fewer people.³⁸² Field visits confirmed that women feel a lack of support in the area of care responsibilities, and that this situation affects decisions about how they manage their businesses and households.

Two additional factors contributing to child labor specifically are:

- **A demand for cheap labor**³⁸³ and;
- **A desire to provide children with work experience.**³⁸⁴

Other causes driving UACW include:

- **The concentration of employment outside traditional employment.** In 2017, only 41.9 percent of Salvadoran workers were employed in salaried, permanent positions, and only 37.3 percent of women were in these positions. Other workers in the country were employed in jobs characterized as self-employment, non-salaried work, and work of a temporary nature. This last group of jobs and positions do not include social protection benefits.³⁸⁵
- **Underrepresentation of women in leadership positions:** A lack of gender-based equality in workplaces persists, in part from the underrepresentation of women in government, business, and community leadership roles.³⁸⁶

- **Gender-based violence:** An estimated 67.4 percent of women in El Salvador experience violence during their lifetime, mostly in places outside the home. However, only 6 in 100 cases violence against women are reported to authorities. Most incidences of workplace violence involve co-workers (37%), although business owners (22%), and bosses (15%) are also perpetrators of these crimes.³⁸⁷

Factors that may protect children and adults from involvement in child labor and UACW in El Salvador include:

- **Access to quality education and training opportunities.** Schooling can help mitigate child labor by reducing the time that children have available for work; furthermore, it can enable youth and adults to acquire the knowledge and skills they need to obtain decent work.³⁸⁸
- **Access to childcare for parents, particularly for working women.** Access to childcare can decrease the risk of child labor by eliminating the need for parents to keep their children supervised and occupied at their worksites. It can also reduce the need for parents to use their older children as caregivers for younger siblings while they work.
- **Access to decent work opportunities for youth.** Research indicates that youth who are employed in decent forms of work are less vulnerable to being engaged in exploitive work, including in El Salvador.³⁸⁹

Consequences of Child labor and UACW in in El Salvador

The negative consequences of child labor and UACW in El Salvador depend on circumstances such as age, gender, the type, conditions, and duration of work performed, and the characteristics of the household, such as its socio-economic level, parent’s education levels, and location. Some of the most notable effects of child labor and UACW in the country are described below:

- **Culture of insecurity and instability:** The use of children and adolescents in gang-related activities has resulted in a culture of violence that has a crippling effect on the daily life of Salvadorans, impeding their access to public services (for example, transportation), while limiting employment and education opportunities, in both urban and rural areas of the country.³⁹⁰
- **Low economic growth:** El Salvador is one of the world’s most costly countries for external business investors, which has resulted in low investment and weak economic growth within business sectors. The country’s lack of economic growth, in turn, fuels migration and more instability.³⁹¹
- **Adverse effects on health:** Studies conducted in the country found that although 59 percent of the general working population of El Salvador is exposed to some health risk factors, 73 percent of children involved in hazardous child labor are exposed to health risk factors, which puts them at a greater risk of short or long-term health problems. Research did not find statistics documenting the extent of adverse health effects on adult Salvadorans in UACW; however, the country has high rates of precarious and vulnerable employment, which studies have shown increase the risk that these workers will suffer from workplace injuries, illnesses and fatalities.³⁹²
- **The perpetuation of poverty:** Children who miss educational and training opportunities, or become permanently ill or injured from work as child laborers frequently continue to live in poverty as adults. Furthermore, child labor tends to depress wages for all workers. Adults who work in the informal sector for low wages and no benefits often find it difficult escape poverty.³⁹³

One additional child labor specific consequence is:

- **Poor education outcomes:** Children engaged in child labor in El Salvador are less successful in moving from one grade to another, and in reaching higher levels of educational achievement. As a result of these outcomes, they may leave school unprepared with the skills needed to obtain decent work.³⁹⁴

Another consequence resulting in UACW is:

- **Child Labor:** Several studies have found a strong positive correlation between the lack of decent work for youth and young adults in El Salvador and a high incidence of involvement in the worst forms of child labor, particularly in illicit activities.³⁹⁵

4. Laws, Regulations, and Policies in El Salvador: Child Labor

Laws and Regulations on Child Labor

El Salvador has established a strong legal framework to combat child labor, having ratified both core international labor conventions related to child labor: ILO Convention No. 138 on the Minimum Age for Work and ILO Convention No. 182 on the Worst Forms of Child Labor, the UN Convention on the Rights of the Child, and its two optional protocols.³⁹⁶

Additionally, El Salvador has met all international standards with regard to child labor, including setting acceptable minimum ages for regular work, hazardous work, and voluntary recruitment into the armed services, an age range for compulsory education. The country has also set prohibitions against several forms of forced labor, trafficking in persons, commercial sexual exploitation, prostitution and pornography, the use of children in illicit activities, and compulsory recruitment into state and non-state military groups for minors.

These ages and prohibitions are included in the following major laws, described briefly below:

- **Law for the Comprehensive Protection of Children and Adolescents** (Ley de Protección Integral de la Niñez y la Adolescencia, (hereafter LEPINA), 2009, is the newest comprehensive law addressing children. It defines “child”, and “the worst forms of child labor”, the legal working age, hours and conditions of work, requirements related to apprenticeships, work contracts, and other requirements such as work permits. LEPINA also sets the age range for compulsory education, and prohibits various forms of discrimination in education.
- **Constitution of the Republic of El Salvador (Constitución de la República de El Salvador), 1983, with reforms until 2009**, addresses forced labor, slavery, involuntary servitude and other human rights.
- **Labor Code** (Código de Trabajo, No. 15), 1972, the original law which address the minimum age for work, work hours and rest periods, contracts, work permits, hazardous work for children and penalties for violations.

- **Agreement 241** (Acuerdo 241), 2011, lists activities considered hazardous for children. This extensive list places restrictions or prohibitions on children’s age of entry into, or work activities, including those listed in Article 1:
 - i. mechanical work that involving the lubrication; overhaul or repair of machines or moving mechanisms;
 - ii. the use of saws;
 - iii. work involving the sale or carrying of arms;
 - iv. work involving the use of sharp tools (except those used for domestic purposes);
 - v. work underground;
 - vi. work underwater or related to artisanal or industrial fishing underwater;
 - vii. work at high elevations equal to or higher than 1.5 meters;
 - viii. work with explosive, flammable, corrosive or radioactive materials;
 - ix. work with unhealthy environments that involve exposure to microorganisms;
 - x. work in construction, demolition, restoration or conservation of works of infrastructure;
 - xi. work in stevedoring, loading, and unloading in seaports and docks;
 - xii. work that requires great physical efforts, such as loading and operating heavy machinery;
 - xiii. work that demands repetitive efforts, with time constraints and inadequate postures;
 - xiv. work that is carried out in public roadways, roundabouts, or involving getting off and on vehicles in movement;
 - xv. work that requires permanence, even if transitory, in places where the consumption of tobacco and intoxicating beverages is allowed, as in bars, canteens, liquor stores and including customer service;
 - xvi. work in which materials with pornographic content are displayed that are sexual or violent or erotic;
 - xvii. work that offers some type of health risk or the risk of poisoning or includes the use, handling or transfer of toxic substances;
 - xviii. work on lands where gullies or unsafe ground exists;
 - xix. work that involves handling electrical energy;
 - xx. work that involves direct contact with fire;
 - xxi. work that involves excessive levels of noises and vibrations;
 - xxii. work that involves the exchange of money or objects of value;
 - xxiii. work related to security for people or goods;
 - xxiv. work carried out in activities related to the collection, selection, transportation, processing and handling of garbage;
 - xxv. work done in mines and quarries;
 - xxvi. work carried out in the manufacturing industry processing metallic and non-metallic minerals;
 - xxvii. work carried out in the processing and preparation of bricks, cement, adobe, mosaics and pipes, when the person who makes them is under 16 years old;
 - xxviii. work carried related to dead animals, such as the slaughter, deboning or other handling;
 - xxix. work done in bars, canteens, billiards, nightclubs, nightclubs, strip clubs, shows, motels, dating houses, massage parlors, among others similar; and
 - xxx. work in places such as cemeteries and morgues involving dead animals and persons.

Under Article 3 of the Agreement, children may be authorized to work by authorities in sugarcane and coffee production as well as in artisanal fishing beginning at age 16 as long as they are guaranteed education, health, safety and morality and they have received instruction or occupational training.

- **Special Law Against Trafficking in Persons** (Ley Especial Contra la Trata de Personas, No. 824), 2014, specifically defines trafficking in children and the penalties for such crimes.
- **Penal Code with modifications until 2010** (Código Penal), 1973, addresses criminal activities such as commercial sexual exploitation and use of children in illicit activities and stipulates penalties for violations.
- **Armed Services Law** (Ley del Servicio Militar y Reserva de la Fuerza Armada), 1992, addresses the minimum age for compulsory and voluntary recruitment into the armed services.
- **General Education Law** (Ley General de Educación), 1996, addresses the levels and ages for compulsory education and the right to education.
- **Gangs Law (Decreto No. 458)** Ley de Proscripción de Maras, Pandillas, Agrupaciones, Asociaciones y Organizaciones de Naturaleza Criminal), 2010, addresses illicit activities and gangs.

More detailed information on the conventions, and national laws and regulations governing children’s work, including citations, can be found in **Appendix C: RICHES Child Labor Definitions: El Salvador**.

Intersection between Hazardous Activities and Children’s Work in Women’s Businesses

Some prohibited activities for children correlate with the sectors where women entrepreneurs are working. For example, children who work in bakeries may be in direct contact with fire, and those in sales may be working in public roadways, both of which are prohibited for children by law. Children producing items such as baked goods and dairy products, may be handling sharp tools, dangerous machinery, or coming in direct contact with fire, which are also considered dangerous for children.³⁹⁷

Policies on Child Labor

The Government of El Salvador has an adequate policy framework on child labor, with five major policies addressing child labor directly or indirectly:

- **Roadmap to Make El Salvador a Country Free of Child Labor and its Worst Forms** (Hoja de Ruta para hacer de El Salvador un País Libre de Trabajo Infantil y sus Peores Formas), The country’s key child labor prevention and elimination plan with a goal to eliminate child labor, this plan includes strategies for addressing the worst forms of child labor, including domestic service, and child labor occurring as a result of migration.³⁹⁸
- **National Policy and Plan for the Protection of Children and Adolescents**, (Política Nacional De Protección Integral De La Niñez Y De La Adolescencia De El Salvador) (PNPNA) (2013–2023) (Plan Nacional de PNPNA (2014–2019): The policy framework that includes a goal to protect children from harm and violence, including child labor. The national plan implements this policy and aims to address child labor by ensuring children’s and adolescents’ rights, gender equality, and social inclusion.³⁹⁹
- **National Policy Against Trafficking in Persons** (Política Nacional contra la Trata de Personas de El Salvador): Targets trafficking in persons as a major criminal form of child labor.⁴⁰⁰
- **Educated El Salvador Plan** (Plan El Salvador Educado): Seeks to improve education for vulnerable Salvadorans, including offering alternative education options for children who work, pregnant girls and young mothers, children convicted of crimes and children with disabilities; and⁴⁰¹

- ***Alliance for Prosperity in the Northern Triangle*** (Alianza para Prosperidad en Triángulo Norte): A joint effort with Guatemala and Honduras to improve conditions for children within El Salvador to reduce the number of unaccompanied minors migrating from these countries.⁴⁰²

Gaps in Laws, Enforcement, and Policies: Child Labor

The government’s child labor, child protection, and child development laws were harmonized through LEPINA, which became law in 2009. The Ministry of Labor and Social Security reported in January 2019 that El Salvador’s legislature was reviewing a proposal to raise the minimum age for domestic service from 16 to 18 and ratify ILO Convention No. 189—the Domestic Workers Convention.⁴⁰³

In 2019, the Government of El Salvador’s Ministry of Labor reportedly had limited resources with which to enforce its child labor laws therefore, inspections are limited and occur mostly in the formal sector.⁴⁰⁴ From January to May 2017, the Government of El Salvador reported that its Ministry of Labor conducted 1,440 child labor inspections, including some in the coffee and sugarcane sectors. A total of 19 children were found working in child labor—14 involving children with work permits, and five without permits. No information was available on fines imposed for these violations.⁴⁰⁵ It has been reported that child labor enforcement is insufficient in agriculture, particularly in coffee and sugarcane. Fines required under law are said to be too small to deter violations. It was indicated the government was reviewing its laws to consider whether penalties should be increased in some cases.⁴⁰⁶

5. Laws, Regulations, and Policies in El Salvador: Working Conditions

Laws and Regulations on Working Conditions

El Salvador has ratified more than 30 international agreements on employment. Among these are the following fundamental ILO conventions related to work:

- C No. 29 - Forced Labor Convention, 1930
- C No. 77 - Medical Examination of Young Persons (Industrial), 1946
- C No. 78 - Medical Examination of Young Persons (Non-Industrial), 1946
- C No. 87 - Freedom of Association and Protection of the Right to Organize Convention, 1948
- C No. 98 - Right to Organize and Collective Bargaining Convention, 1949
- C No. 99 - Minimum Wage Fixing in Agriculture, 1951
- C No. 100 - Equal Remuneration Convention, 1951
- C No. 105 - Convention on the Abolition of Forced Labor, 1957
- C No. 111 - Discrimination (Employment and Occupation) Convention, 1958
- C No. 131 - Minimum Wage Fixing, 1970
- C No. 138 - Minimum Age Convention, 1973, Minimum specified age: 14 years
- C No. 155 - Occupational Safety and health Convention, 1981
- C No. 156 - Workers with Family Responsibilities Convention, 1981
- C No. 182 - Worst Forms of Child Labor Convention, 1999.⁴⁰⁷

More information on the status of ratifications of the conventions is available at http://www.ilo.org/dyn/normlex/es/f?p=NORMLEXPUB:11200:0::NO::P11200_COUNTRY_ID:102835.

El Salvador has implemented a series of laws to regulate conditions of work and employment regulations. These key laws are summarized below:

- **The Constitution and Labor Code**, (as previously described)
- **Law on Organization and Functions of the Labor and Social Welfare Sector** (Ley de Organización y Funciones del Sector Trabajo y Previsión Social), 1996, describes in detail the organization and responsibilities of agencies and offices within the Ministry of Labor and the tripartite relationship that it has with employers and worker organizations.⁴⁰⁸
- **Civil Service Law with reforms** (Ley de Servicio Civil), 2014, regulates working conditions for public sector employees.⁴⁰⁹
- **Law on Holidays, Vacations and Leave of Public Employees** (Ley de Asuetos, Vacaciones y Licencias de los Empleados Públicos), 1940, regulates working conditions related to rest periods and work authorization documents for public employees.⁴¹⁰
- **Law to Prevent Risks in Workplaces (OSH)** (Ley General de Prevención de Riesgos en los Lugares de Trabajo. (seguridad y salud ocupacional)), 2010, addresses workplace protections related to health and safety.⁴¹¹
- **Regulation Governing the Prevention of Risks in Workplaces (OSH)** (Reglamento de Gestión de la Prevención del Riesgo en los Lugares de Trabajo (seguridad y salud ocupacional)), 2012.⁴¹²
- **The Special Integral Law for a Life Free of Violence for Women** (Ley Especial Integral para una Vida Libre de Violencia para Mujeres), 2011, protects women from physical and non-physical forms of abuses within workplaces.⁴¹³
- **The Law for Equality, Equity and Anti-Discrimination for Women.** (La Ley para la Igualdad, Equidad y Erradicación de la Discriminación contra las Mujeres), 2011, protects women from discrimination in employment and in the political environment.⁴¹⁴

In 2018, the Government of El Salvador increased protections for women who take maternity leave within the Labor Code, civil service law, and the Vacations and Permits Law for Public Employees.⁴¹⁵

A summary of the working conditions and major protections stipulated in these laws is provided below:

- **Occupational Safety and Health:** The Ministry of Labor is responsible for setting workplace safety standards, which are reviewed by a tripartite committee. Under the law, employers must to take steps to meet health and safety requirements in the workplace, including providing proper equipment and training and a violence-free environment.⁴¹⁶ Under the *General Law on the Prevention of Occupational Risks*, employers must work in collaboration with employees to develop and execute a plan to manage occupational risks. The plan must address issues such as the prevention of violence, sexual harassment, and other psychosocial risks to workers, including workplace discrimination.⁴¹⁷
- **Hours of Work and Rest:** Under the Labor Code, daytime employees can work up to 8 hours a day and 44 hours a week, while nighttime employees can work up to 7 hours a day and 39 hours a week. The work week cannot exceed 44 hours/week for daytime workers and 39 hours/week for nighttime workers. If performing dangerous and unhealthy tasks, the workday cannot exceed 7 hours per day or 39 hours per week, if it is daytime, or 6 hours per day, or 36 hours per week, if it is nighttime. Most workers are guaranteed one day of rest a week.⁴¹⁸ After one year of continuous work in the same company or under the same employer, workers are entitled to a vacation period of 15 days, which is paid at the ordinary salary for that time period plus 30 percent.⁴¹⁹

- **Minimum Wages:** El Salvador’s Constitution and the Labor Code guarantee workers the right to a minimum wage. As mentioned earlier in the report, minimum wages are determined based on the recommendations of the National Council on the Minimum Wage and established by Executive decree. The Council considers the cost of living, type of industry and job classification, type of pay schedule, areas or region of the country, the Gross National Product (GNP), inflation, and productivity. The Council must review the minimum wage every three years, but frequently does so more often. The minimum wage system is divided into four categories: agriculture; commerce and services; textile and garment *maquilas* (factories); and industry.⁴²⁰ The Ministry of Labor disseminates information about minimum wage rates and enforces the law with employers.⁴²¹
- **Social Security:** Membership in the social security system is mandatory when a person enters a job in which they are an employee. Each worker is provided a savings account in which their contributions, along with other contributions that correspond to them, are kept. Workers in the public and private sector pay into this fund; however, teachers in the public sector can benefit from a special program that covers sickness, maternity and professional risks.⁴²²

Policies on Working Conditions

El Salvador’s National Employment System (SisNE) coordinates efforts with different institutions, including the Ministry of Labor and Social Security, to reduce unemployment, underemployment and increase work, particularly for vulnerable groups. Its ultimate goal is to strengthen the national economy to allow for more opportunities for families, businesses and the country. Within SisNE are various policies, including, *The National Employment Policy*, which includes the *National Youth Employment Policy*, the *National Policy of Micro and Small Enterprises*, and the *Promotion, Diversification and Productive Transformation Policy*. The National Commission for Employment serves as the country’s main coordinating body on employment issues. Its members include government ministries and other bodies responsible for labor, education, youth, commerce, professional training, finance, cooperative development, and micro and small business development.⁴²³ Despite coordination efforts within SisNE, there is reportedly a lack of coordination country-wide on issues of UACW in WEE initiatives.⁴²⁴

El Salvador’s National Action Plan for Youth Employment for 2012 – 2024, places emphasis on addressing the employment needs of “vulnerable and socially excluded young people and the elimination of social disparities in the hiring process”, which are values that are also expressed in El Salvador’s Labor Code and Constitution.

Gaps in Laws, Enforcement, and Policies: Working Conditions

Research did not find current enforcement statistics on UACW; however, the Ministry of Labor reported in January 2019 that it had carried out enforcement of the Labor Code, the Law to Prevent Risks in Workplaces, the Special Integral Law for a Life Free of Violence, and the Law on Equality and Anti-Discrimination against Women.⁴²⁵ According to a report from 2018, the Ministry of Labor received multiple complaints from workers of labor violations related to overtime pay, minimum wage, occupational safety and health, harassment, and benefits (including social security and pension funds) in both formal and informal sectors, including agriculture, domestic service, construction, industrial manufacturing, and textiles. However, government enforcement of labor laws is reported to be

ineffective, particularly in the informal sector, due to a lack of human and material resources for inspection, a cumbersome judicial process, low penalties, and corruption.⁴²⁶ Interviews and field research confirmed that there is limited enforcement of labor laws outside the formal sector.

One study funded by USAID indicated that the National Plan for Employment has not been successful in assisting El Salvador's at risk youth, because it does not clearly define the term "at risk". Furthermore, the government does not take measures to protect the rights of these youth, tailor services to their needs, or incentivize employers to hire them.⁴²⁷

6. Current Efforts to Address Child Labor and Working Conditions in El Salvador

El Salvador does not have a national child labor program and both studies and field research indicated limited evidence of active programming and coordination to address child labor on the national level. Additionally, research found no evidence of policies and programs to address the intersection between WEE initiatives and child labor or working conditions specifically. However, research did find government programs that support vulnerable households which may lower the risk of child labor and UACW in households where women have businesses. Selected programs are described below:

- **Sustainable Families Programs (Familias Sostenibles):** A set of programs aimed at eliminating poverty, and improving the health, security, productivity, and education of people living in 262 high poverty municipalities in El Salvador. This initiative includes cash transfers programs to increase school participation. The EU contributed \$11 million to the Sustainable Families Programs in 2018.⁴²⁸
- **Urban and Rural Community Solidarity Program (Comunidades Solidarias Urbanas/Rurales):** A program aimed at reducing social exclusion and boosting household income by increasing access to public services and building human capital. It provides cash transfers linked to children's school attendance, health checkups in conjunction with the Temporary Income Support Program that provides financial support and vocational training to beneficiaries ages 16 and older.⁴²⁹ An impact evaluation report, released in 2018, indicated that the Rural Community Solidarity Program has had a positive effect on schooling for some children in the country. According to this research, five-year-olds enrolled in this program were more likely to enroll in, attend, and complete their first year of schooling. The study also found positive, but more modest gains for six-year-olds enrolled in the program. However, field research suggests that some children in El Salvador still do not attend school, because of lax enforcement of school attendance requirements in government cash transfer programs such as this one.⁴³⁰
- **Temporary Income Support Program (Programa de Apoyo Temporal al Ingreso):** Provides income support and employment in public projects. The program focuses on unemployed individuals, youth, and female heads of households in the 25 most violent municipalities in San Salvador.⁴³¹
- **Agriculture Family Program (Programa de Apoyo al P.A.F.):** Program of the Ministry of Agriculture for rural families in poverty. Beneficiaries are provided with agricultural training, financial support to buy farming equipment, seeds and chemicals, and technical assistance and training to improve their livelihoods.⁴³²
- **Agricultural Packets Program (Programa de Entrega de Paquetes Agrícolas):** The Agricultural Pack Delivery Program delivers corn and bean packages to families in poverty for use in agricultural

production.⁴³³ Field visits confirmed that many families in rural areas are receiving this support and have found it to be useful.

- **A House For Everyone** (Casa para Todos): A program that provides subsidies and other support to families in poverty to build homes.⁴³⁴

B. Education in El Salvador

This section describes the educational landscape in El Salvador, including the number and type of schools in the country, the length of the school year, gross and net enrollment and attendance rates (including for child laborers), average rates for school completion, and ages for compulsory education, the costs of schooling, dropout rates and adult literacy rates. It discusses the key political, socio-economic, and cultural barriers to education in the country and the consequences of these barriers. It also provides an overview of the country’s education laws, regulations, and policies, as well as gaps that exist in the country’s legal and policy system, and Government of El Salvador efforts to address these gaps. It concludes with a detailed discussion of current efforts being made by the GOES and international donors, such as USDOL, to implement programs to improve access to education.

1. Education in El Salvador: Background and Context

In 2017, the net primary enrollment rate in El Salvador was 80.6 percent, while the net secondary enrollment rate was 60.5 percent. The gross primary enrollment rate was 96.6 percent and the gross secondary enrollment rate was 71.8 percent.⁴³⁵ Salvadorans, on average, complete 6.8 grades of formal education; however, approximately 10 percent of the population over ten years of age is not literate. Illiteracy rates are higher among women (12.5%), than men (8.8%).⁴³⁶

The country had 6,025 education institutions, encompassing all levels in 2018, the vast majority of which were public.⁴³⁷ Schools in El Salvador operate for approximately 200 days from mid-January to mid-November of each year.⁴³⁸ Formal education begins at age 7 and is compulsory through the secondary level. Although education is nominally free under the law, UNESCO reported that households in El Salvador contributed 50 percent of the country’s education expenditures.⁴³⁹ While some Salvadoran families receive remittances from relatives living outside the country, one study found that these did not increase enrollment among children ages 11 to 17.⁴⁴⁰

A GOES national survey from 2018 indicated that approximately 59.1 percent of child laborers ages 5 to 17 attend school, (an increase from 57.5% in 2017) while 40.9 percent (a decrease from 42.5% in 2017) do not.⁴⁴¹ As stated earlier, according to UNICEF, over 350,000 young people ages 15 to 24 in El Salvador do not work or study. Of those adolescents who do not attend secondary school, approximately 30.3 percent cited their reason as “a lack of interest”, while 21.0 percent said “the need to work”, and 19 percent indicated that school was “very expensive”.⁴⁴² Youth in this group are particularly at risk of being used in criminal activities.⁴⁴³

2. Barriers to Education in El Salvador

There are numerous barriers that keep children from enrolling, attending and achieving in school in El Salvador, including:

- **Parental perceptions of education as not being a priority:** At the basic education level, “a lack of interest” within the home is the primary reason children do not attend school. This lack of interest is thought to be due, in part, to parental perceptions that work experience can be more valuable than schooling to prepare children for adult employment, particularly when school quality is poor.⁴⁴⁴ Field research confirmed that there is a lack of interest in education that is due, in part, to poor school quality.
- **Child labor:** At the secondary school level, the government reported 18.3 percent of children reported they do not attend school because they need to work. Children who work in rural areas are more likely to miss school due to work.⁴⁴⁵ Field research confirmed these findings.⁴⁴⁶
- **Inadequate school infrastructure and educational materials:** Some schools in El Salvador operate on shift schedules, due to a lack of classroom space. Additionally, only 23 percent of schools in El Salvador were reported to be equipped for children with disabilities and nearly 20 percent lacked potable water.⁴⁴⁷
- **Violence and insecurity:** It is estimated that gang members are present in 60 to 80 percent of schools in the country and that their presence in schools and neighborhoods has significant negative effects on children’s enrollment, attendance, and achievement in school. For example, gang activity often results in parents moving their children from one school to another, altering their transportation, or even keeping their children at home. The presence of gang activity in and around schools creates a climate of fear that erodes the authority of teachers to discipline students and provide quality instruction in a safe environment. Gangs use their control over schools to recruit new students as members, which contributes to child labor in illicit activities, and instability and insecurity in society.⁴⁴⁸
- **Lack of relevant learning content:** Formal schooling in El Salvador is focused on academics and does not address students’ practical needs, such as psychosocial support, and school-to-work transitions.⁴⁴⁹ Field research confirmed that formal schooling is not always considered to be relevant to students’ needs.
- **High out-of-pocket costs:** Household poverty makes it difficult for families to pay the cost of schooling (especially the cost of transportation) at both the primary and secondary level, which increases the likelihood of children working or dropping out.⁴⁵⁰
- **Lack of adequate training and support for teachers:** A study identified three problems involving teaching in El Salvador that have a negative effect on instructional quality. These include:
 - a) Low entrance requirements and low quality instruction in teacher training schools;
 - b) A lack of teachers with specialized training in small schools, and at the preschool and secondary level;
 - c) A lack of support for teachers from administrators and specialists in addressing cases of student failure, repetition, and desertion; and
 - d) The need for teachers to work at multiple schools to earn full-time wages, which limits their time for instruction.⁴⁵¹
- **Lack of an inclusive education:** El Salvador has been found to have insufficient resources to meet the educational needs of children with special circumstances (e.g., children living in detention, children with disabilities, girls who are pregnant, etc.), particularly in rural schools.⁴⁵²
- **Lack of documentation for school enrollment:** Some children in El Salvador do not have the birth certificate that is required for school enrollment.⁴⁵³
- **Discrimination,** due to personal characteristics, such as race, ethnicity, pregnancy, etc. One report indicated that children from indigenous families may not participate in schooling due to discrimination.⁴⁵⁴

Consequences of Barriers to Education in El Salvador

Problems with education access, quality, and security in El Salvador’s education system have resulted in child labor and other negative consequences for children, including:⁴⁵⁵

- **Grade repetition:** Repetition occurs due to children’s dropping out in a previous grade, or failure to pass a grade, etc. The government reported that 38,588 (3.3 percent) of children at the primary and secondary level repeated grades in 2017.⁴⁵⁶ Grade repetition is more prevalent among boys, children in rural areas, and those poverty. Research indicates this problem contributes to overage enrollments.⁴⁵⁷
- **Overage enrollments:** The GOES reported that in 2017, 111,256 (9.7%) of students at the basic and secondary level were overage.⁴⁵⁸
- **School desertion:** In El Salvador, this increases with age, and is notably higher among boys, children in poverty, those living in rural areas, and children who are overage.⁴⁵⁹
- **Poor education results on standardized tests:** A study found that El Salvador has notably lower results on international education achievement tests compared to other countries around the world at its same level of development.⁴⁶⁰
- **Lack of preparation for the job market:** High levels of unemployment and underemployment among youth are due, in part, to their having low levels of basic and vocational education, which makes it difficult for these youth to access decent work.⁴⁶¹

4. Laws, Regulations and Policies in El Salvador: Education

Laws and Regulations on Education

Under Article 82 of *LEPINA*, education is compulsory through the secondary level. Articles 5, 18, 20 and 22 of the *General Education Law No. 917 of 1996* describe the duration of each level of education. According to the *General Education Law*, primary schooling begins at age 7; primary education comprises 9 years and secondary is 2 years for general education and 3 years for vocational programs, thus compulsory education is estimated to extend up to the age of 18. Under *LEPINA* (Article 82), Articles 5, 18, 20 and 22 of the *General Education Law* and Article 56 of the *Constitution*, education is free.

More detailed information on the conventions, and national laws and regulations governing children’s work, including citations, can be found in **Appendix C: RICHES Child Labor Definitions: El Salvador**.

Policies on Education

El Salvador has implemented a series of education policies, plans and models to improve access, quality and equity in schooling in the country. Among the key plans are:

- **Educated El Salvador Plan** (Plan de El Salvador Educado): As described earlier, this plan outlines priorities for improving El Salvador’s national education system, including improving access to education for vulnerable children, through alternatives such as online education.⁴⁶²
- **National Social Plan** (Plan Social Educativo): To improve the quality of education, the National Social Plan, launched in 2010, focuses on the creation of learning environments that are not circumscribed to the perimeter of the educational center, but more flexible, dynamic and open to the community while integrating the use of new technologies.⁴⁶³

- **National Education Plan in Service to the Nation** (Plan Nacional de Educación en Función de la Nación): This model seeks to retain students inside the school system and reintegrate those who have left. It also provides for additional teacher professionalization, school infrastructure improvements, more pre-primary education and other equity, inclusion and quality of education improvements.⁴⁶⁴

Gaps in Laws, Enforcement, and Policies: Education

A study in 2013 identified general gaps in the education system as:

- a. The existence of a large number of small schools that lack resources, specialized teachers, adequate infrastructure, and educational resources such as classrooms, instructional materials, and technology;
- b. Half-day shifts schedules in basic education and upper secondary schools in urban areas limit learning time;
- c. Teachers who work in more than one school to obtain full-time pay limits learning time and extracurricular activities for children;
- d. Secondary level teachers are insufficiently trained in their subject areas; and
- e. A lack of support for instructional personnel to deal with student achievement problems and school desertion.⁴⁶⁵

A study in 2015 described the many negative impacts of gang activity on El Salvador’s school system, including violence, intimidation, and territoriality which: restricts teachers and students’ movement into and out of schools, erodes the authority of school personnel, thus disrupting the learning process, and leads to an increase in school drop-outs. The study indicated that existing government programs such as the Full-Time Inclusive Schools Model were attempting to address these issues related to relevance and security but needed additionally resources for facilities, supplies, and personnel to be more effective.⁴⁶⁶

5. Current Efforts to Improve Access to Quality Education in El Salvador

The Government of El Salvador has a number of support programs and initiatives in the areas of education and social services. Field research found evidence that these efforts reach children involved in WEE initiatives. Additionally, these programs target other vulnerable children, who are at risk of being involved in WEE initiatives. Selected programs include:

- **Program for School Nutrition and Health** (Programa de Alimentación y Salud Escolar)—A nationwide school feeding program funded with US 202.8 million dollars since 2009. It provides nutritional support to children in an effort to improve their attendance and persistence in school. It includes a school garden component to supplement the food provided to students.⁴⁶⁷
- **Presidential School Supply Program** (Programa Presidencial de Dotación de Paquetes Escolares) —A program that provide school uniforms, shoes and supplies to children of families with low incomes in public schools from pre-school through high school. The government contracts with micro and small enterprises to produce some of the goods distributed in the program ⁴⁶⁸ Field visits confirmed that families are receiving this support and have found it to be useful.
- **Milk Subsidy Program** (Programa Vaso de Leche) Part of the Program for School Nutrition and Health- has helped to lower malnutrition rates by 42 percent.⁴⁶⁹

- **Full Time Inclusive School Model** (Modelo Escuela Inclusiva de Tiempo Pleno) A student-centered model that seeks to improve conditions of equity within the country’s school system for persons with disabilities, those of different races, ethnicities, cultural, political, and environmental backgrounds, and different socio-economic levels.⁴⁷⁰ A 2015 study by ILO and the Government of El Salvador recommended that inclusive education be expanded in El Salvador to address child labor.⁴⁷¹
- **Improvement of School Infrastructure and Education Resources Program** (Mejoramiento de los Ambientes Escolares y Recursos Educativos)—A program that aims to improve public school infrastructure nationwide, including recreational spaces, gardens and adaptations for persons with disabilities. It supports the Integrated School Center model in the country’s Education Infrastructure Policy.⁴⁷²
- **School Prevention and Security Plan (Plan de Prevención de la Seguridad Escolar)** provides for increased security in and around educational facilities in El Salvador to ensure access to and participation in schooling.⁴⁷³

United States Department of Labor (USDOL)-Funded Program to Provide Education and Access to Decent Work for Youth

In addition to these government programs, El Salvador is participating in the USDOL-funded program, “Youth Pathways Central America (YPCA) Program”, implemented by Catholic Relief Services in collaboration with Fe y Alegría, Glasswing International, and YouthBuild International. The project targets youth 12 to 25 years of age who are at risk of being engaged in child labor, in particular those at risk of being recruited into gangs or engaging in illicit activities.⁴⁷⁴ Among the project’s activities are providing employability skills to youth in the areas of commerce and services (bakeries, hairstyling), and construction, to enable them to get access to decent work.

United States Department of Labor (USDOL)-Funded Program to Ensure Quality in Child Labor Data

The Global Research on Child Labor Measurement and Policy (MAP) Project, a ten-country project funded through a \$7 million cooperative agreement with the ILO, helped local stakeholders in El Salvador to improve the quality of data collected in the GOES’ 2017 Annual Household Survey.⁴⁷⁵

C. Community-Level Landscape in El Salvador

The following section describes the extent to which there are awareness and compliance with regulations on child labor and working conditions in El Salvador, particularly among men and women entrepreneurs, MFIs, NGOs, and key government agencies; additionally, it explores five major factors that shape family and household dynamics in the country.

1. Awareness and Compliance with Regulations on Child Labor and Working Conditions

Both studies and field research found varying levels of awareness of and compliance with child labor and ACW laws among children and adults in El Salvador.

A 2015 UCW and Government of El Salvador study found that adults' awareness of child labor in El Salvador varied according to levels of education. More specifically, it noted that one in three adults without any schooling could not specify the meaning of child labor. Only 15.2 percent of the same group considered child labor to be a type of abuse or exploitation of children and felt children should not engage in child labor. However, adults with secondary level schooling were more likely (90%) to be able to explain the meaning of child labor. Nearly half (41.5%) associated it with abuse and exploitation and felt that children should not engage in child labor.⁴⁷⁶ As a result of these findings, the study recommended that new efforts be carried out to raise awareness, through both conventional (e.g., radio, print media) and non-conventional channels (e.g., religious leaders, teachers, etc.) about child labor among families and within communities—about the costs and risks of child labor, and the importance of education.⁴⁷⁷

In a second study from 2015 of poverty in El Salvador, several adults from low-income communities demonstrated an awareness of child labor in the sugarcane sector, but felt that laws were barriers to youth getting work that would keep them out of delinquency.⁴⁷⁸

Field level interviews with stakeholders confirmed different levels of awareness of the term, “child labor.” In general, government, MFI, and NGO officials understood this term to mean exploitive and illegal forms of work for children. However, male and female entrepreneurs, particularly from rural areas, did not associate the term with a negative meaning; in fact, most considered child labor to mean children's normal obligations to help their families in activities such as “attending school” or “helping their families work”. When asked specifically about dangerous forms of work, both male and female entrepreneurs identified several, including the use of axes and machetes, and working with fire. Field visit interviews also confirmed that parents bring their children to workplaces for various reasons: to supervise them, get their help with the business or childcare, or to keep them busy. Many stakeholders, including men and women entrepreneurs, also stated that child labor was a “cultural practice”, rooted in traditions that have been passed from one generation to another.

Research found only one study analyzing the factors in El Salvador that lead parents to reduce child labor in their households: a UCW impact evaluation of a child labor project with microfinance in El Salvador, which is described in further detail in **Section D. 3. Child Labor and Working Conditions in Women's Enterprises in El Salvador**. The study suggests that business incentives and awareness raising can result in positive changes in children's work time and household attitudes towards child employment.⁴⁷⁹ Field research did not confirm that any other microcredit programs have had a positive or negative effect on decreasing child labor in El Salvador.

2. Families and Intra-Household Dynamics in El Salvador

Several factors in families and households that may influence child labor and working conditions in El Salvador were highlighted in a 2015 study conducted by the Government of El Salvador and UNICEF. They include:

- **Concept of childhood:** The concept of childhood is often influenced by the financial needs of the family. Salvadorans considered it acceptable for children to work after puberty, but in situations of economic necessity, children will work before this point. Additionally, the idea that play should be a key component of childhood is not part of the reality for some families in El Salvador; in fact, field interviews indicated that parents often feel that play or idle time can lead children to be exposed to crime, or increase their likelihood of involvement in gangs. Parents, particularly in rural areas, are inclined to believe that work is a more useful use of children’s time because it instills discipline. The lower the education level and income of parents, the lower the age at which they think it is appropriate for children to start working. Although parents may indicate they believe that a child should start working at age 15, the age at which their children were actually working may be lower.⁴⁸⁰ Interviews of children in El Salvador conducted by UNICEF indicated that they feel an obligation to help their families shoulder the burden of work responsibilities in their businesses or at home, even when their parents do not ask them directly for their help.⁴⁸¹
- **Increase in nuclear families and in single-parent households among youth:** As mentioned earlier in the report, several demographic changes in El Salvador during the last 20 years have created conditions that can affect child labor and ACW. A study released in 2015 indicated there has been a sharp increase in the proportion of single parent households among 14 to 17 year olds.⁴⁸² Research indicates these types of households generally have a female head (85%) and 21 percent have children between 0 and 5 years of age. Studies have shown that youth who head single-parent households are likely to drop out of school to take care of their children and are particularly vulnerable to poverty.⁴⁸³ Additionally, there are also fewer households in El Salvador with extended families, and there has been an increase in the participation of women heads of household in the labor market from both nuclear and extended families. However, since women in El Salvador tend to have fewer years of schooling compared to men, and have more child care responsibilities, they are less likely to be able to access higher paying employment in the formal sector.⁴⁸⁴
- **Migration:** The family breakdown that occurs with migration can have significant negative effects on the lives of children and adolescents who remain in the country, as well as those adults who care for them—usually the grandparents or another relative. Migration also sometimes results in single-parent households, although the head of the home continues to be the father or the mother, but from overseas.⁴⁸⁵
- **Traditional gender roles:** Both studies and field research found the nature of child labor in El Salvador is in line with the traditional roles played by men and by women in society. According to a GOES report, 90 percent of women in El Salvador ages 10 and older are involved in domestic work compared to only 32 percent of men and 31 percent of women are involved in child care, compared to 13 percent of men.⁴⁸⁶ Among married women in El Salvador, only one percent receive support with domestic responsibilities from husbands.⁴⁸⁷ In rural areas, in particular, girls and adolescents, are often obligated to help their mothers with their businesses or in domestic chores or child care, while boys are more likely to be engaged in performing outside work activities alongside their fathers.⁴⁸⁸
- **Male dominance in decision making:** Despite being more active in the labor force, and achieving higher levels of education, women in relationships in El Salvador are still largely dependent on men to earn the majority of the family’s income and they still see males as the head of household, even when they have migrated or left due to relationship problems. When men are gone, but still considered to be the primary decision makers, it is often unclear who takes their place with children.⁴⁸⁹ One study noted that when Salvadoran men feel threatened in their position of dominance, they tend to engage in behavior to try to demean women and treat them as

inferior.⁴⁹⁰ Field research confirmed that male dominance occurs, particularly in rural areas, where men and boys were reported to assert more control over the business and personal assets (including land) of the household. This includes making decisions that can affect the success of women's businesses, for example: whether women can use family funds to invest in the business; how women can spend their business profits; where they can operate the business; and whether they can expand their operations.⁴⁹¹

The 2015 study suggested that there is a need for consolidated social policies that take into account the many demographic changes that have been experienced by Salvadoran families in recent decades. The study further proposed that these policies recognize the value of domestic work and implement gender awareness training to encourage the redistribution of these responsibilities towards all members of society.⁴⁹² Field research confirmed that the socio-cultural changes described in the study are factors associated with the incidence of child labor in El Salvador.

D. Women's Entrepreneurship in El Salvador

This section describes entrepreneurship in the country, particularly the type, size, geographic location, sectoral distribution, and wages in women's businesses. It provides information about the personal characteristics, motivations, strengths, and challenges of female entrepreneurs in the country and probes the relationship between women's entrepreneurship and child labor, to the extent that information is available. Additionally, this section describes the laws, regulations, and policies that govern women's entrepreneurship, the gaps that exist in these areas, and GOES and donor programs to assist women entrepreneurs.

1. Women's Entrepreneurship in El Salvador: Background and Context

According to data from the Global Entrepreneurship Monitor (GEM) report for 2014/15, 31.2 percent of adults in El Salvador between 18 and 64 years old were entrepreneurs, 19.5 percent of whom were temporary stage entrepreneurs (operating less than 42 months) and 12.7 percent of whom were established entrepreneurs (operating 42+ months).⁴⁹³ Approximately 66 percent of early stage entrepreneurs enter business to take advantage of a new opportunity, while 31 percent opened a business primarily out of necessity. Compared to other countries in Latin America and the Caribbean, El Salvador has more entrepreneurs who work out of necessity and fewer out of opportunity.⁴⁹⁴

Overall women engage in entrepreneurship at almost the same rate as men, (31.3% to 31.2%), but women are slightly more likely to be early stage entrepreneurs (19.7 % versus 19.3 % for men) whereas men tend to be later stage entrepreneurs (13.4 % versus 12.1%). Because fewer women than men are in the labor force in El Salvador, these figures indicate that entrepreneurship is an important work option for women.

MSEs in El Salvador

Although there are many different types of businesses in El Salvador, this section focuses on *MYPES* (*micro y pequeña empresas*), referred to throughout as micro or small enterprises, or MSEs, those micro and small businesses that are most often run by women entrepreneurs.⁴⁹⁵

According to a GOES report, on MSEs released in 2018, out of 317,795 businesses in the country, 60.8 percent are **microenterprises** (defined by the GOES to be a business with up to 10 workers, minimum

wages and US\$482 to US\$5,714.29 in annual gross sales); 33.9 percent (107,795) are **entrepreneurship ventures** (defined as a family business with unpaid workers and up to US\$5,714.28 in annual gross sales), and 2.3 percent (16,916) are **small businesses** (defined as a business with 11 to 50 workers, minimum wages, and US\$482 to US\$4,817 in annual gross sales).⁴⁹⁶

An estimated 2.7 million people, or 31.3 percent of workers in El Salvador earn income from an MSE.⁴⁹⁷ Women are the majority of workers in these businesses (54.2% female versus 45.8% male) as a whole, and the owners of most entrepreneurship ventures and microenterprises (while men lead most small businesses).⁴⁹⁸ Half (50.28%) of workers in MSEs are paid a salary; 47.43 percent are not, because they are self-employed, or work part or full-time in family enterprises; another 1.8 percent are considered temporary staff; and the remainder are part of another employment relationship.⁴⁹⁹

Research found average salaries were lower for workers in micro and small enterprises than in medium or large businesses.⁵⁰⁰ Among MSEs, the average salary was lower for women (US \$262.69/month) than men (US\$322.49/month) and approximately 64.5 percent of MSE employees of both sexes worked without pay or benefits.⁵⁰¹

By Geographic Location and Sector

Approximately 91.1 percent of MSEs are located in urban areas, while 8.9 percent are located in rural areas. Nearly one third (29.59%) of MSEs are concentrated in the San Salvador metropolitan area.⁵⁰² Over half of MSEs (59%) are based in homes, while the remainder are in other locations such as commercial zones, markets or plazas.⁵⁰³

Half (51.7%) of MSEs are involved in commerce, 32.3 percent were in the service sector, 15.4 percent are in industrial manufacturing, and the rest (0.6%) are in other sectors.⁵⁰⁴ Within these areas, entrepreneurial activity by women in El Salvador is concentrated in retail and traveling, sewing, food preparation, and the cleaning of clothes, which represent sectors that have an oversaturated market and are not very dynamic.⁵⁰⁵ Field research confirmed that women's small enterprises (for example, bakeries and other types of stores) may be operating in oversaturated markets. Most MSEs in the country are not legal entities (80%) and nearly all have a short-life--over half close within the first five years of operation, and another half of that number close five years later.⁵⁰⁶

Characteristics of Women's MSEs

A government report found that female entrepreneurs generally work about 12 hours per day split between their businesses (7 hours), household chores (3 hours), and childcare (2 hours). Since women entrepreneurs in El Salvador shoulder a greater share of domestic work and care responsibilities than men, they often spend less time operating their businesses than their male counterparts. They also report more juggling of home and business responsibilities at various times during the week to deal with competing demands in both areas. The pressures that women face with regard to their business time have been found to have a negative influence on the competitiveness, productivity, and overall growth of their enterprises.⁵⁰⁷

To handle their many competing work demands, women in El Salvador often seek support from others. In 67 percent of cases, this support comes from other women and children, particularly their daughters, nieces, mothers, or other domestic employees, who live with them in the home, or close to their businesses. Girls who are engaged in carrying out entrepreneurship activities, or who take over their

households’ domestic burdens, may find their education, or health and safety jeopardized. Other older female helpers may work long hours without pay, and face similar health and risks, since women’s businesses tend to be small operations with limited safeguards and resources. The involvement of women and children in these businesses increases the risk of child labor and unacceptable conditions of work, both of which are addressed in more detail in **Section 3. Child Labor and Working Conditions in Women’s Enterprises in El Salvador.**⁵⁰⁸

Women who are heads of households face an even greater entrepreneurship burden, because they are often the only source of income for their families; thus they are even more likely to ask for the support of other females to operate their businesses. Field research confirmed that long hours of work (in excess of 8 hours a day) are the norm for women entrepreneurs in El Salvador, and that women, particularly heads of households, frequently rely on their daughters to help them with work, especially before and after school, and on weekends and holidays.

Characteristics of Women Entrepreneurs in El Salvador⁵⁰⁹

Key characteristics of the average women entrepreneur include:

- Married
- Ages 31 to 60
- High school graduate
- 1.8 children on average
- Started company with personal savings
- Previously worked as a housewife or employee
- No previous business experience, but has entrepreneurs as relatives (parents and siblings).

Salvadoran women entrepreneurs tend to share three common strengths: initiative, responsibility and goal setting, but need to strengthen their self-confidence, support networks, systematic planning, information search, and risk taking.⁵¹⁰

Field visits to El Salvador’s Departments of Morazán, San Miguel, and San Salvador, confirmed the above characteristics of women entrepreneurs, but also noted that in rural areas, it is common for women entrepreneurs to be single mothers with young children, and for them to have less than a high school degree.

A 2017 Government of El Salvador survey indicated that Salvadoran women become entrepreneurs out of a desire to own their own business (32.3%) or to earn income for their families (20.2%).⁵¹¹ Compared to male business owners, these women generally have more female and unpaid workers and lower sales and earnings levels. Additionally, they tend to come from households with lower incomes, but are not the household’s sole source of income.⁵¹²

"Coyol quebrado, coyol comido"

The *coyol* is a fruit with a hard shell that grows on palm trees in Central America. This phrase, which literally means "*coyol* (fruit) broken, *coyol* (fruit) eaten", was used by several women in El Salvador to describe how the money that they earn from their businesses is quickly spent on basic necessities for their families, leaving nothing for savings for the future.

2. Challenges and Gaps for Women Entrepreneurs in El Salvador

The informality of women's businesses

In El Salvador, 86 percent of women run their MSEs from their homes. They may do for various reasons, including: a lack of resources to buy or rent a space; the need to be at home to simultaneously manage both business and personal responsibilities; a desire to avoid regulation or to keep their business hidden for security purposes.⁵¹³

Women's MSEs have more limited options than do other businesses, due to a lack of funding sources.⁵¹⁴ This may be because women do not have adequate access to information about financial service providers, don't know how to set up a legal business, or don't have the collateral or guarantor to apply for a formal loan. As a result, women are more likely to rely on informal sources for loans.⁵¹⁵ A majority of women's MSEs operate just within their neighborhood, so they have a limited market. They tend to have difficulty expanding their businesses outside this area and selling in larger markets, because they don't know how to access those markets, or because they don't have the infrastructure or capacity to meet the markets' demands in terms of volume and official invoicing.⁵¹⁶ Women entrepreneurs often also lack access to training and technology, an organized business plan, and the knowledge to start and operate a business in a profitable manner.⁵¹⁷ Field research confirmed the existence of all of the above characteristics of women's micro and small businesses in El Salvador and women's desire for more entrepreneurship support with business planning (e.g., obtaining loans, developing business plans) and execution (crisis management planning, using technology to improve production processes or to reach new markets, etc.).

Culture of violence

Approximately, 64 to 73 percent of MSEs operate in areas where gangs are present and nearly half (42%) had businesses that had experienced some type of crime as a result, with extortion being the most common offense (22% of reports).⁵¹⁸ Small and medium sized enterprises reported even higher levels of extortion (79%), possibly due to the higher visibility of their businesses or revenues.⁵¹⁹ Field research confirmed that insecurity is a significant negative barrier to operating businesses in the country, and that it regularly affects entrepreneurs' decisions about whether to produce or sell goods inside or outside their homes, whether to move the business to improve security, whether to allow children to become involved in the business, and how much to grow their businesses, which often leads them to choose to stay smaller to avoid attention from gangs and being forced to pay bribes that reduce their profits. Field research confirmed that women entrepreneurs face significant security concerns (including extortion) related to their businesses.

According to a study conducted in 2016, security for MSEs could be improved by making greater efforts to widen the enforcement focus of the Special Law Against Extortion, concentrating on the design and implementation of plans and policies for the prevention of extortion against MSEs. Specifically, there should be a focus on gathering and analyzing more information on this crime from businesses who are victimized, and taking steps to limit the overall expansion and operation of gangs in municipalities.⁵²⁰

Gender bias

There are still perceptions in El Salvador that certain sectors are more suitable for women's entrepreneurship, for example, the production of food, clothing and jewelry. Studies and field level interviews found these biases occur not only within households, and communities, but also at the institutional level. This affects the services that women are given, including in WEE initiatives.⁵²¹

3. Child Labor and Working Conditions in Women's Enterprises in El Salvador

Research did not find estimates of the total number of children working in WEE initiatives in El Salvador. According to the Ministry of Labor, some children working in WEE initiatives may be documented as child laborers in the "other" category (5.6%) of El Salvador's national household survey. However, it is difficult to determine how many fall into this category due to the structure of the survey and because unpaid work within family-owned enterprises, and domestic work, is often unreported.⁵²²

Studies and field research indicate that children laboring in women's enterprises are typically found in commerce, manufacturing, and to a lesser extent, in agriculture.⁵²³ Within these sectors, children work in activities such as: making and selling items (e.g., for example, baked goods, dairy products, handicrafts, jewelry, and hammocks), preparing and serving food in small restaurants, and farming. Research also indicates that children typically become involved in their mother's businesses after age 9 and that girls do more work for their mothers in commerce and in the home, while boys are more involved in the work of their fathers in agriculture.⁵²⁴ Field research confirmed that children in WEE initiatives are exposed to the same types of dangerous work conditions (e.g., exposure to pesticides, work in heavy traffic areas) as described in **Section A. 1 Child Labor and Working Conditions in El Salvador**, but also that they carry out their work without taking safety measures, such as using protective equipment, when applying pesticides, most likely because their parents do not protect themselves while performing similar work. Field research also confirmed that most children combine work with schooling, although in some cases children working in agriculture and in hammock making do not attend school.

Information on the overall incidence of UACW for workers in WEE initiatives is limited, because most studies of working conditions focus on the formal sector. With regard to wages, the Government of El Salvador's MSE survey indicates that the average monthly salary for female employees in MSEs is (US \$262.69), which is less than the 2017 minimum monthly wage for the commerce and services sector, and the industry sector (US \$300).⁵²⁵ In addition, as mentioned earlier in the report, over half of MSE employees do not receive labor benefits.⁵²⁶ Women entrepreneurs routinely work over 8 hours a day, although their time is generally split between business tasks and domestic work. Research did not find information in the government's most recent survey, or in other reports, regarding health and safety conditions in these businesses; however, during field visits, it was reported that adults working in MSEs did not routinely use safety equipment, for example, when applying chemicals, or using loud equipment.

Causes and Consequences of Child labor and UACW in WEE Initiatives

Child labor and UACW in Salvadoran WEE initiatives are caused by many of the same factors that drive child labor generally in the country, including:

- **Poverty**⁵²⁷
- **The lack of access to financial services.**⁵²⁸
- **A demand for cheap and readily available labor** provided by children.⁵²⁹
- **Desire for children to gain work experience.**⁵³⁰
- **Lack of access to child care.** A 2015 report on child labor by the ILO and the Government of El Salvador indicated that more care options (for children, older adults and persons with disabilities) are needed to prevent youth from being burdened with types of these responsibilities while their parents engage in work.⁵³¹ Field visits confirmed that women often engage children in work due to problems with child care.
- **Demographic changes:** 1) an increase in families needing two incomes; 2) nuclear families with fewer supports, 3) and the effects of migration. These three demographic changes, described in greater detail in *Section C, “Family and Intra-household Dynamics”*, are more likely to fall on families in rural areas.⁵³²

Field research confirmed that all of the above are the primary drivers of child labor in WEE initiatives in El Salvador, but additionally it found that children work because parents want to keep them occupied, and out of gang activity, and because they trust them more than an outside employee.

Consequences of Child Labor in WEE Initiatives

Research found only one study from 2016 that examined a project focused on eliminating child labor through WEE. The impact evaluation below describes the consequences of this project with regard to intra-household dynamics and children’s well-being.

Consequences of a WEE Intervention on Children’s Work and Education

The project was implemented in El Salvador by the ILO from December 2010 to March 2016. Women in the project’s beneficiary households were offered a three-step package of assistance that included: vocational training of their choice, business training, and a kit worth between US \$100 and \$300 to kick-start their enterprises. In addition, their children were also offered an education package; however, because many were already attending school, few households accepted the offer.

As a result of the project, women’s employment rose, especially within their own businesses or households. However, this change did not result in increases in children’s work in the household, and it did not impact the household’s overall income and expenditures. It did, nonetheless positively affect the balance of power within the household by substantially increasing women’s decision-making roles in the home. The program also resulted in increases in schooling—particularly among those children who were only working at the start of the project. This group of children began combining work with schooling, which was attributed to the supports provided to their mothers, who had a large role in making decisions about their children’s education. The program also found a reduction in the time that project children spend in employment after their mothers received the WEE support. Although more research of this type needs to be conducted in El Salvador, in this case, a WEE intervention did not have significant adverse effects on children’s work and education status.⁵³³

4. Laws, Regulations and Policies in El Salvador: Women’s Entrepreneurship

Laws and Regulations on Women’s Entrepreneurship

El Salvador has adopted the following laws to enhance economic and financial inclusion. These laws may also help to support the development and growth of women’s businesses.

- **The Law on the Promotion, Protection, and Development of Micro- and Small Enterprises (MYPE) (*Ley de Fomento, Protección y Desarrollo de la Micro y Pequeña Empresas*), 2014** [hereinafter MYPE]. Focuses on creating a supportive, inclusive, and sustainable environment for MSEs, and one that supports female entrepreneurship. It further directs state and local governments to support MSEs’ development in the short, medium, and long term, and help businesswomen get access to finance, productive resources, training, and technical assistance. MYPE also prescribes specific mandates for several financial institutions.⁵³⁴
- **Law to Facilitate Financial Inclusion (*Ley para Facilitar la Inclusión Financiera*), 2015.** Fosters the use and expansion of electronic currency (e-money) and facilitates the simplification of the requirements for opening savings accounts.⁵³⁵
- **Law on the Financial System for the Promotion of Development (*Ley del Fomento al Desarrollo*), 2011.** Created BANDESAL, a public bank that promotes economic growth and the development of entrepreneurs, including women who have received services from Women’s City (Ciudad Mujer), a major empowerment program for women described later in this section.⁵³⁶
- **Law on Cooperative Banks and Savings and Loan Associations (*Ley de Bancos Cooperativos y Sociedades de Ahorro y Crédito*), 2000.** Works to improve access to and the availability of financial

services for urban and rural communities, particularly in the area of small savings and microfinancing for MSEs.⁵³⁷

- **Law on the Creation of the Solidarity Fund for Families Owning a Small Enterprise (FosoFamilia)** (*Ley de Creación del Fondo Solidario Para la Familia Microempresaria*), 1999. Supports credit for small, family-owned businesses operating in multiple sectors of the Salvadoran economy.⁵³⁸
- **Law on Movable Collaterals** (*Ley de Garantías Mobiliarias*), 2013. Established a **Collateral Registry for Movable Assets** (*Registro de Garantías Mobiliarias*) within the National Registry Center (*Centro Nacional de Registros*) that enables the use of movable assets to guarantee loans.⁵³⁹
- **The Law on Equality, Fairness, and Elimination of Discrimination against Women (LIE)** (*Ley de Igualdad, Equidad y Erradicación de la Discriminación contra las Mujeres*), 2011. [hereinafter LIE]. Prohibits any kind of direct or indirect discrimination against women (*de jure* and *de facto*). LIE explicitly guarantees equality and non-discrimination of women in the labor force. Requires the Salvadoran Institute for the Development of Women to help create and strengthen women's businesses, and their competitiveness through training, technical assistance, technology transfers, tax incentives, access to credit, and marketing opportunities.⁵⁴⁰
- **Special Law for the Regulation and Installation of Nurseries for Workers' Children** (*Ley Especial para la Regulación e Instalación de Salas Cunas para Hijos de Trabajadores*), 2018. As mandated by the Constitution and an order the Constitutional Chamber of the Supreme Court. Effective in 2020, the law will require all companies as well as municipal institutions with more than 100 permanent employees to provide daycare for employees' children ages 0 to 3.⁵⁴¹

Policies on Women's Entrepreneurship

El Salvador has a series of public policy instruments, such as plans, programs, and strategies that offer support to benefit women entrepreneurs. These include:

- **National Strategy on Productive Development** (*Estrategia Nacional de Desarrollo Productivo (ENDP)*). Within this framework, the CRECES MIPYME Program was put in place so that MSEs can access financial resources with the support of the Ministry of Economy and CONAMYPE.⁵⁴²
- **National Plan for Equality and Equity for Salvadoran Women** (*Plan Nacional de Igualdad y Equidad para las Mujeres Salvadoreñas*). The National Equality Plan 2016-2020 (Plan Nacional de Igualdad 2016-2020), mandated by LIE and aligned with the Five-Year Development Plan (PQD) 2014-2019, seeks to advance the status of women at all levels of government. The plan focuses on strengthening women's economic autonomy, ensuring access to comprehensive education, and developing a culture that promotes equality.⁵⁴³
- **The National Policy for Women (PNM)** (*Política Nacional de las Mujeres, adopted 2011, amended 2014*). Promotes women's access to information on markets, business development services, agricultural extension, technological innovation, and national programs on micro and small enterprise strategy. It also promotes the association of women's enterprises in rural areas; the design and implementation of a system of credits; guarantees support for women's enterprises within the Financial System for Development Promotion; and ensures equitable access by women entrepreneurs to programs and services derived from government policies, plans and programs aimed at promoting economic development.⁵⁴⁴
- **The National Policy for the Development of Micro and Small Enterprises** (*Política Nacional para el Desarrollo de la Micro y Pequeña Empresa*). Supports the development of MSEs, including women-run MSEs, through efforts to improve their access to and control of resources and

benefits. Under this policy the following institutions are charged with taking action: CONAMYPE is charged with supporting higher education institutions, private nonprofit organizations and/or state entities, training programs, technical assistance, and business and financial advice for MSEs, including specific interventions to foster the participation of businesswomen and other groups of people that may need it; the Development Bank of El Salvador (BANDESAL) is charged with establishing lines of credit to finance MSEs, including adequate and accessible instruments for companies owned by women entrepreneurs; The Central Reserve Bank (Banco Central de Reserva) is responsible for fostering the creation and strengthening of loan guarantee programs and other mechanisms for funding MSEs, with a gender focus. Finally, the policy mandates the creation of the Fund for Entrepreneurship and Working Capital to finance new or existing MSEs, again with a focus on enterprises owned by women.⁵⁴⁵

Gaps in Laws, Enforcement, and Policies: Women’s Entrepreneurship

El Salvador’s *Law for the Regulation and Installation of Nurseries for Workers’ Children* does not provide a child care benefit for most women entrepreneurs and their employees, due to the small size of their businesses.⁵⁴⁶ Furthermore, the government does not adequately enforce laws related to the informal sector, so women in this sector are at higher risk of discrimination and other labor-related violations.⁵⁴⁷

5. Women’s Economic Empowerment Programs

El Salvador has had two major women’s empowerment initiatives operated by the government: Women’s City and the National Female Entrepreneurship Program. These programs are described below.

- **Women’s City** (*Ciudad Mujer*) had been El Salvador’s main women’s empowerment program however, its status has been unclear since June 2019, when a new government assumed power in the country.⁵⁴⁸ Its six Woman’s City Centers, were supported by 18 state institutions working together to offer a wide range of specialized, holistic, and integrated services to women in five areas: 1) sexual and reproductive health care; 2) comprehensive care for survivors of violence against women (VAW); 3) women’s empowerment; 4) community education; and 5) childcare.⁵⁴⁹ Between 2011 and 2016, Women’s City Centers provided nearly 3.4 million services to more than 1.2 million users.⁵⁵⁰ Within the women’s empowerment model, the Women’s City centers offered labor intermediation services; career and resume advice; vocational training and education; technical assistance in the development of MSEs; microcredit with competitive interest rates; and fairs for female entrepreneurs. Implementation of the module was supported through: CONAMYPE; the Salvadoran Institute of Vocational Training; the Salvadoran Institute for Professional Development; the Solidarity Fund for Families Having a Small Enterprise; the Agricultural Development Bank (Banco de Fomento Agropecuario); BANDESAL; the National Registry of Natural Persons; the Ministry of Labor and Social Welfare; the Ministry of Education; and the Ministry of Agriculture and Livestock (Ministerio de Agricultura y Ganadería.⁵⁵¹ An impact evaluation of Ciudad Mujer (Women’s City), published in 2016, found that women who participated in this government program were more likely to access public services, particularly legal services and those addressing gender violence, than women who did not. With regard to legal services, women served by Ciudad Mujer were almost five times more likely to get assistance in obtaining identification documents, and three times more likely to get help with the legalization of property. However, the evaluation only measured short-term gains for clients’ access to these services. The study further indicates that more effort is needed to improve the program’s services

related to economic empowerment, such as labor intermediation, job training, support for business entrepreneurship, and access to microcredit.⁵⁵²

- **CONAMYPE** implements the **National Female Entrepreneurship Program** (*Programa de Empresarialidad Femenina*) whose goal is to reduce barriers to women's entrepreneurship. The program has three main components: 1) information centers for female entrepreneurs (*las Ventanillas de Empresarialidad Femenina*), which offer advice, trainings, and referrals to women business owners in multiple municipalities; 2) Women and Business Initiative (*Mujer y Negocios*), which helps women entrepreneurs develop and implement successful business models and plans focusing on customer development and innovation; and 3) Micro and Small Business Development Centers (CDMYPEs) (*Centros de Desarrollo de la Micro y pequeña empresa*), which provides specialized technical assistance services to female entrepreneurs. CONAMYPE has set up a network of businesswomen, created a mentoring program, and organized conferences, meetings, expos, and business fairs to encourage entrepreneurship. Finally, CONAMYPE has a network of over 20 business consultants who provide advice to female entrepreneurs in such areas as business registration, intellectual property, licenses and permits, branding and communications, and technology.⁵⁵³

Other programs and other services designed to assist women entrepreneurs with financing and capacity building, include:

- **Entrepreneurship Service Center for Women** (*Centros de Servicios Empresariales para las Mujeres (CSEM)*): Offers financial services tailored to those in rural areas⁵⁵⁴
 - **FoSoFAMILIA**: Offers financial services, such as lines of credit to women through Ciudad Mujer. Also offers lines of credit to persons with disabilities and youth.⁵⁵⁵
 - **Woman's Fund** (*Fondo Mujer*): Finances women directly and through Ciudad Mujeres at its branches, in Usulután and Morazán.⁵⁵⁶
 - **Women's organizations and associations**: Provides training, technical assistance, leadership and political advocacy, including financing.⁵⁵⁷
 - **NGO development organizations**: Offers financial services, such as credit, to women both individually and collectively.⁵⁵⁸
 - **Local Development and Emigration in Latinoamerica** (EMIDEL): Provides an entrepreneurship course that focuses on business management and has the goal of having participants create their own business plan.⁵⁵⁹
 - **Local Economic Development Associations** (ADEL): Provides entrepreneurship services and training to MYPEs. Attached to these organizations are the *Center for Services for the Entrepreneurship of Women (CSEM)*, which provide training to women in vocational technical areas, business management, association formation, gender and economy.⁵⁶⁰
 - **Center for Artisan Development (CEDART) and some Regional Centers**: Provides artisans and craftswomen with services to carry out their business activities, training, and specialized technical services, such as designs of craft products, brand design, product costing, among others.⁵⁶¹
- Women's associations and women's networks**: Organizations that are part of the women's movement in El Salvador. They aim to empower women generally, and at the same time, help women exercise their rights in all areas, not just the economy. In rural areas, associations of women producers, which are different organizations from the general women's associations, have joined efforts to form networks.⁵⁶² Additionally, savings groups exist throughout the country.

USAID Support to Entrepreneurs

USAID's Economic Competitiveness Project, funded in 2017, works with both government and private sector agencies and organizations to help MSMEs in El Salvador increase their productivity and competitiveness, and expand operations in export markets. The project focuses on assistance in 50 municipalities around the country where crime, violence, and irregular migration are problems. Through the project, USAID helps strengthen and expand government and private sector efforts to provide business development services and credit to MSMEs. Additionally, USAID supports a seed capital fund for business start-ups and promotes innovation and technological development in MSMEs for new product development. The project also assists MSMEs in their efforts to access export markets by supporting the development of high quality products that meet international safety standards.⁵⁶³

6. The Role of MFIs in Reducing Child Labor and Promoting ACW in El Salvador

El Salvador has many different types of financial service providers, ranging from private banks and savings and credit cooperatives, to regulated and unregulated financial institutions, NGOs (foundations and associations) and several companies focused on MSEs.⁵⁶⁴ More than 100 financial institutions offer small loans to Salvadorans without access to traditional banking and who want to grow their businesses or become new entrepreneurs.⁵⁶⁵

There are several associations that bring these microfinance providers together. One is the Association of Microfinance Organizations of El Salvador (ASOMI), which has 14 affiliated members (13 MFIs and 1 risk center) and participates in the Central American and Caribbean Microfinance Network (REDCAMIF).⁵⁶⁶ Another is the cooperative system of savings and credit, which has two main federations: Federation of Credit Unions and Workers' Banks (FEDECREDITO), which includes a total of 48 credit unions and 7 workers' banks; and the Federation of Savings and Credit Cooperatives of El Salvador (FEDECACES), which has 32 affiliated members.⁵⁶⁷

E. Key Stakeholders in El Salvador: Capacity, Potential, and Constraints

The following section provides a list of key stakeholders in El Salvador by type, particularly those who may benefit from or be involved in the development, pilot testing, and dissemination of the RICHES toolkit. In addition, it provides a summary of the actions recommended by NGO, government, and MFI stakeholders during field visits for addressing child labor and UACW in women's enterprises in El Salvador.

1. Key Stakeholders' Capacity and Resources

The capacity, resources, and priorities of Salvadoran stakeholders who are involved in child labor, ACW, and women's entrepreneurship, vary considerably. In general, national, departmental and local governments have the most technical expertise to work on these issues, and the ability to institutionalize changes. Nevertheless, they often have funding limitations for implementing policies and programs to reach those in need. Microfinance organizations, private foundations, and companies have funds that can be used for loans, education and training, awareness raising, and monitoring, but they often lack technical expertise to address these problems. NGOs often have substantial technical expertise, but are dependent on outside funding sources, thus their efforts may not be sustainable. International organizations and foreign governments can fund new initiatives and facilitate the collection and sharing of best practices. Yet they cannot make institutional changes at the national or local level.

The following is a list of selected stakeholders whose efforts can be coordinated to address issues involving the intersection of WEE initiatives, child labor and working conditions. They include:

- 1) **Government of El Salvador at the national, departmental and local level:** Ministries of Labor and Social Security, Education, Public Health and Social Assistance, Foreign Relations, Economy Agriculture and Livestock, Tourism, Governance and Territorial Development, Public Works; departmental and local governments; Committee for the Eradication of Child Labor; Salvadoran Institute for the Integral Development of Children and Adolescents; National Council of Children and Adolescents; National Commission of Micro and Small Enterprises; National Youth Institute; National Statistics and Census Bureau; Secretariat of Social Inclusion; Women's City; National Coordinator of Salvadoran Women; National Institute of Women's Studies; Association for Child Development and Human Promotion; Network for Children and Adolescents; Salvadoran Institute for the Development of Women; National Coffee Council; UN Women; The Committee for the Eradication of Child Labor; Development Bank of El Salvador; National Council of Food Security; Salvadoran Institute for Professional Development.
- 2) **International organizations:** ILO, Understanding Children's Work, UN Women, UNICEF, the World Bank, Regional Initiative for Latin America and the Caribbean for the Eradication of Child Labor, Interamerican Development Bank
- 3) **Foreign donor governments:** U.S. Government (USAID, USDOL), Government of Italy, Government of Luxembourg, European Union
- 4) **Businesses:** Salvadoran Council in Agroindustry in the Sugar Sector, PRO NIÑO-Telefonica, Salvadoran Coffee Growers Association, Salvadoran Chamber of Commerce and Industry, Asociación Salvadoreña de Hoteles.
- 5) **Microfinance organizations:** ADEL Morazán, AMC, ASEI, ASOMI, Credicampo, CrediMana, FADEMYPE, FOMENTO, Habitat for Humanity, InfoRed, Apoyo Integral, MiCredito, Optimo, PADECOMSM.
- 6) **Foundations:** Salvadoran Foundation for Integral Education Fundación (FEDISAL), Salvadoran World Foundation (FUSALMO), Salvadoran Foundation for the Study of Law, (FEPADE), Salvadoran Sugar Foundation (FUNDAZUCAR) Salvadoran Foundation for Health and Human Development

(FUSAL), Salvadoran Foundation for Economic and Social Development (FUSADES), Fundación Empresarial para la Acción Empresarial (FUNDEMÁS), CENTROMYPE.

- 7) **Trade Union Associations:** National Federation of Salvadoran Union Workers (Federación Nacional Sindical de Trabajadores Salvadoreños).
- 8) **Other NGOs:** (serving women, children, families, entrepreneurs), Salvadoran Association for Industries, Catholic Relief Services, EducAid of Remini, Solidarity Fund for Family Microenterprise, Salvadoran Foundation for Health and Human Development, Salvadoran Association for Rural Health, Intervida Private Foundation/EDUCO, Living Together for Children Foundation El Salvador (RedViva), CINDE Foundation, National Association for Private Enterprises, Swiss Contact, BPEACE, Sabios y Expertos, MADE at Home, FUSADES, Yo Emprenedor, Buffalo Wings, COEXPORT, El Mercado, Fondo del Milenio El Salvador (FOMILENIO), CIDEP, United Communities in Solidarity, Antel Funds.
- 9) **Higher Education:** Francisco Gavidia University, Dr. Jose Matias Delgado University, Entrepreneurship Center ESEN, and other academic experts.
- 10) **Children, parents, caregivers, teachers, doctors, health workers, lawyers, child protection and/or social workers, village community leaders, youth organizations, and faith organizations**

2. Potential for Action: NGO and Government Stakeholders

Government and NGO stakeholders (CENPROMYPE, CONAMYPE, FUNDAZUCAR, the Secretary of Social Inclusion, and the Ministry of Labor and Social Security) interviewed during field visits, indicated that the incidence of child labor in WEE initiatives is unknown, and that there has been no national discussion or coordination on this issue. Furthermore, they noted the term “child labor” is not generally understood by communities to be an exploitive activity, because children’s work is generally viewed as normal and economically beneficial to the family.⁵⁶⁸

Stakeholders indicated there is the potential to address child labor and UACW through a variety of interventions, including:

- Gathering more accurate data on the incidence of children’s work for women entrepreneurs;
- Raising awareness on exploitive labor through existing government and non-governmental literacy, gender, labor rights, and entrepreneurship training programs. Stakeholders suggested beginning awareness raising before businesses are launched, and focusing on parents’ desire to protect their children from harm, rather than on compliance with labor laws.
- Offering incentives such as tax breaks, lower interest rates, and child labor/UACW free labels;
- Expanding access to child care;
- Expanding access to the Full-Time Inclusive School Model;
- Raising penalties for violations of labor laws and expand labor enforcement at the Departmental level;
- Promoting good business practices and monitoring businesses to ensure that they are using these practices;
- Creating indicators to measure improvements in labor practices in the informal sector;

- Expanding the social accountability activities of NGOs; and
- Diversifying skills training programs for women, so they can establish different types of businesses in their communities, to prevent the oversaturation of markets.⁵⁶⁹

3. Potential for Action: MFIs

Five financial organizations/networks in El Salvador—including BANDESAL, ASOMI, Credicampo, Apoyo Integral, and PADECOMSM—and one international organization, Kiva, provided information for this assessment. All five Salvadoran organizations acknowledged the existence of child labor and UACW in women’s businesses; however, research did not find evidence that they have played a proactive role in addressing these problems.⁵⁷⁰

During interviews, three out of the five Salvadoran financial organizations expressed an interest in participating in new efforts to address problems of child labor and UACW in their clients’ businesses; however, two expressed reservations about their potential involvement. One MFI said it was already tasked with carrying out too many social accountability initiatives, while the other felt that NGOs were better suited to address these issues.⁵⁷¹

All of the five organizations said they provide a variety of services to entrepreneurs, for example: loans for housing, agriculture and/or fisheries or industry; consumption loans; insurance (e.g., debt insurance, micro life insurance, and cancer insurance); remittances; and savings accounts. Kiva also indicated that it makes loans for a wide range of purposes—including agriculture, construction, food, housing, etc. Despite the availability of these services, several organizations indicated that their clients do not take advantage of all the options that are offered to them. Several MFIs indicated that they also work in collaboration with NGOs to give additional training and support to women entrepreneurs.

Financial institutions provided the following recommendations for addressing the problems of child labor and UACW in women’s businesses in El Salvador:

- Teach entrepreneurs how to grow their businesses to the stage where child labor and UACW are less likely to occur;
- Conduct awareness raising trainings on how to prevent and eliminate child labor and UACW in micro and small businesses;
- Offer positive incentives, such as credits or scholarships, longer loan periods, or lower interest rates for practices that address child labor or UACW;
- Improve enforcement of school attendance requirements in government cash transfer programs, since this enforcement has been lax;
- Institute human resources and credit policies that require clients to adhere to labor laws and monitor clients to ensure compliance;
- Offer clients microinsurance to prevent shocks; for example, insurance to cover debts and losses;
- Teach clients how to diversify their income sources to avoid financial shocks; and
- Encourage MFIs to obtain certifications that they are adhering to universal standards for social performance management.⁵⁷²

The above potential actions items, particularly those related directly to MFI organizations, their NGO partners, and their clients, may be most useful for informing the design, pilot testing and dissemination

of the RICHES toolkit in El Salvador. These include: 1) awareness raising for community level stakeholders on the issues of child labor and UACW; 2) training to improve women's business and financial knowledge and skills; 3) policies, financial products, and incentives to mitigate child labor and UACW in women's businesses; and 4) tools, such as referral systems, for MFIs to link their clients to other organizations who can provide services outside of their purview.

Section V. Philippines: Child Labor, ACW, and Women’s Entrepreneurship

[Section V. A – Child Labor and Working Conditions in the Philippines: Background and Context](#)

[Section V. B – Education in the Philippines](#)

[Section V. C – Community-Level Landscape in the Philippines](#)

[Section V. D – Women’s Entrepreneurship in the Philippines](#)

[Section V. E – Key Stakeholders in the Philippines: Capacity, Potential, and Constraints](#)

A. Child Labor and Working Conditions in the Philippines: Background and Context

The following section sets the stage for understanding the nature and incidence of child labor and UACW in the Philippines and the factors that influence them. It explores some of the causes and consequences of child labor and UACW, and offers insights into select sectors where child labor is frequently found in the country. Additionally, this section provides an overview of the national legal and policy landscape relating to child labor and ACW in the Philippines, including gaps in these two areas and current Philippine Government efforts to address these gaps. Lastly, it describes what is being done by the Government of the Philippines to prevent and eliminate child labor and improve working conditions through the implementation of national level programs.

1. Child Labor in the Philippines

According to the Philippines 2011 Survey on Children, conducted by the National Statistics Office in partnership with the ILO, there were approximately 26.6 million children ages 5 to 17 years in the Philippines. Approximately 3.3 million of these worked at least one hour in the week leading up to the survey.⁵⁷³ By 2016, this number had dropped to 1.5 million out of 29.1 million children ages 5 to 17.⁵⁷⁴

The Philippines 2011 Survey on Children found that 2.1 million children ages 5 to 17 were engaged in child labor as defined by national law.⁵⁷⁵ The number of children in child labor represents approximately 10 percent of all boys and 5.4 percent of all girls (8% of children), 10 percent of rural children and five percent of urban children. Of these children, nearly 876,000 were under age 15,⁵⁷⁶ and almost all of them (98%) were engaged in hazardous child labor, either due to their working environment or because of long hours and night work.⁵⁷⁷

1.2 million children ages 15 to 17 were working, accounting for more than 20% of all children in this age group. Of these, 84 percent worked under hazardous conditions, 26 percent worked long hours, and 16 percent worked at night.⁵⁷⁸

Filipino children are also victims of child pornography, child prostitution, and online sexual exploitation. In some parts of Mindanao, terrorist and anti-government organizations continue to use child soldiers in conflicts. Children are also used for non-combat duties such as cooking.⁵⁷⁹

Working Children vs. Child Laborers

The Philippines 2011 Survey on Children (SOC) defines a “working child” as one who had a job or business, or was involved in paid or unpaid work in the family farm or business for at least one hour in the week preceding the survey. “Child labor” is a subset of child work that is generally defined as work that is “mentally, physically, socially, or morally dangerous and harmful to children, and that interferes with their schooling.” The SOC further outlines the conditions and hours of work, as defined by national legislation, that qualify an activity as child labor.⁵⁸⁰ It is worth noting that while child labor, by definition, falls outside what is legally allowed, activities that a “working child” undertakes may or may not be illegal; that is, “working children” includes child laborers as well as those children who are working within legally-established parameters. More details about what type of work children may legally undertake and what constitutes child labor can be found in **Appendix D: RICHES Child Labor Definitions: Philippines.**

Multiple reports on the status of Filipino children reference findings of the 2011 SOC. Despite the clarity of the definitions in the 2011 SOC, reports that reference it are not consistent in their use of the terms “working children” and “child labor,” and often use them interchangeably. Some even define “working children” as those who have worked at least one hour during the previous 12 months (rather than the preceding week), while citing figures for working children from the 2011 SOC.

These inconsistencies make comparing and analyzing data across reports challenging and often confusing. Nevertheless, this report has made every effort to be consistent in its adherence to the definitions laid out in the 2011 SOC.

Sectors

According to the 2011 Survey on Children, more than half of all child laborers (58.4%) worked in agriculture (including in fisheries), 34.6 percent in services, and seven percent in industry.⁵⁸¹ More specifically, child labor has been found in the following sectors: bananas, coconuts, corn, fashion accessories, fish, gold, hogs, pornography, pyrotechnics, rice, rubber, sugarcane, and tobacco.⁵⁸² The breakdown of where children worked also depended on their age.

Children Ages 5 to 14

In 2016, out of 22.5 million children ages 5 to 14, 478,000 were working (including those engaged in child labor). The majority worked in agriculture, hunting, and forestry (255,000), followed by wholesale and

retail trade which includes repair of motor vehicles and motorcycles (149,000). These sectors taken together, represented nearly 85 percent of all working children. Children also work in fishing, manufacturing, accommodation and food service activities, mining, and construction.⁵⁸³ It is worth noting that these figures represent the numbers of children working in each sector, and are not necessarily reflective of the level of hazardous child labor found in each sector.

The majority (62%) of child labor among children ages 5 to 14 occurs in agriculture, followed by commerce (22%), services (11%), and manufacturing (4%). Sixty-seven percent of child laborers ages 5 to 14 engage in unpaid family work, and 20 percent work in private establishments. Six percent are considered self-employed, and three percent work in private households, likely in domestic service.⁵⁸⁴

Within agriculture, the largest concentrations of child laborers in this age group are found in paddy rice cultivation (29%) and corn growing (20%). Boys are more likely to be found working in the growing of paddy rice, coconut, and marine fishing, while girls are more likely to engage in corn farming, growing of leafy and other vegetables, and hog farming.⁵⁸⁵

Children Ages 15 to 17

In 2016, 1 million children ages 15 to 17 were working (including those engaged in child labor), representing approximately 16 percent of all children in this age group. Approximately 74 percent of all working children ages 15 to 17 work in one of three sectors: agriculture, hunting, and forestry; wholesale and retail trade (including repair of motor vehicles and motorcycles); and services other than in the hospitality industry.⁵⁸⁶

Approximately half of child labor among 15 to 17-year-olds is found in agriculture. Nineteen percent of child labor in this age group is found in services (hotel, restaurant, domestic, etc.), 16 percent in commerce, and five percent in manufacturing. It is worth noting that legally working children in this age group are more likely to be found in commerce, services, and manufacturing, and far less likely to be found in agriculture. Legally working children are also more likely to be found in non-paying jobs, as compared to child laborers in the same age group.⁵⁸⁷

Hazardous Child Labor

All children, even those working children not engaged in child labor are susceptible to workplace hazards. According to one study, eighty percent of all working children in the Philippines were vulnerable to physical hazards in the workplace.⁵⁸⁸ According to the 2011 Survey on Children, over 2 million children ages 5 to 17 were engaged in hazardous child labor. Eighty-nine percent of these worked in hazardous conditions, and 11 percent worked long hours or at night.⁵⁸⁹ The three most dangerous sectors where child labor is found, taking into account work-related fatalities, non-fatal accidents, and occupational diseases, are agriculture, construction, and mining, including gold mining.⁵⁹⁰ In 2009, the ILO estimated that over 18,000 children were engaged in artisanal and small-scale mining in the Philippines.⁵⁹¹ Another survey found that 62 percent of hazardous child labor was found in agriculture, 30 percent in services, and eight percent in industry.⁵⁹²

In terms of work hours, children ages 5 to 14 years who are engaged in child labor work an average of 11 hours per week, with older children working longer hours than younger ones. While there seems to be little difference between boys and girls at any age, there is a significant difference between children who do and do not attend school. Children who combine school and work, work an average of 7 hours per

week, while those who exclusively work average over 25 hours of work per week. It should be noted that these working hours do not account for household chores.⁵⁹³

Sugarcane

One of the agricultural sectors where hazardous child labor is prevalent is sugarcane. While relatively fewer children work in sugarcane compared to other crops, the hazards that children working in sugarcane face are greater. Research conducted in five provinces in Luzon, Visayas, and Mindanao showed that poverty is the greatest contributing factor to child labor. Families with sugarcane farms tend to be large in size and have low and seasonal income, which is insufficient to cover basic needs. Despite the arduous nature of the work, children work in the fields alongside family and friends. In fact, many consider sugarcane fields their second home, and their co-workers their extended family. Children generally work as part of a group with parents and older relatives. The group is assigned a parcel of land to work, with the earnings divided among the group members. Therefore, a family who has more workers participating will earn more income.⁵⁹⁴

Children participate in nearly all the tasks of sugarcane production, although there is some differentiation based on age. Younger children may weed, plant, prepare cane tops for planting, and peel sugarcane leaves, while older children, in particular boys, may undertake more hazardous activities such as cutting and hauling sugarcane, burning sugarcane fields, and applying fertilizer. Children also often bear responsibility for preparing food and running errands for the adults.⁵⁹⁵

Working Conditions in Sugarcane – Hours of Work, Wages, and Occupational Safety and Health (OSH)

Since child labor is prohibited, the work children do on sugarcane farms is not regulated. Children generally work on weekends, and nearly all children combine school, work, and household chores, with their daily routines lasting 16 to 17 hours, both on school and non-school days. Some work before and after school in order to maintain school attendance and average 1.6 days of work per week. During harvest season, however, their work hours increase.⁵⁹⁶

Children working in sugarcane earn below the minimum wage, which is PhP 228 (US\$ 5.56) per day in the Bicol Region and PhP 245 (US\$ 5.98) per day in Western Visayas. Children’s salaries, however, average at around PhP 100 (US\$ 2.44) per day, and they do not receive insurance or benefits, since it is illegal to employ children.⁵⁹⁷

Child laborers in sugarcane also lack access to basic safety and health provisions. There are no first aid facilities, which means that any wounds or injuries don’t get treated until the child returns home, where they are generally treated with herbal remedies. This increases the risk of minor cuts and injuries escalating into more serious conditions. Rest areas are also limited, if they exist at all, so children generally rest in shaded areas. They also lack access to toilet facilities and potable water.⁵⁹⁸

The impact of working in sugarcane on children’s education is explored later in this report.

Gold Mining

Philippine national legislation has identified mining as hazardous sector for children below the age of 18.⁵⁹⁹ Nonetheless, child labor is prevalent in artisanal and small-scale mining, in particular gold mining, which occurs in more than 30 provinces across the country and falls predominantly in the informal sector. Small-scale gold mining is a significant source of income for many poor, rural communities throughout the country. In 2015, the Philippine government issued revised rules and regulations for small-scale mining, but made no mention of child labor.⁶⁰⁰

According to a study conducted by a Philippine NGO, 14 percent of children who live in mining areas work in mining, and many of them perform hazardous tasks, including:⁶⁰¹

- **Underwater compressor mining.** Compressor mining, in which miners receive air from a tube attached to an air compressor at the surface while diving in 10-meter-deep shafts for up to hours at a time, is a practice that has developed in coastal areas along the shore, in rivers, and in swampy areas. While this work is done primarily by adult men, it is not uncommon to find boys doing it as well. Potential dangers in compressor mining include drowning from lack of oxygen or mudslides, decompression sickness caused by coming up too quickly (including when compressor tubes stop working), skin infections caused by bacteria in the water (known locally as *romborombo*), and carbon monoxide exposure. After the Government of the Philippines banned compressor mining in 2015, the practice diminished, but still continues in parts of the country, including in Camarines Norte.
- **Mining in underground pits.** Boys, who work alongside adult men, are lowered with a rope into dry underground pits up to 25 meters deep. In deep pits, oxygen is pumped in with a blower; however, breathing can be difficult even in pits that aren't so deep. Some dangers in this type of work are: asphyxiation; long hours (sometimes including night work); and injuries caused by falling rocks, wooden beams, or falls.
- **Carrying heavy loads.** Children, including young children, often carry heavy loads of ore and debris, both under and above ground. Injuries caused by falls and dropping sacks, and various body aches are not uncommon. Children who engage in this type of work risk spinal injury.
- **Processing gold with mercury.** Mercury, a highly toxic substance, is commonly used to in artisanal and small-scale gold mining to process gold since it is readily available and easy to use. Children, many of them girls, frequently engage in processing with mercury. Hazards from mercury include spasms, tremors, skin conditions, lifelong disability, brain damage, and death. Mercury is particularly dangerous for young children, as it attacks the central nervous system, which is still developing. Even those who are not in direct contact with mercury, such as nearby residents and school children, can suffer lasting damage as mercury contamination extends to the fish and water supply.
- **Panning in water.** Since gold is often found underwater in the Philippines, children who pan for gold spend long periods of time standing in water or mud. This often results in skin infections and diseases.

Children who work in gold mining frequently drop out of school or attend irregularly. Even those who continue with their education often miss school due to illness or perform poorly due to insufficient rest or time to study.⁶⁰²

While the Philippine government has instituted a strong legal and policy framework to address child labor in mining, it has done little to monitor child labor in this industry or enforce regulations. This is beginning to change in pilot communities with the new SHIELD Against Child Labor program in conjunction with the CARING Gold Mining Project.⁶⁰³ (Both programs are described in further detail in the **Child Labor Programs** subsection below.)

Variations in Child Labor Rates

A variety of factors can influence the number of children who work. Among them are:

- **Region.** In terms of overall working children, in 14 out of 17 administrative regions, 10 or more percent of children worked at least one hour in the week preceding the survey. Northern Mindanao displays the highest rates with 22.1 percent of children working, while the lowest rates are found in the National Capital Region (5.4%).⁶⁰⁴ The Northern Mindanao Region of the Philippines also exhibits one of the highest rates of child labor (9%).⁶⁰⁵

However, the largest numbers of child laborers were found in Central Luzon (10.5% of child labor nationwide) and Bicol (10.4%) regions. These two regions also boasted the highest share of male child laborers in the country (11% in each region). The next largest shares of child laborers were found in Northern Mindanao (8.5%), Calabarzon (8.3%), and Western Visayas (8.2%). These regions also hosted the largest share of female child laborers, ranging from 8.6 percent to 10.2 percent of all girls engaged in child labor.⁶⁰⁶ The lowest child labor rates are found in the National Capital Region (2%) and the Autonomous Region in Muslim Mindanao (1%), although it is worth noting that despite having few children engaged in child labor, Muslim Mindanao also has low rates of school attendance.⁶⁰⁷

In rural areas, where there is generally less access to basic services, households are more likely to resort to child labor than in urban areas.⁶⁰⁸ This is particularly true for 15 to 17-year-olds, where 25 percent of rural children work as compared to 13 percent of urban children.⁶⁰⁹

- **Gender.** In the 5 to 14 age group, most boys (69%) work in agriculture, while girls tend towards commerce (29%), services (17%), and manufacturing (5%).⁶¹⁰ Girls are also more likely to do unpaid work within the family and to work in private households. Boys, on the other hand, are more likely to engage in paid labor or be self-employed.⁶¹¹ The impact of gender on whether or not a child works also changes with the child's age (see below).
- **Age.** Older children are more likely to become involved in child labor than younger children. Of all working children, 52.3 percent were 15 to 17 years old, 38 percent were 10 to 14 years old, and 8.8 percent were between the ages of five and nine.⁶¹² This can be attributed to the fact that older children are more productive, so the opportunity cost of attending school vs. working increases with age. The likelihood of school dropout increases as a child reaches secondary school age and becomes more likely to choose employment or household chores over school. While only 16 percent of children age 15 work, this number increases to 25 percent for 17-year olds.⁶¹³

As children age, the gender balance of child laborers also changes. Among 15 to 17-year-olds, 27 percent of boys work, while only 14 percent of girls do. This can be ascribed to more boys entering the labor force while more girls undertake household responsibilities.⁶¹⁴

2. Conditions of Work in the Philippines

As was explained in the Global Overview section, the RICHES project follows USDOL’s definition of ACW, focusing on the following three areas: occupational safety and health, work time and rest periods, and minimum wages.

In July 2018, 40,659,000 people were employed in the Philippines, according to the Philippine Statistics Authority. Over one-quarter of these (26.2%), or 10,650,000, were self-employed without any employees. An additional 1,554,000 (3.8%) were employers in own family-run businesses or farms, and 1,888,000 (4.6%) worked without pay in own family-run businesses or farms. Self-employed workers decreased in number by 4.3 percent, and the number of unpaid family workers declined by 9.8 percent from the previous year.⁶¹⁵ In 2016, more women (27.9%) were self-employed than men (26.6%). However, far more women (12%) were unpaid family workers than men (5.4%).⁶¹⁶

Monitoring and inspections for labor law compliance in all sectors is conducted by DOLE’s Bureau of Working Conditions, and includes the formal sector, nontraditional laborers, and informal workers. DOLE’s Bureau of Working Conditions also covers Special Economic Zones and businesses located within them.⁶¹⁷

Occupational Safety and Health in the Philippines

In 2015, 44,739 occupational accidents were recorded, representing a decline of 5.7 percent from 2013. However, the number of injuries resulting from these accidents rose by 3.8 percent in these years, from 49,118 in 2013 to 50,961 in 2015. Of these injuries in 2015, only 156 (0.3%) were fatal.⁶¹⁸

Work Time and Rest Periods in the Philippines

In July 2018, 29 million Filipinos (around 70% of those employed) worked over 40 hours per week, with the majority (19 million) working between 40 and 48 hours per week. The average work week for employed Filipinos was 43 hours.⁶¹⁹

In 2016, 25 percent of employed Filipinos worked excessively, or more than 48 hours per week. More than half of these (57.8%) were men. However, a greater portion of women (27.1%) worked excessive hours than men (23.6%). Men worked an average of 43.3 hours per week, while women averaged 43 hours per week.⁶²⁰ While the law mandates and regulates overtime pay, it does not limit the number of overtime hours that employers can require.⁶²¹

Minimum Wages in the Philippines

As of January 2018, Filipino workers earned an average of 427.76 pesos (US\$ 8.31⁶²²) per day. Those working in own family-operated businesses or farms earned an average daily pay of 325.01 pesos (US\$ 6.32), while those working in private households earned an average of 204.46 pesos (US\$ 3.97) per day.⁶²³

Data from the Philippine Statistics Authority show that in 2016, as well as for several preceding years, women out-earned men: women’s average real daily basic pay for the year was 287.7 in 2006 PhP, while men’s was 272.79.⁶²⁴ In general, with the exception of 2005 to 2007, women’s average real daily basic pay has consistently been higher than men’s.⁶²⁵

In 2018, daily minimum wage rates in the Philippines spanned a wide range: they reached PhP 512 (US \$9.57) per day for non-agricultural workers in Manila, and went as low as PhP 256 (US \$4.79) per day for agricultural workers in Ilocos. Many employers, however, are exempt from minimum wage laws for a variety of reasons, such as: business size, industry sector, export intensity, financial distress, or because they are newly-established.⁶²⁶

3. Causes and Consequences of Child Labor and UACW in the Philippines

Causes and Consequences of Child Labor in the Philippines

Various factors can impact whether or not a child works. Some of these include:⁶²⁷

- **Poverty.** There is a high correlation between poverty and likelihood of children working. Nearly half (47%) of all working children belong to the poorest 20 percent of the population, while only eight percent come from the richest 20 percent of the population. In terms of child labor, 11 percent of children from the poorest 20 percent are engaged in child labor, while this number is only five percent for the richest 20 percent.⁶²⁸ It is therefore estimated that while income level is a significant contributing factor to child labor, it has a relatively small impact, particularly for children ages 5 to 14; a host of other factors that affect the individual, household, and community also play a role in determining a child’s working status.⁶²⁹ Field research conducted by the RICHES team showed that children often work in order to earn money for school expenses such as food and transportation.
- **Lack of access to basic services.** Studies show that children from families without amenities such as sanitary toilet facilities, safe water sources, or access to electricity, are more likely to work than children who have access to any one of these facilities.⁶³⁰ Children ages 15 to 17 whose households have access to tap water and electricity are less likely to be engaged in child labor. This is largely because access to these types of amenities influences how a child spends his or her time outside of school. If access to basic services is lacking, children must spend their time fetching water and firewood.⁶³¹
- **Family-owned farm or business.** The largest portion of working children (12%) are found in families who run their own farms or businesses. In these cases, children’s work is often unpaid. The 2011 Survey on Children also showed that helping out in family-run farms or businesses was the most frequently cited reason for child labor. This suggests that a mother’s entrepreneurship may increase the risk of children entering child labor.⁶³²
- **Household education level.** There is a strong negative relationship between the education level of the household head and children’s participation in child labor, and a positive association with school attendance. This holds for children in both age groups – 5 to 14 and 15 to 17.⁶³³ Children from households where the head has not completed any elementary grade level are four times as likely to work (17%) than children from households where the head is a high school graduate (4%).⁶³⁴

- **Income shocks.** Nearly 50 percent of all households in the Philippines have experienced some type of income shock, with the most frequent type being job loss by a member of the household (20% of households). This was followed in frequency by loss of harvest (14%), illness or serious accident of a working family member (13%), and a decline in the price of a good produced by the household business (7.5%). Households that had experienced at least one shock were twice as likely (10%) to have a child involved in child labor than those that hadn't experienced any shocks (5%). There appeared to be no gender difference or variation between urban and rural areas.⁶³⁵
- **Family size.** Families with no more than four members are less likely (7%) to have children engaged in child labor than larger families (9% for families with eight or more members).⁶³⁶ Also, children ages 15 to 17 are more likely to work when there are more dependent children in the home. The likelihood that adolescents work, however, is lower when there are more working adults or elderly members in the household. This may be due in part to old age pensions relieving some of the household financial stresses.⁶³⁷

Children ages 5 to 14 whose household has experienced a shock are less likely to attend school, indicating that even a short-term shock can negatively impact a child's education in the long-term. Some types of shocks had a greater negative impact on children's welfare: loss of harvest, loss of animals, and bankruptcy made children three to four percent more likely to work and less likely to attend school exclusively. In fact, children who work have a lower overall school life expectancy than children who don't work.⁶³⁸

The consequences of child labor will be explored more fully in the section about Education in the Philippines.

Causes and Consequences of UACW

Weak legal and social protections can often lead to UACW. Low quality employment also increases the chances that workers (particularly women) are subjected to UACW, including low pay, long hours, and occupational hazards. Furthermore, lower numbers of women in the formal sector mean that fewer of them enjoy social protections offered by employers. Women employed in domestic service are especially vulnerable.⁶³⁹

Inadequate or unstable income flow may lead families to seek out multiple jobs, working long hours and sometimes at night. Stress and inadequate health care were also cited during field interviews as causes of health hazards experienced by women.

4. Laws, Regulations, and Policies in the Philippines: Child Labor

Laws and Regulations on Child Labor

The Philippines has established a strong legislative framework to combat child labor and has ratified both ILO Convention No. 138 on Minimum Age for Work and ILO Convention No. 182 on the Worst Forms of Child Labor, the UN Convention on the Rights of the Child and its two optional protocols, and the Palermo Protocol on Trafficking in Persons.⁶⁴⁰

At a national level, the Philippines has set minimum ages to work, including for hazardous work, and has passed legislation prohibiting the commercial sexual exploitation of children and prohibiting the use of children in illicit activities. Some key national laws include:

- **The Labor Code of the Philippines** establishes 15 as the minimum age to work and 18 as the minimum age to engage in hazardous work. It also sets 14 as the minimum age for apprenticeships and defines legal parameters for apprenticeships.⁶⁴¹
- **Special Protection of Children against Child Abuse, Exploitation and Discrimination Act (Republic Act No. 9231) and its accompanying Rules** prohibit the Worst Forms of Child Labor, including hazardous labor, set limits on the number of hours and times of day when children may work, and outline certain conditions under which children may work. Republic Act 9231 amends Republic Act 7610.⁶⁴²
- **Special Protection of Children Against Abuse, Exploitation and Discrimination Act (Republic Act 7610)** defines and prohibits child labor and the exploitation of children, including commercial sexual exploitation as well as child trafficking and the use of children in illicit activities.⁶⁴³
- **Child and Youth Welfare Code** requires every employer in any commercial, industrial, or agricultural establishment or enterprise to keep detailed records for all children employed in the enterprise. It also defines light work.⁶⁴⁴
- **Guidelines on the Profiling of Child Laborers and Provision of Services to Remove Them from Child Labor (DOLE Administrative Order 142, Series of 2018)** streamlines the removal of children from child labor as well as referrals to appropriate services.⁶⁴⁵
- **DOLE Administrative Order No. 551** creates the Task Force Against Illegal Recruitment, Recruitment of Minor Workers, and Trafficking in Persons to better coordinate efforts to eliminate illegal recruitment, recruitment of minor workers, and trafficking in persons.⁶⁴⁶
- **Executive Order No. 92 Institutionalizing the National Council Against Child Labor**, signed in September 2019, reorganizes the 2011 National Child Labor Committee into an inter-agency body comprised of 19 government agencies and stakeholders. The Council is responsible for formulating a framework, national action plan, and programs in order to effectively enforce R.A. 7610. In addition to government agencies, the Council also includes representatives from the labor and employer sectors, as well as from NGOs that work on child labor issues.⁶⁴⁷
- **Children’s Emergency Relief and Protection Act (Republic Act 10821)** protects children before, during, and after disasters and other emergencies that threaten their survival or normal development.⁶⁴⁸
- **Domestic Workers Act (Republic Act No. 10361)** prohibits the employment of children under the age of 15 in domestic work, and obligates employers to allow domestic workers to complete their education.⁶⁴⁹
- **Expanded Anti-Trafficking in Persons Act of 2012** prohibits forced labor, slavery, involuntary servitude or debt bondage as well as specific acts related to child trafficking. It also requires a range of government agencies to implement programs to prevent, protect, and rehabilitate trafficking victims.⁶⁵⁰
- **Anti-Child Pornography Act of 2009** and the **Cybercrime Prevention Act of 2012** prohibit child pornography.⁶⁵¹
- **Comprehensive Dangerous Drugs Act of 2002** prohibits the use of children in the production, sale, and trafficking of dangerous drugs and volatile substances.⁶⁵²
- **Citizen Armed Forces of the Philippines Reservist Act** establishes the minimum age for military conscription as 18 years.⁶⁵³

Legislation pertaining to compulsory education is covered in the section below on education laws.

Hazardous Labor

The **Guidelines in Assessing and Determining Hazardous Work in the Employment of Persons Below 18 Years of Age**⁶⁵⁴ and its subsequent amendment⁶⁵⁵, identify work and activities in the following industrial and occupational classifications as hazardous to those under the age of 18 years:

- 1) Mining and Quarrying
- 2) Construction
- 3) Transportation and Storage
- 4) Water Supply; Sewerage, Waste Management, and Remediation Activities
- 5) Forestry and Logging
- 6) Fishing and Aquaculture
- 7) Hunting, Trapping and Related Service Activities
- 8) Security and Investigation
- 9) Manufacturing of alcoholic beverages, tobacco, pyrotechnics, rubber and plastic products, chemicals and chemical products, basic metals, and weapons and ammunitions
- 10) Farmers and Other Plant Growers
- 11) Animal Producers
- 12) Physical Science, Life Science, and Health Associate Professionals
- 13) Sales and Services Elementary Occupations
- 14) Personal and Protective Services Workers
- 15) Customer Services Clerks
- 16) Other Craft and Related Trade Workers

The employment of children under 18 years in hazardous tasks in sugarcane is specifically prohibited by law.⁶⁵⁶

More detailed information on the conventions, and national laws and regulations governing children’s work, including citations, can be found in **Appendix D: RICHES Child Labor Definitions: Philippines**.

Policies on Child Labor

The Philippines has a number of policies aimed at reducing child labor. Among them are:

- **National Strategic Action Plan Against Trafficking in Persons (2017–2021)** addresses the trafficking of persons for labor and the online sexual exploitation of children.⁶⁵⁷
- **Philippine Development Plan (2017-2022) (PDP)**. The PDP is the first of four medium-term plans to realize the collective Filipino 25-year vision known as *AmBisyon Natin 2040*. The goal of the PDP is that by 2022, Filipinos should have a “*matatag, maginhawa at panatag na buhay*,” or a “stable, comfortable, and secure life.” The Plan has three pillars: *malasakit* (enhancing the social fabric), *pagbabago* (inequality-reducing transformation), and *patuloy na pag-unlad* (increasing growth potential). It also incorporates the country’s international commitments, including the 2030 Sustainable Development Goals.⁶⁵⁸

Among the targets of the PDP are a rural poverty rate of 20 percent (down from 30% in 2015), a high level of human development (encompassing education, health, and income), and more

resilient individuals and communities. Resilience is defined as reduced exposure to hazards, mitigated effects of risks, and accelerated recovery (should hazards materialize).⁶⁵⁹

Some of the strategies in the PDP specifically related to child labor include:⁶⁶⁰

- Reducing child labor by 30 percent and monitoring the implementation of related policies;
- Improving programs, services, and monitoring for children in armed conflict;
- Enhancing the conditional cash transfer program, with a focus on helping children and their families become more self-reliant.

The PDP is expansive and includes a multitude of other targets and strategies, some of which will be explained in the relevant sections below.

- **National Strategic Framework for Plan Development for Children 2000– 2025 (Child 21)** was adopted by the Council for the Welfare of Children, and is the Philippine’s roadmap for implementing the UN Convention on the Rights of the Child. It sets forth broad guidelines for ensuring that every child enjoys certain inherent rights – survival, protection, development, and participation – by 2025 in order to be protected from all forms of violence, abuse, and exploitation, including commercial sexual exploitation. Child 21’s vision also includes the full participation of children ages 6 to 17 in quality education.⁶⁶¹
- **U.S.-Philippines Child Protection Compact (CPC) Partnership** is a four-year partnership between the United States and the Philippines to improve the Philippine government’s capacity to investigate and prosecute cases of online sexual exploitation of children, to identify and respond to child labor trafficking, to provide comprehensive services to protect victims of child trafficking, and to prevent the future trafficking of children. The CPC Partnership emphasizes victim-centered strategies to combating child trafficking. The two governments signed the Partnership on April 11, 2017 and have committed a total of US\$ 4.3 million (US\$ 3.5 million from the U.S. Department of State and \$800,000 from the Philippine Department of Justice Inter-Agency Council Against Trafficking in Persons) to its implementation. The program is being implemented by the International Justice Mission and the Salvation Army.⁶⁶²
- **Social Protection Operational Framework and Strategy** was adopted by the Philippines in 2012 to guide national efforts to improve social protection for vulnerable families. It also emphasizes reduced reliance on child labor for household survival.⁶⁶³

Gaps in Laws, Enforcement, and Policies: Child Labor

Inconsistent use of the terms “working children” and “child laborers” is one of the foremost issues in Philippine child labor policy. During the course of this research, it was discovered that while there are clear definitions distinguishing working children from child laborers, the two terms are frequently used interchangeably, causing much confusion.

While the Philippines has made tremendous strides in enacting strong legislation to protect children and reduce child labor, enforcement can be weak, resources and capacity are often limited, and cultural attitudes towards child labor remain a challenge. Enforcement of child labor protections is especially inadequate in the informal sector, in agriculture, and in small and medium enterprises due to insufficient capacity and resources.⁶⁶⁴ Adequate social protection for poorer families, including safeguards against shocks, is also lacking, leading them to resort to their children’s labor to make ends meet.⁶⁶⁵

Finally, while government policies aimed at combating child labor attempt to take a multi-sectoral approach, they still do not include stakeholders that work to promote small and medium enterprises, where child labor is frequently found. For example, the newly-formed National Council Against Child Labor includes representation from multiple government agencies, the labor and employer sectors, and NGOs, but does not include the Department of Trade and Industry, which oversees new and existing small and medium enterprises.⁶⁶⁶

5. Laws, Regulations, and Policies in the Philippines: Working Conditions

Laws and Regulations on Working Conditions

The Philippines has ratified 38 international conventions related to employment. Among these are the following fundamental ILO conventions related to work:⁶⁶⁷

- C No. 17 - Workmen's Compensation (Accidents) Convention, 1925
- C No. 19 - Equality of Treatment (Accident Compensation) Convention, 1925
- C No. 29 - Forced Labour Convention, 1930
- C No. 77 - Medical Examination of Young Persons (Industry) Convention, 1946
- C No. 87 - Freedom of Association and Protection of the Right to Organise Convention, 1948
- C No. 90 - Night Work of Young Persons (Industry) Convention (Revised), 1948
- C No. 95 - Protection of Wages Convention, 1949
- C No. 98 - Right to Organise and Collective Bargaining Convention, 1949
- C No. 99 - Minimum Wage Fixing Machinery (Agriculture) Convention, 1951
- C No.100 - Equal Remuneration Convention, 1951
- C No. 105 - Abolition of Forced Labour Convention, 1957
- C No. 111 - Discrimination (Employment and Occupation) Convention, 1958
- C No. 118 - Equality of Treatment (Social Security) Convention, 1962, *Has accepted Branches (a) to (g).*
- C No. 138 - Minimum Age Convention, 1973 (No. 138), *Minimum age specified: 15 years*
- C No. 157 - Maintenance of Social Security Rights Convention, 1982
- C No. 176 - Safety and Health in Mines Convention, 1995
- C No. 182 - Worst Forms of Child Labour Convention, 1999
- MLC, 2006 - Maritime Labour Convention, 2006, *In accordance with Standard A4.5 (2) and (10), the Government has specified the following branches of social security: medical care; sickness benefit; old-age benefit; employment injury benefit; maternity benefit; invalidity benefit and survivors' benefit.*
- C 189 - Domestic Workers Convention, 2011

More information on the status of ratifications of the conventions is available on the ILO's NORMLEX Ratification for the Philippines web page at:

https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:11200:0::NO::P11200_COUNTRY_ID:102970.

Philippines has also passed a number of laws intended to ensure ACW in the areas of occupational safety and health, minimum wages, and hours of work and rest:

- **An Act Strengthening Compliance with Occupational Safety and Health Standards and Providing Penalties for Violations Thereof (Republic Act No. 11058).** RA 11058 was enacted on August 17, 2018. It applies to all sectors except the public sector and calls on the Secretary of Labor and Employment to set the OSH standards based on the number of employees, nature of operations, and risks involved. It requires employers to:
 - Ensure that the workplace is free of hazardous conditions;
 - Provide job safety instructions and orientations;
 - Inform workers of hazards;
 - Use only approved devices and equipment;
 - Comply with OSH standards;
 - Allow workers to enroll in health and safety programs;
 - Provide measures to handle emergencies (First Aid).⁶⁶⁸

RA 11058 also protects the worker’s right to know about hazards in the workplace, and the right to refuse unsafe work.⁶⁶⁹

In addition to these general guidelines that pertain to all workplaces, RA 11058 specifically addresses micro and small enterprises (MSE), and indicates that DOLE will develop core OSH standards for MSEs. It further requires MSEs to meet the required standards for housekeeping, materials handling and storage, electrical and mechanical safety, chemical safety, emergency preparedness, fire safety, and personal protective equipment, and to monitor hazards regularly.⁶⁷⁰

- **Wage Rationalization Act (Republic Act No. 6727)** allows the Regional Tripartite Wages and Productivity Boards to set a unique minimum wage for each region of the Philippines. It puts forth guidelines for determining minimum wages, allows for wage increases, and provides for special categories of workers, including workers paid by results, apprentices, learners, and handicapped workers. Household or domestic helpers, and workers engaged in personal service jobs, such as family drivers, are not covered by this Act. Enterprises in the retail/service sector that have 10 or fewer employees may also apply for exemption, subject to approval from the appropriate Regional Board.⁶⁷¹
- **The Labor Code of the Philippines, Renumbered, DOLE Edition.** This officially renumbered Labor Code, published in 2016, incorporates all amendments, notes repeals, and cross-references related labor laws. It sets forth a number of provisions with regard to hours of work and rest. It stipulates that normal hours of work shall not exceed eight hours per day and will include a one-hour meal break. If an employee works beyond eight hours a day, he or she must be paid for overtime work at a rate of at least 125 percent of his or her regular wage. For work performed at night between the hours of 10 pm and 6 am, employees must receive a differential of at least 10 percent per hour of his or her regular wage. Employees are entitled to rest period of at least 24 consecutive hours every six consecutive normal work days. If an employee works on a Rest Day, Sunday, or a Holiday, he or she must receive additional pay. These provisions do not apply to a number of categories of workers, including: government employees, managerial employees, field, personnel, employers’ dependent family members, domestic workers, workers in personal service jobs, and workers who are paid by results.⁶⁷²

Policies on Working Conditions

The **Philippine Development Plan (2017-2022) (PDP)** includes several strategies aimed at improving working conditions, including:⁶⁷³

- Improving enforcement of minimum wage policies;
- Improving workplace safety and health;
- Providing income support and emergency employment, such as the Community-Based Employment Program (CBEP), to provide additional earning opportunities for seasonal or unemployed workers during slow or off-season periods;
- Improving social protection and safeguards for workers in the informal sector;
- Facilitating the transition of workers from the informal to the formal sector;
- Improving the enrollment of informal sector workers in the Social Security System; and
- Improving maternity leave benefits for public and private sector workers.

Gaps in Laws, Enforcement, and Policies: Working Conditions

Some of the greatest challenges to ensuring acceptable working conditions for all Filipinos is the enforcement of relevant laws and regulations in the formal sector, and the extension of protections to workers in the informal sector, where the majority of female entrepreneurs work. That the PDP recognizes the need to address protections for informal sector workers is promising, but the success of the implementation of the strategies remains to be seen.

The Philippines lacks sufficient inspectors to ensure compliance with labor laws. Furthermore, many companies are exempted from complying with minimum wage standards, violations of minimum wage laws are extremely common, particularly in the Special Economic Zones.⁶⁷⁴

6. Current Efforts to Address Child Labor and Working Conditions in the Philippines

Research found numerous programs addressing child labor, but did not find any that specifically address the intersection between women’s entrepreneurship and child labor or working conditions. There are however, many child labor programs, some of which include livelihood components for adults, as well as programs to promote microenterprise and WEE. Several of these are summarized in the sections below.

Child Labor Programs

The Philippines has a number of programs designed to address child labor and assist families of child laborers, most of which fall under the purview of the multi-agency National Child Labor Committee (recently reorganized into the National Council Against Child Labor). Selected programs are described below:

- **Philippine Program Against Child Labor (2016-2022) (PPACL).** The PPACL works to prevent and eliminate child labor through a number of measures: institutionalize child labor committees at all levels and improve coordination; increase financial support to withdraw children from hazardous labor; improve enforcement of child labor laws at national and local levels; expand access to social

protection, health, education, and decent work for child laborers and their families; improve awareness of child labor issues among relevant stakeholders; and establish a national child labor monitoring and evaluation system.⁶⁷⁵

- **DOLE Child Labor Prevention and Elimination Program (CLPEP)** is based on Republic Act No. 9231 and the PPACL, and is implemented by DOLE’s Bureau of Workers with Special Concerns (BWSC), the DOLE Regional Offices and various stakeholders. It includes interventions to prevent hazardous child labor, remove them from the Worst Forms of Child Labor, and help reintegrate them into society. CLPEP is comprised of four strategic measures: 1) Livelihood Assistance to Parents of Child Laborers, 2) Project Angel Tree (social services for child laborers), 3) *Sagip Batang Manggagawa* (an inter-agency quick response mechanism to rescue child laborers from extremely abject conditions), and 4) Campaign for Child Labor-Free Barangays (villages).⁶⁷⁶

In 2017, 3,430 parents of child laborer received livelihood assistance from CLPEP, and 3,856 child laborers were provided with school supplies and food. In the same year, 56 child laborers were removed from hazardous work as a result of 20 rescue operations. Since the enactment of Republic Act No. 9231 in 2003, 57 establishments engaged in prostitution or obscene or lewd shows have been permanently closed by DOLE. Also in 2017, eight barangays (villages) were certified as child labor-free. Since 2014, 345 barangays around the country have received this certification.⁶⁷⁷

Within the CLPEP, DOLE also operates an Incentivizing Compliance Program to promote compliant and socially responsible business practices. Since 2013, it has officially certified 213 Child Labor-Free Establishments.⁶⁷⁸

- **HELP ME Convergence Program to Address Child Labor** also derives from Republic Act No. 9231 and engages more than 10 government agencies to provide focused, converged, and synchronized strategies to combat child labor in the Philippines. It follows a community-based approach to answer child laborers’ call for “HELP.” The acronym “HELP ME” stands for:
 - **H** – Health services and medical assistance
 - **E** – Education and training
 - **L** – Livelihood opportunities for parents of child laborers
 - **P** – Prevention, protection, and prosecution
 - **M** – Monitoring
 - **E** – Evaluation.⁶⁷⁹

Beneficiaries for the HELP ME Convergence Program are selected from the following categories:⁶⁸⁰

1. Child laborers identified through DOLE’s Profiling of Vulnerable Workers;
2. Employed household members under the age of 18, identified from inclusion in the *Pantawid Pamilyang Pilipino Program* database and from child labor data taken from the National Household Targeting System for Poverty Reduction (NHTS-PR);
3. Child laborers identified in the local government units’ Community-Based Monitoring System;
4. Other data on child laborers identified by partners.

The HELP ME Convergence Program is being implemented in all regions of the Philippines, with priority given to target Child Labor-Free Barangays, households covered by the DSWD’s *Pantawid Pamilya Program*, and areas identified in the NHTS-PR and the updated Philippine Development Plan.⁶⁸¹

- ***Pantawid Pamilyang Pilipino Program (4Ps)*** is a conditional cash transfer program that has been operated by the Department of Social Welfare and Development since 2008. It targets poor families with children up to age 18 and offers four grants:⁶⁸²
 1. Health Grant: Each beneficiary family receives 500 pesos per month to supplement their health and nutrition expenses.
 2. Education Grant: Each child in beneficiary families receives 300 pesos per month for elementary school or 500 pesos per month for high school for 10 months (one school year) to cover educational expenses. Each family can receive educational cash transfers for up to three children.
 3. Rice Subsidy: Each beneficiary family receives a rice subsidy amount of 600 pesos per month.
 4. Unconditional Cash Transfer: The national government's tax subsidy program helps to cushion the poor against the adverse economic effects of the 4Ps. Top-up subsidies for 2019 and 2020 are 300 pesos per month.

Conditionalities for receiving the grants include:⁶⁸³

- Pre- and post-natal care and professionally-attended childbirth for pregnant women;
- Attendance by parents at family development sessions;
- Regular preventive health check-ups and vaccines for children under 5;
- De-worming pills twice a year for 6 to 14-year-old children;
- School enrollment and minimum class attendance of 85 percent per month for all child beneficiaries (up to 18 years old).

The 4Ps originally targeted only children up to age 14, but was expanded in 2014 to include 15 to 18 year old children as well.⁶⁸⁴

Results of 4Ps

A 2015 study revealed that partial education subsidies such as 4Ps sometimes increase child labor among the poorest communities, as families must work to make up the difference in cost. School attendance among 10 to 14-year-old child participants in the 4Ps increased by eight to nine percentage points, and the probability that these children worked outside the home for pay increased by nearly five percentage points (adult labor and household economic activity remained unchanged). The study also found that the cost of school attendance was higher for those who were not attending school prior to the program.⁶⁸⁵

- ***Kabuhayan para sa Magulang ng mga Batang Manggagawa or Livelihood for the Parents of Child Laborers (KASAMA)*** is a DOLE project anchored in the PPACL that aims to combat child labor by increasing families' access to decent livelihood opportunities. Beneficiaries are parents and guardians of child laborers and siblings of legal working age. In order to participate in the program, beneficiaries must commit to keeping their children out of hazardous and exploitative labor.⁶⁸⁶

The program provides beneficiaries with the necessary knowledge, skills, and attitudes for successful livelihoods activities and encourages them to engage in livelihood activities that are financially viable, environmentally friendly, and that use local and indigenous resources.⁶⁸⁷ Beneficiaries receive in-kind transfers worth PHP 10,000 (US\$ 518 Purchasing Power Parity) in equipment, tools, or raw materials necessary for the selected enterprise. Parents of child laborers

are also required to participate in two to three one-day training sessions, including business training and child labor orientation.⁶⁸⁸

Results of KASAMA

A 2018 evaluation revealed that beneficiary households were more food secure, and children reported being happier. However, children who were not already involved in child labor were more likely to have begun working as a result of the program.⁶⁸⁹ Further details on KASAMA are included in the section on The Role of Microfinance Institutions in Reducing Child Labor and Promoting ACW in the Philippines.

- **SHIELD (Strategic Helpdesks for Information, Education, Livelihood and other Developmental Interventions) Against Child Labor** is a joint project between DOLE and DSWD that is currently being piloted in three regions. The project’s main aims are to strengthen the capacity of Local Government Units (LGUs) to identify and profile child laborers and to provide them and their families with services. The project enjoys support from both the ILO and USDOL.⁶⁹⁰
- **USDOL-Funded Projects.** USDOL has funded a number of projects aimed at combating child labor in the Philippines. Among these are:
 - The Building Capacity, Awareness, Advocacy and Programs Project (BuildCA²P) by ChildFund International works to build the capacity of civil society to detect and combat child labor in Mindanao’s crop agricultural sector.
 - The SAFE Seas project by Plan International USA aims to combat forced labor and human trafficking on fishing vessels in Indonesia and the Philippines.
 - The CARING Gold Mining Project by the ILO, in partnership with BanToxics, brings together stakeholders to develop and implement strategies to reduce child labor and improve working conditions in artisanal and small-scale gold mining in Ghana and the Philippines.
 - The SafeYouth@Work Project by the ILO operates in 8 countries around the world, including in the Philippines, to promote the safety and health of young workers, with a focus on those aged 15 to 24 years old.
 - The Building the Capacity of the Philippines Labor Inspectorate project, by the ILO, aims to improve workplace compliance with labor laws and regulations.⁶⁹¹

B. Education in the Philippines

This section describes the educational environment in the Philippines, including the number of available schools, enrollment rates, gender and regional disparities in school participation, and cultural attitudes towards education. It discusses key barriers to education and explores the interplay between child labor and schooling. It goes on to summarize education laws, regulations, and policies in the Philippines as well as gaps in these laws and policies. Finally, it provides an overview of current efforts by the Philippine

government and local and international partners to improve educational access and attainment in the country.

1. Education in the Philippines: Background and Context

Under Philippine Law (the Enhanced Basic Education Act), there is free public education; education is compulsory from the age of 5 to 18 years, and includes one year of kindergarten, six years of elementary schools, and six years of secondary school.⁶⁹²

During the 2016-2017 school year, there were 50,483 elementary schools in the Philippines (38,803 public and 11,680 private) and 14,217 secondary schools (8,282 public and 5,935 private).⁶⁹³ In 2016, the gross primary enrollment rate was 110.9 percent (109% for girls, 112.7% for boys), and the net primary enrollment rate was 95 percent (95.3% for girls, 94.6% for boys).⁶⁹⁴ This suggests that while relatively more girls than boys attend elementary school at the appropriate age, girls are less likely to enroll at later ages than boys.

The gross secondary enrollment rate in 2016 was 89.1 percent (93.3 percent for girls, 85.2% for boys), a slight improvement from 88.3 percent (92.1% for girls, 84.8% for boys) in 2015. Also in 2015 (the most recent year for which data is available), the net secondary enrollment rate was 65.9 percent (71.8 percent for girls, 60.4% for boys).⁶⁹⁵ The gender disparity suggests that while relatively more boys enroll in primary school, girls are less likely to drop out as they progress in their education. This idea was also supported during field research, when women shared that girls in the Philippines are more likely to complete their schooling than boys.

While the Philippines has relatively high enrollment rates, significant numbers of children are still not in school. In 2016, 2.5 million children ages 5 to 17 were out of school. The largest numbers of out-of-school children were from Calabarzon (282,000), followed by Central Luzon (236,000). Cordillera Administrative Region and Caraga had the fewest numbers of children not attending school, at 42,000 and 67,000, respectively.⁶⁹⁶ The number of out-of-school children increases as children approach the maximum age for compulsory school. Only two percent of 8-year olds are out of school. By the end of primary school (age 12), this has risen only slightly to four percent, but by age 17 (the last year of compulsory schooling), this figure has jumped to 41 percent.⁶⁹⁷ This trend correlates with the rise in children involved in child labor and was corroborated during field research.

Among working children who attended school, more were boys (1.3 million or 58.5%) than girls (0.9 million or 41.2%). Nearly half of working children who attended school were between 10 and 14 years old.⁶⁹⁸

Filipino parents place a high premium on educating their children, as they believe that is the path to a better future and a life without poverty. To this end, they are willing to make sacrifices so that their children can attend school, but limited resources mean that basic needs such as food and shelter take priority over education.⁶⁹⁹ Field research also confirmed that families, in particular mothers, make tremendous sacrifices, working long hours and enduring great strain, so that their children may attend school.

Education of Children Working in Sugarcane

There is a low school dropout rate reported among children working in sugarcane. Most are currently enrolled in formal school, or have attended in the past. Even those who had previously dropped out eventually returned to school, so there are cases of children, particularly older children, being enrolled in grade levels below those which would be typical for their ages. During the harvest season, however, children are frequently absent from school and often skip classes regularly during certain days or times each week in order to perform work on the farm.⁷⁰⁰

Working children are absent from school more frequently and for longer periods than children who do not work. The most frequently cited reasons for absences are farm work and illness, although children do miss school for other reasons, including insufficient money or other family considerations such as caring for younger siblings or family emergencies.⁷⁰¹

As regards school performance, there are only slight variations between working and non-working children, but these are consistent across the ages and for both genders. While the average grade for children working in sugarcane during a particular grading period was 82, the average grade for non-working children was 85 for the same period. Non-working children, however, report having more time to study, and for extracurricular activities and leisure.⁷⁰²

2. Barriers to Education in the Philippines

While the Government of the Philippines guarantees access to free basic, public education, the indirect costs of schooling such as the cost of books, uniforms, and transportation, can often prove challenging for poorer families. In fact, poorer households spend less on their children's education than families who are better off.⁷⁰³

At a macro level, key factors that determine net enrollment rates include the incidence of poverty (socioeconomic status of families), government expenditure on education (as a percentage of GDP), and student-teacher ratios.⁷⁰⁴ At the local level, factors such as the quality of schools and class sizes can influence a family's decision to send their children to school. Overcrowded classrooms are often associated with poor quality schools, so when class sizes are large, parents are less likely to see value in sending their children to school. Furthermore, large class sizes adversely affect teacher morale, which can also lower the quality of education.⁷⁰⁵

3. Child Labor and Education in the Philippines

As has been discussed earlier, as Filipino children get older, they are more likely to drop out of school and to enter child labor. Overall, working children in the Philippines have a lower school life expectancy than children who do not work. They are more likely to drop out of school at a young age and to begin working

full-time.⁷⁰⁶ Contributing to this is the fact that the minimum age to work in the Philippines (15 years) is lower than the age for completing compulsory education (estimated to be 18 years).

Among children ages 5-14, 87 percent attend school only, six percent combine work and school, one percent works only, and the remaining five percent neither study nor work. It is worth noting, however, that this last category of children is likely to be found engaged in household chores or other productive activities. Girls in this age group are more likely to be attending school only, and are less likely to be combining work and school, or exclusively working.⁷⁰⁷ Field research suggests that due to various factors, including an inconsistent understanding of child labor, children’s work may be underreported, particularly those tasks that are performed within or close to the home.

The working and educational status of children changes significantly as they age – fewer children study only, and more combine work and school, or drop out of school entirely, whether they are working or not. By the time children are between the ages of 15 and 17, 58 percent study exclusively, 16 percent work only, 13 percent combine school and work, and 12 percent do neither.⁷⁰⁸ As with their younger counterparts, girls in this age group are more likely to attend school exclusively, and are less likely to work, whether in combination with school or exclusively.⁷⁰⁹

A variety of factors contribute to the difficulties child laborers face when attending school, and why they may not return to school once they have dropped out. Among these are:

- **Poverty.** Even when children understand the benefits and long-term pay-offs of completing their education, they are often compelled to work in order to help the family survive. Furthermore, once children have gotten a taste of financial independence, it becomes more difficult to lure them back to school.⁷¹⁰ Nearly 60 percent of child laborers report high costs of books and transport as a barrier to schooling, and two percent of child laborers who do not attend school cite the cost of school as the reason.⁷¹¹
- **Falling behind in lessons.** Forty-eight percent of child laborers report this as an impediment to continuing their education.⁷¹²
- **Disability and illness.** Forty-seven percent of child laborers cite disability and illness as the reason they do not attend school.⁷¹³
- **Distance to school.** Thirty-nine percent of child laborers report distance to school as a challenge, and five percent of out-of-school child laborers cite it as the reason they do not attend.⁷¹⁴
- **Lack of interest in school.** Twenty-two percent of child laborers report not attending school due to a lack of interest in studying (due in part to a perceived lack of relevance and quality of school).⁷¹⁵
- **Limited study time.** Sixteen percent of child laborers report not having enough time to study as a challenge they face.⁷¹⁶
- **Unsupportive teachers.** Eight percent of child laborers say that this is a barrier that they encounter.⁷¹⁷
- **Stigma of being overage.** Many working-age children are reluctant to attend or return to school if they are over the normal age for their grade.⁷¹⁸
- **Perceived higher benefit of work vs. school.** This is especially true when a child reaches secondary school age, and the trade-off they must consider is the present value of working and earning money against the future pay-off of attending school. More often than not, the present value holds more weight than future potential.⁷¹⁹

It is worth noting that factors related to gender do not appear to influence whether or not a child laborer attends school.⁷²⁰

4. Laws, Regulations, and Policies in the Philippines: Education

Laws and Regulations on Education

The Government of the Philippines has instituted free, compulsory education through a variety of laws and regulations:

- **Enhanced Basic Education Act of 2013 (Republic Act No. 10533).** In 2013, the Government of the Philippines enhanced its basic education program⁷²¹ to consist of at least one year of kindergarten, six years of elementary school, and six years of secondary school (4 years of junior high plus 2 years of high school). All three stages of education are compulsory, and children must be at least five years old to start kindergarten.⁷²²

Through this same Act, the Philippines Department of Education has mandated that children in kindergarten as well as in the first three years of elementary education receive instruction and learning materials in their mother tongue. From Grades 4 to 6, students are to receive instruction via a transitional curriculum that introduces Filipino and English, so that when they reach secondary school, they are ready to receive instruction in these two primary languages.⁷²³

The goal of the Philippines' education program is to have holistically-developed graduates who possess the necessary skills for the 21st century, including: 1) learning and innovation skills; 2) information, media, and technology skills; 3) effective communication skills; and 4) life and career skills.⁷²⁴

- **Kindergarten Act of 2012 (Republic Act 10157)** mandates kindergarten for all five-year-olds as part of the basic education cycle. In response, the Department of Education has increased the number of available kindergarten programs.⁷²⁵
- **Early Years Act (EYA) of 2013 (Republic Act 10410)** states that the Early Childhood Care and Development (ECCD) Council holds responsibility for the development of children between the ages of zero and four. It provides for the institutionalization of the National System for Early Childhood Care and Development (ECCD) and includes among its objectives:⁷²⁶
 - To enhance all aspects of development in young children;
 - To provide a smooth transition from home-based care and education to a school-based setting and to ensure that children are well-prepared for kindergarten;
 - To assist with early identification of special needs;
 - To support parents in their roles as primary educators and caregivers of children ages zero to four years;
 - To ensure adequate support for poor, disadvantaged, and linguistic minority communities; and
 - To improve the quality of public and private ECCD programs.

ECCD programs comprise both center-based programs (including workplace child care centers) and home-based programs.

- **Barangay-Level Total Development and Protection of Children Act (Republic Act 6927)** establishes a day care center in every barangay for children up to age six. The Act provides for the care of children of working mothers (including at night) and allows for home-based care centers as an option. The centers are to be established by the barangay and funded through the Department of Social Welfare and Development.⁷²⁷
- **Local Government Code of 1991 (Republic Act 7160)** gives control and responsibility for establishing barangay-level day care centers to Local Government Units.⁷²⁸
- **The Constitution of the Republic of the Philippines.** Free public primary and secondary education is guaranteed for Filipino children by the Constitution of the Philippines.⁷²⁹
- **Free Public Secondary Education Act of 1988.** This Act further guarantees the provision of free public secondary education.⁷³⁰

Policies on Education

The Government of the Philippines has undertaken a number of initiatives to improve access to quality education for all Filipino children. Some of these include:

- **Alternative Learning System (ALS)** is a system of non-formal education established by the *Governance Act for Basic Education* (Republic Act 9155, that has since been replaced by the *Enhanced Basic Education Act*) to make basic education available to out-of-school children, youth, and adults. It is a parallel learning system to the formal system and allows for the tailoring of education delivery to suit the target population. ALS comprises two programs: the Basic Literacy Program and the Continuing Education Program – Accreditation and Equivalency. The programs are both modular and flexible, meaning that they can be delivered in components at any time, based on the needs and availability of the learners. The modules are generally delivered at community learning centers, barangay multi-purpose hall, libraries, or at home, and can be managed by a variety of instructors, including ALS learning facilitators, such as mobile teachers, district ALS Coordinators, and instructional managers.⁷³¹

As of 2015, the ALS had received between US\$ 7 and 15 million in funding, and had reached 500,000 children, including child laborers and conflict-affected children.⁷³²

- **Philippine Development Plan (2017-2022) (PDP).** Among the strategies in the PDP targeting education are:⁷³³
 - Improving net enrollment rates and completion rates at all levels;
 - Strengthening early childhood care and development programs;
 - Developing and improving programs to reduce school dropout;
 - Improving inclusion programs;
 - Continuing to make curricula more gender-responsive and relevant; and
 - Enhancing teacher capacity.

Gaps in Laws, Enforcement, and Policies: Education

While the Philippines enjoys relatively high net enrollment rates, there is still room for improvement, particularly as regards child laborers and other disadvantaged children, particularly those whose education has been disrupted. With the increase in compulsory education to 18 years, there is insufficient

support for adolescents who have been withdrawn from hazardous labor to reintegrate into the schooling system.⁷³⁴

Other gaps and challenges in the provision of quality education include:⁷³⁵

- Insufficient access to early childhood programs and secondary schools.
- Inadequate accommodations for children with special needs.
- High school costs.
- School distance.
- Unsupportive teachers.
- Insufficient government budget for education.
- Mismatch in education and the needs of the labor market.

5. Current Efforts to Improve Access to Quality Education in the Philippines

The Philippines has a number of programs to improve access to quality education. Those that provide educational support for child laborers have already been described in the Policies on Education and Child Labor Programs sections. Research did not find information indicating the extent to which these efforts reach children involved in women’s enterprises. However, as these programs target vulnerable children, they are likely to reach those children working in women-owned businesses.

The USAID-funded **Mindanao Youth for Development project (MYDev)** provides training and post-training support to out-of-school youth through interventions such as civic engagement activities, entrepreneurship, and job placements.⁷³⁶

The Philippines Department of Education partners with other organizations to offer educational opportunities via several **Alternative Delivery Modes (ADMs)** that aim to deliver formal education for marginalized students and those at risk of dropout. Among these are:

- **Dropout Reduction Program (DORP)**, which aims to reduce dropout and increase high school participation rates by offering flexible learning options and other school-initiated interventions.⁷³⁷
- **Open High School Program** tailors secondary education for those who cannot attend classes due to reasons such as work, financial constraints, and distance by offering distance learning strategies as an alternative to regular class attendance.⁷³⁸
- **Effective Alternative Secondary Education** (a component of the Open High School Program), which provides self-instructional materials to secondary school students who cannot attend school for short-term periods for justifiable reasons.⁷³⁹
- **Enhanced Instructional Management by Parents, Community and Teachers (E-IMPACT)** is an alternative system of education being implemented in some parts of the country by SEAMEO-Innotech in cooperation with the Department of Education. It engages parents, community members, and students in managing teaching and learning, and has been found to be effective in disadvantaged areas, particularly with multi-grade schools.⁷⁴⁰
- **Modified In-School Off-School Approach (MISOSA)**, implemented by SEAMEO-Innotech in cooperation with the Department of Education, addresses shortages of classrooms, learning materials, and teachers by combining formal and non-formal learning to allow students to learn at home or in their communities. Groups of students rotate between meeting in class and meeting at home or in a community center.⁷⁴¹

There are also numerous international organizations providing educational support in the Philippines through project such as the Australian government’s **Basic Education Sector Transformation (BEST)** and **Basic Education Assistance for Mindanao (BEAM)** projects, and the Asian Development Bank’s **Senior High School Support Program**. UNICEF is also active in the Philippines, promoting **Child-Friendly School** approaches, supporting education in emergencies, and improving public kindergarten programs, particularly in conflict-affected Muslim areas.⁷⁴² In 2018, the Australian government, in collaboration with the Philippine government, launched the **Education Pathways to Peace in Mindanao (Pathways)**, a program focused on improving the quality of basic education at early grade levels in Muslim Mindanao.⁷⁴³

Filipino parents and communities are also encouraged to participate and contribute to their children’s education. One example is the annual **Brigada Eskwela**, which brings together parents, teachers, community members, private institutions, and Local Government Units (LGUs) to prepare public schools for the start of the new year.⁷⁴⁴

C. Community-Level Landscape in the Philippines

This section examines the socio-cultural environment in Filipino communities. It begins by discussing awareness at the community level of laws and regulations governing child labor and working conditions, based on a review of available literature as well as field research. It then explores dynamics within Filipino households, including income levels and sources, education levels, and family priorities. It concludes with a discussion of the role that Filipino women play in family finances and decision-making.

1. Awareness and Compliance with Regulations on Child Labor and Working Conditions

Research found limited information regarding awareness and compliance with laws on child labor and working conditions in the Philippines. The information that is available is fairly limited in scope.

Field visits to communities in the Central Visayas region showed limited knowledge of child labor. For the most part, women perceive child labor to be forced work, and possibly begging. If children are working under their parent’s supervision, or as long as the parents know where the children are and what they are doing, the parents do not consider the children to be engaged in child labor. In fact, many women described their children’s economic activities, including long hours and potentially hazardous work, but denied that their children were involved in child labor. Despite this acceptance of children’s work, women expressed that it is painful for them to see their children working, but that it is necessary to cover the costs of their schooling. Education is a top priority for both children and parents.

These views appear to be consistent in Bicol province as well. During an interview, the Director of a community center in Bicol indicated that as long as a child’s involvement in a family-run enterprise does not interfere with his or her development, it is considered an acceptable practice. In fact, it is seen as a good way to introduce children to the family business and provide them with training at an early age. Poor families, in particular, like having all family members involved in their enterprises and do not view it as child labor (even if it meets the legal definition of child labor). In rural areas, however, while children work

on the family farm, they hope that their education will take them in a different direction, as they have few aspirations to continue working in agriculture when they grow up. Changing attitudes related to child labor and education has proven challenging.⁷⁴⁵

Child Labor on Sugarcane Farms⁷⁴⁶

Children who work on sugarcane farms do so to supplement the family income and to help with school expenses. Most of the children come from low-income households and display signs of poor health and nutrition.

Working children, their parents, and even some local officials have been found to have only a vague understanding of what constitutes hazardous work on sugarcane farms. For most of them, hazardous tasks are those that present an immediate physical danger for children, such as cuts, falls, snake bites, skin irritations, and fractures. In fact, neither the Filipino language nor many local dialects have an exact translation for “hazardous work.” There is also little awareness of the non-physical effects of children’s engagement in hazardous activities.

Children and parents are also unable to grasp the long-term consequences of hazardous work on a child’s health, education, and well-being, or the connection between illnesses and injuries that occur as a result of work and long-term conditions related to respiratory, digestive, and muscular-skeletal functioning. Low income levels among poorer families also mean that work-related injuries and illnesses may not be treated adequately or on time, increasing the likelihood of long-term consequences.

2. Families and Intra-Household Dynamics in the Philippines

Three major economic activities contribute to a family’s overall income: 1) wage and salary, 2) family sustenance activities, and 3) entrepreneurial activities. In 2017, 95 percent of families reported having at least one member engaged in some type of economic activity during the six months prior to the survey. Forty-nine percent engaged in entrepreneurial activity.⁷⁴⁷

For the period January 1 to June 30 2017, the national average per capita income in the Philippines was approximately PhP 32,300 (US\$ 638). For families in the bottom 30 percent of the population, the average per capita income was PhP 11,200 (US\$ 221). Approximately 25 percent of the total income earned by families in the bottom 30 percent of the population came from entrepreneurial activities. For these same families, nearly 60 percent of their total expenditures were for food (compared to only 38 percent for families in the top 70% of the population).⁷⁴⁸

Overseas remittances also serve as a significant source of income for many Filipino families. It is estimated that in 2018, Filipinos working overseas sent home US\$ \$28.9 billion, representing the third highest amount of cash remittances in the world.⁷⁴⁹ Reports indicate that families who receive remittances are better off in terms of household income, standard of living, children’s education, and health care, than

families who don't, and field research conducted by the RICHS team suggests that children in these families may be at lower risk of engaging in child labor.⁷⁵⁰

Approximately 26 percent of heads of household had at least high school level education, with 13 percent having completed college or higher. More female (30%) than male (20%) heads of household at least reached college level, and twice as many female heads (20%) were college graduates. For the Bottom 30 Percent of the population, seven percent had a college-level education (as compared to 29% for the Top 70%).⁷⁵¹

More than 80 percent of family heads were employed or had a business at some point during the first half of 2017. Of male heads in all income groups, 88 percent were employed, while this figure was only 56 percent for female heads. More family heads from the Bottom 30 Percent (87%) had jobs than from the Top 70 Percent (78%).⁷⁵²

Religion plays a significant role in the daily lives of Filipinos and in Filipino society. Filipinos are predominantly Catholic, and studies estimate that Catholic beliefs may influence decisions as much as, or more than, Philippine law.⁷⁵³ This was also observed during field research, where many families cited prayer as the primary safety precaution they took to protect their sons who worked in fishing.

When asked what constituted a "good life," women interviewed in the Visayas region listed a steady income, children finishing school, a good family, and a strong relationship with God. They also equate financial stability with food security. There is also a perception that families are better off when one or more adult member works overseas or in a permanent government job, and are worse off when the parents are "*sakadas*," day laborers or migrant workers involved in sugarcane.

3. Women's Role in Family Finances and Decision-Making

The 2017 National Demographic and Health Survey revealed that only one-third of women between the ages of 15 and 49 own a house (whether alone or jointly), and only 12 percent own land. Twenty-two percent have a bank account, and 90 percent own a mobile phone.⁷⁵⁴

The Philippines is a matriarchal society in which women have a lot of decision-making power. According to the Philippines National Demographic and Health Survey, 96 percent of married women participate in making decisions about their own health care, 93 percent contribute to decisions about visiting family or relatives, and 89 percent make decisions about major household purchases. Only 85 percent participate in decision-making in all three of these areas.⁷⁵⁵ Even in the Autonomous Region of Muslim Mindanao, a majority of women (79.6%) have responsibility for major household decisions.⁷⁵⁶ Among married women who are employed, 54 percent make joint decisions with their husbands regarding their earnings.⁷⁵⁷ In Central Visayas region, women interviewed during field research indicated that decisions regarding their children are made jointly with their spouses; however, if there is disagreement, the wife's decision prevails. They also all stated that regardless of the decision that is made, it is up to the mother to implement it.

Filipino women are very enterprising and seem to understand what it means to be empowered. As observed in both Visayas and Metro Manila, while the men in the family take on jobs outside the homes, many women start their own home-based businesses (e.g., sari-sari stores, selling produce and fish,

bakeries, eateries, etc.) in order to supplement the family's income. They also plan their businesses around their husband's income flow. For example, wives in fishing communities try to ensure that the family will have an alternative source of income during the six-month off season. They view themselves as being extremely resourceful, determined, visionary, persevering, and patient, qualities which were supported by observation and interviews. Both urban and rural women do not, however, believe that Filipino men possess these same qualities or abilities. By contrast, those men interviewed in urban areas perceive few differences between male and female entrepreneurs in the Philippines apart from the sectors in which they work.

In terms of financial planning, field research showed that women who have taken out business loans from an MFI only plan for the duration of the loan, in order to ensure that they can make their payments on time. However, there are many women who are more apprehensive about taking out a loan, as they feel that it will force them to reprioritize their expenses in order to make the loan payments. When faced with economic shocks, those who are connected with an MFI may resort to a loan for relief, while many other women rely on savings groups to mitigate risks or borrow from moneylenders. Women interviewed in Metro Manila reported resorting to loans from moneylenders at 10 to 20 percent interest in order to respond to emergencies. In reality, due to the manner in which the loans are administered, the interest rates are often double what they are stated to be, and payments are generally required on a daily basis.

Adversely impacting WEE, however, is the incidence of domestic violence and attitudes towards it. Nearly one-quarter of women ages 15 to 49 who have ever been married reported having experienced spousal violence – physical, sexual, or emotional. Fifteen percent experienced it within the past year. Women with more living children were at higher risk of being subjected to spousal violence (27% for women with 5 or more children versus 18% for women with no children), as were poorer women (29% from the poorest households as opposed to 17% from the wealthiest). The highest rate of spousal violence was reported from the Caraga region (49%) and the lowest from the Autonomous Region of Muslim Mindanao (7%). Spousal violence is more likely to be reported by women who are divorced, separated, or widowed.⁷⁵⁸

According to the 2017 National Demographic and Health Survey, 11 percent of women ages 15 to 49 feel that it is okay for a husband to beat his wife if she burns the food, argues with him, goes out without letting him know, neglects the children, or refuses to have sex with him. The most commonly-offered justification for wife beating was neglecting the children (9%).⁷⁵⁹

Field research also suggested that families with single mothers enjoy a markedly lower standard of living and income stability than two-parent families.

D. Women's Entrepreneurship in the Philippines

This section delves into women's entrepreneurship in the Philippines. It begins by providing an overview of women's employment in general and women's entrepreneurship specifically, including the sectors in which women work and operate businesses, and the challenges they face. It then delves into the nature and incidence of child labor and working conditions in women's businesses (to the extent that information is available) – whether or not children get involved, the reasons for their involvement, and the types of tasks they undertake. The section also outlines laws, regulations, and policies related to women's entrepreneurship and identifies gaps in these policies. It describes programs run by the Philippine

government to support and promote women’s enterprises, and ends by describing microfinance institutions in the Philippines and exploring the role they may play in combating child labor and promoting ACW in women’s enterprises.

1. Women’s Employment and Entrepreneurship in the Philippines: Background and Context

Women’s Employment

According to the World Economic Forum, the Philippines has an extremely high level of gender equity, ranking sixth out of 128 countries on the Gender Gap Index. In fact, it is the only developing country to rank in the top 10. It also ranks 45th for gender empowerment and 77th for gender-related development.⁷⁶⁰

A study by the McKinsey Global Institute found that while Filipino women enjoy high rates of gender equality in the workplace, they still bear a disproportionate load of unpaid care work. In terms of gender equality in the social realm, the Philippines ranks ahead of most other countries in the region for services such as education, financial and digital inclusion, legal protection, and political voice.⁷⁶¹

In 2016, 49.3 percent of women were participating in the labor force, as compared to 77.6 percent of men. Seven regions – Central Visayas, Cordillera Administrative Region, National Capital Region, Calabarzon, MIMAROPA, Western Visayas, and Northern Mindanao – had a female labor force participation rate greater than 50 percent, with Central Visayas boasting the highest rate at 55.6 percent. Women had the lowest participation rate of 29.3 percent in the Autonomous Region in Muslim Mindanao.⁷⁶²

The overall employment rate⁷⁶³ for women in 2016 was 94.8 percent. Employment rates were highest for women in the Cagayan Valley (96.1%) and in Central Visayas (96%). Out of 15,963,000 employed women, over 30 percent worked in “Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles,” followed by 16.6 percent in agriculture.⁷⁶⁴ However, women are underrepresented in higher-paying and more stable jobs as compared to men.⁷⁶⁵

Over half (58%) of employed Filipino women in 2016 were wage and salary workers, while 35.6 percent worked for a private establishment, 27.9 percent were self-employed without any paid employee, and 12 percent were unpaid family workers. Sixty-eight percent were permanently employed in a job, business, or unpaid family work, while 17.3 percent engaged in such work on a short-term basis, and 2.2 percent worked for different employers on a daily or weekly basis. Over 65 percent of working women worked over 40 hours during the week preceding the survey.⁷⁶⁶

The greatest hindrance for both men and women in the workforce is the lack of job opportunities in the country. Despite having highly-educated workers, limited employment opportunities mean a very competitive job market that disproportionately impacts lower-skilled female heads of household.⁷⁶⁷ This, combined with the expectation that women should take care of their families, leads many women to seek employment overseas. In 2009, over 900,000 Filipino women were working overseas.⁷⁶⁸

Women’s Entrepreneurship

Filipino women display a strong culture of entrepreneurship, as evidenced by nearly 70 percent of firms being at least partly owned by women.⁷⁶⁹ According to the Department of Trade and Industry’s (DTI) Bureau of Small and Medium Enterprise Development, Filipino women are pursuing businesses more than men, as evidenced by a greater number of women participants in their programs.⁷⁷⁰ In 2011, microenterprises with fewer than 10 employees comprised 91% of all enterprises in the Philippines.⁷⁷¹ In 2010, women owned 55 percent of newly-registered businesses. However, registering businesses is not a common practice, so these data are limited in scope. By one estimate, women owned 34 percent of unregistered businesses, but this is also likely to be underreported, as informal agricultural enterprises are often considered male-owned.⁷⁷²

The vast majority of women interviewed during field research cited the need to support their families financially as their primary motivation for starting their businesses. This was true for both rural and urban areas.

Sectors

The wholesale and retail trade services sector is largely made up of self-employed workers and microenterprises that focus on the sale of food and household goods, as well as vehicle repairs. Women represent 60 percent of all workers in this sector.⁷⁷³

In 2010, retail activities accounted for 51 percent of all newly-registered women-owned businesses, service activities for 41 percent, and manufacturing for 5.5 percent.⁷⁷⁴ Many rural and urban women entrepreneurs interviewed during field research reported working in commerce. Rural women ran sari-sari stores, sold fish and produce, and operated bakeries. Urban women also operated sari-sari stores in addition to eateries and buy-and-sell businesses; some also worked as “paid volunteers” for the city.

Women in Agriculture

The agricultural sector is one of the largest employers of women in the Philippines, and the government has made it a priority for development and export, with a focus on food security. Women’s involvement in agriculture, however, tends to focus on subsistence crops rather than cash crops, meaning that they lack access to the income that can be earned from cash crops. They also don’t receive as much agricultural extension training or credit as their male counterparts.⁷⁷⁵

Another major obstacle that female agricultural entrepreneurs face is the lack of access to land. Discriminatory inheritance laws and land titling systems, as well as an inability to purchase land all put women at a disadvantage as compared to men. Some specific examples of legislation intended to support women in agriculture include:

- **The Comprehensive Agrarian Reform Law 1988** grants women the right to own land.⁷⁷⁶ Its amendment, the Comprehensive Agrarian Reform Program Extension with Reforms (R.A. 9700), specifically extends those rights to rural women.⁷⁷⁷

- **The Philippines Women in Development and Nation Building Act** gives women the right to enter into contracts on their own, and also guarantees them equal access to credit, loans, and other resources.⁷⁷⁸
- **The Philippines Agriculture and Fisheries Modernization Act** indicates that small farmers, fisherfolk, and particularly women involved in agriculture and fisheries, should be given access to credit.⁷⁷⁹

Although these provisions give women some protections and rights, their poor enforcement still leaves them disadvantaged. In 2001, a land law was passed requiring both men and women to be listed as owners. However, this legislation often gets overridden by Article 96 of the Family Code of the Philippines, which indicates that although both spouses hold joint ownership of community property, if there is a dispute, the decision goes to the husband.⁷⁸⁰ As a result, women continue to own less land than men.

Further hindering women in agriculture is the fact that most microfinance clients are not considered officially poor, and that microfinance funds have been concentrated primarily in the wealthier urban areas of the country. Relatively little has been available in the poorest provinces.⁷⁸¹ This has proven especially disadvantageous to female agricultural entrepreneurs, as they tend to be concentrated in rural areas. Subsequent studies, however, indicate that this trend may be changing, giving rural women greater access to credit.⁷⁸²

2. Challenges and Gaps for Women Entrepreneurs

Filipino women face many constraints that can limit their participation and success in the workforce, particularly in entrepreneurship. Among these are:

- **Limited access to capital, land, and credit, due to lack of collateral.**⁷⁸³ While women are legally allowed to own property, very few women-owned assets can be used as collateral when applying for loans. Because of the lack of collateral, female farmers in the Philippines also have difficulty accessing extension services, skills development, and improved farming equipment.⁷⁸⁴
- **Limited access to business development services, technology, training, and support networks.** Women entrepreneurs lack adequate training on business skills, management, and market identification. They also lack skills to build professional networks with other entrepreneurs and within relevant sectors. Their limited access to these services is due partly to high transaction costs, particularly for business development services.⁷⁸⁵
- **Domestic and care responsibilities.** Women bear a disproportionate load of unpaid care work, which can limit the amount of time a woman has available to run a business.⁷⁸⁶ According to the Philippines Department of Labor and Employment (DOLE), 30 percent of working-age women reported not being able to participate in the labor force due to household responsibilities. This is especially pronounced for younger women and for poorer women.⁷⁸⁷
- **Legal and policy framework.** Inadequate labor laws can limit women's access to formal employment opportunities and leave them without necessary social protections such as maternity leave and child care.⁷⁸⁸

- **Social and cultural factors.** Greater responsibilities at home can limit women’s ability to participate in the economy, and social factors such as education, health, child care, and living conditions can hamper their ability to excel at work.⁷⁸⁹ Pervasive discrimination also serves as a hindrance for women, both in the formal and informal sectors.⁷⁹⁰ Women who have community-based enterprises also face social pressures that can limit their success. Field research indicated that women who operate sari-sari stores are commonly constrained by the need to extend credit to clients who cannot afford to pay on time. Even though they may establish firm “no credit” policies, they are often compelled by cultural and social norms to make exceptions.
- **Limited availability of reliable labor.** Women interviewed during field research indicated being overworked and overextended by their business and household responsibilities. However, they also expressed an unwillingness to hire help from outside the household due to a lack of trust. Hence, the potential for growth of their businesses is limited.

For many Filipino women, entrepreneurship also comes at a cost, including the assumption of additional risks. The majority of the women interviewed in Visayas said they have made sacrifices in order to repay their loans on time. Many also cited insufficient income to cover basic needs, despite having a business, reducing the amount or quality of food consumed due to financial hardships, enduring workplace hazards, and resorting to their children’s labor in order to make ends meet. Despite these challenges, the women agreed that no sacrifice was too big if it resulted in their children being able to go to school.

Women interviewed in Metro Manila cited the lack of a permanent site for their businesses as a hindrance along with security concerns, particularly for ambulant sellers.

Another challenge women entrepreneurs in the Philippines face is a limited or uneven income stream. The majority of women interviewed during field research expressed a need and desire to diversify their sources of income in order to even out high and low seasons. Both rural and urban women also expressed the need for additional training to be able start and manage new businesses, and urban women entrepreneurs indicated a need for lower interest rates and more flexibility with repayments, in addition to assistance with school expenses.

3. Child Labor and Working Conditions in Women’s Enterprises in the Philippines

Research did not find estimates of the number of children working in women’s enterprises in the Philippines. However, given the fact that the retail and trade represent the largest sector for women’s entrepreneurship and that commerce is one of the sectors where child labor is most prevalent, it may be reasoned that at the very least, some women’s enterprises in the retail and trade sector are likely to involve children’s labor.

Field research in the Central Visayas region as well as Metro Manila indicated that it is the norm for children to help out either in the family business or with household chores, sometimes working long hours, though the work is generally done outside of school hours or on the weekends. In Metro Manila, children reported sometimes missing school in order to work, even in municipalities that have been declared child labor-free. Interviews also revealed that children (and women) in rural areas tend to work longer hours than their urban counterparts.

While education is highly valued and is prioritized by both parents and children, families often do not have enough money to cover all household and education expenses. When the children work, it is clear that they are doing so in order to help with their schooling costs, usually to cover “baon” (school lunches), transportation, and school supplies. In fact, if a family does not have enough money to cover these costs on a given day, the child may miss school that day in order to work and have sufficient funds to return to school the next day. Since secondary school (particularly upper secondary) costs more than primary school, the education of older children may be disrupted or “paused” in order to give younger siblings the opportunity to attend school. Older siblings also frequently disrupt their education in order to care for their younger brothers and sisters.

In Bicol, where some of the largest portions of child laborers are found, a community development center that supports women and children reported that children who fall within the purview of the center participate only minimally in women’s enterprises, as it is frowned upon for children to leave school in order to work. Children who do work in their mother’s businesses do so during their free time, whether they are tending a sari-sari store, assisting with selling goods or products, or helping in agriculture, and they do so not only to help the family, but also to assist with school expenses. They do not, however, allow the work to interfere with their schooling. When children do drop out of school (whether formal or non-formal) to work in family farms or businesses, or to take care of younger siblings while their parents work, it is for reasons of poverty.⁷⁹¹

Field studies in Visayan communities indicated that both boys and girls help with planting and harvesting rice, caring for hogs, and with their mothers’ businesses (sari-sari stores, bakeries, etc.). Boys may also accompany their fathers on fishing expeditions or take side jobs in construction, and in fishing communities, they are often pulled into helping friends collect crabs for pay.

The decision for a child to start working is generally the parents’, although it may sometimes come from children as well.⁷⁹² This was also supported by field research. Parents make decisions regarding what type of work and how much is suitable for their children based on their assessment on what their children can handle. When asked, for example, how they mitigate risks for sons who accompany their fathers on fishing boats, the women responded that they gauge the condition of the sea in the morning. If it is too rough, they do not allow their sons to go out that day. Aside from this, they depend on prayer to keep their children safe.

Research on the working conditions in women’s enterprises in the Philippines is limited, since most studies focus on the formal sector, and the majority of women’s enterprises are in the informal sector. Field research showed that women consistently work extremely long hours, with rural women frequently starting as early as 3 am and ending at 10 pm. It is, however, difficult to ascertain the length of their work day, as their time flows seamlessly between their businesses and household responsibilities. Many of them said that attendance at church and Bible studies are their only times of rest. As a result, the women often feel overworked and overextended. Despite the overwork, however, the women expressed a strong unwillingness to employ labor outside the family due to issues of trust.

Women in both Visayas and Metro Manila reported facing occupational hazards such as burns from oil or cooking over an open fire, and exposure to the elements and trips and falls due to rough terrain when they are gathering materials (such as firewood) or selling their products. They also cite stress about their children and household finances as a major hazard of their work, as well as sleeplessness caused by worry when their husbands, and especially their sons, are out at sea. The constant strain, worry, and lack of sleep contribute to health issues. While women in both rural Visayas and urban Manila face these

challenges, urban women are more proactive about maintaining good health, taking multivitamins and energy drinks, and ensuring adequate rest, recognizing the impact it would have on the family’s well-being if they were to get sick. They are also more aware of the importance and availability of health insurance.

4. Laws, Regulations, and Policies in the Philippines: Women’s Entrepreneurship

Laws and Regulations on Women’s Entrepreneurship

While research did not reveal any laws specifically addressing women’s entrepreneurship, there are a number of legislative measures that support women’s ability to work and run their own enterprises. These include:

- **Go Negosyo Act (Republic Act 10644)** supports the creation of micro, small, and medium enterprises (MSMEs) through the establishment of Negosyo Centers in all provinces, cities, and municipalities. The Centers aim to facilitate registration of businesses; increase access to services; provide services related to training, financing, and marketing; and facilitate access to financial assistance, including grants. The Act also lists as a specific objective, encouraging women’s entrepreneurship by increasing their access to information, support, training, and credit.⁷⁹³

Negosyo Centers are strategically located to attract potential entrepreneurs. They can be found in places such as offices of the Department of Trade and Industry, Local Government Units (LGU), academe, Non-Government Organizations (NGOs), and malls.⁷⁹⁴

- **The Labor Code of the Philippines, Renumbered, DOLE Edition** provides a number of special protections for female workers, including:
 - Protection from discrimination – including lesser compensation for work of equal value and favoring a male employee for promotions and other opportunities – based solely on her sex.
 - Maternity leave benefits for women who have worked for at least six of the last 12 months.
 - Protection against marriage (or lack of marriage) as a condition of employment.
 - Protection against denial of benefits and termination (or refusal to re-admit to work) for reasons of pregnancy or possibility of pregnancy.⁷⁹⁵
- **Comprehensive Agrarian Reform Law of 1988 (Republic Act 6657)** guarantees women equal rights to land ownership, equal shares of farm produce, and representation in decision-making bodies.⁷⁹⁶ It was amended by the **Comprehensive Agrarian Reform Program Extension with Reforms (R.A. 9700)**, which specifically grants rural women equal rights to own land, independent of male relatives and civil status, and guarantees them equal agrarian support services as men. It also bans discrimination in land distribution on the basis of sex, economic, religious, social, cultural, or political factors. Finally, it establishes a minimum level of female representation on the Presidential Agrarian Reform Council.⁷⁹⁷
- **Magna Carta for Micro, Small and Medium Enterprises (MSMEs) (Republic Act 9501)** supports and promotes the establishment and growth of MSMEs, and facilitates their access to resources and training. It also mandates the development of a Micro, Small and Medium Enterprises Development Plan to form part of the Medium Term Philippine Development Plan.⁷⁹⁸

- **Barangay Micro Business Enterprises (BMBE's) Act of 2002 (Republic Act 9178)** promotes the establishment and growth of barangay microenterprises, and encourages the integration of businesses in the informal sector with those in the mainstream economy.⁷⁹⁹
- **Women in Development and Nation Building Act (Republic Act 7192)** outlines women's right to enter into contracts and guarantees them equal access to credit, loans, insurance, and resources as men.⁸⁰⁰
- **Agriculture and Fisheries Modernization Act of 1997 (Republic Act 8435)** indicates that small farmers, fisherfolk, and particularly women involved in agriculture and fisheries, should be given access to credit.⁸⁰¹

Policies on Women's Entrepreneurship

- **Philippine Development Plan (2017-2022) (PDP).** The Plan aims to increase opportunities for economic growth, particularly for historically disadvantaged sectors such as agriculture, forestry, fisheries, and micro, small, and medium enterprises (MSME). The PDP envisions an increase in the number of registered barangay microenterprises. Strategies to achieve these aims include:⁸⁰²
 - Increasing labor force participation of women;
 - Encouraging entrepreneurship;
 - Tailoring inclusive business models and social enterprises to MSMEs;
 - Improving access to finance and financial literacy training for MSMEs;
 - Increasing access to capital (including land), credit, and agricultural insurance for small farmers and fisherfolk;
 - Evaluating MSME-related laws, and determining where remedial legislation may be necessary; and
 - Improving productivity in the industry and services sectors.
- **National Strategy for Financial Inclusion (NSFI).** Led by the *Bangko Sentral ng Pilipinas* (Central Bank of the Philippines) and launched in 2015, the NSFI was developed as a means to promote financial inclusion and foster coordination among stakeholders. The strategy focuses on four key areas: policy and regulation, financial education and consumer protection, advocacy programs, and data and measurement. It aims to improve access to basic financial products and services for low-income and marginalized populations; MSMEs; overseas Filipinos and their beneficiaries; agriculture and agrarian reform sectors; youth; women; indigenous peoples; and persons with disabilities.⁸⁰³

Gaps in Laws, Enforcement, and Policies: Women's Entrepreneurship

The greatest policy gap that adversely affects women entrepreneurs in the Philippines is the apparent disconnect between the social and cultural norms of the matriarchal society, and the outdated, sexist laws that are on the books. While women are empowered to make decisions for themselves, their families, and their communities, and to run their own businesses, the legal framework does not sufficiently support their rights. For example, implementation of the Comprehensive Agrarian Reform Law has been slow, and targets have not been met. A new land law was passed in 2001 that includes a progressive measure to ensure that both men and women are identified as owners. However, according to Article 96 of the Family Code of the Philippines, while community property belongs to both spouses jointly, in case of a disagreement, the husband's decision will prevail.⁸⁰⁴

One study of Philippine Economic Zones (Ecozones) found that there is tremendous opportunity for entrepreneurship within the zones and also for providing services to other Ecozone businesses and workers. However, the report also revealed limited support for women-owned businesses within the Ecozones.⁸⁰⁵

While the revised Labor Code offers women strong protections, it only extends as far as the formal sector. Enforcement in the informal sector, in addition to systemic biases against women with regards to social networks and access to markets, continue to be hindrances. Furthermore, women still face greater challenges than men with respect to balancing responsibilities at home and at work, making it more likely that they will turn to their children for assistance. While Philippine law provides for center and home-based child care both in workplaces and in communities, insufficient resources and uneven implementation mean that women entrepreneurs still have to balance care responsibilities with those of running their businesses.

5. Women’s Economic Empowerment Programs

The Philippines has a handful of programs that promote women’s entrepreneurship and microenterprise in general.

- **GREAT (Gender Responsive Economic Actions for the Transformation of Women) Women Project 2 (Supporting Women’s Economic Empowerment Project)** is a follow-on (2014 to 2020) to the GREAT Women Project, funded by the Canadian government and implemented in partnership with several Philippine government agencies.⁸⁰⁶ The Great Women project was a project aimed at building the capacity of government agencies and local government units to support the development of sustainable women’s microenterprises.⁸⁰⁷ The GREAT Women Project 2 builds on lessons learned from the first phase, including: focusing on scaling up women’s microenterprises in certain high-growth industry sub-sectors; engaging women-owned SMEs and large corporations to promote WEE and the growth of women’s businesses; and using local resources (including gender budgets) to develop women leaders and small enterprise development initiatives.⁸⁰⁸
- **Mentor ME** program is one of many run by the Philippine Department of Trade and Industry’s (DTI) Bureau of Small and Medium Enterprise Development. The goal of the Mentor ME program is to help micro and small enterprises scale up by engaging business owners and practitioners as coaches and mentors in various aspects of entrepreneurship. It is available to businesses that are at least one year old. Participants establish a relationship with a coach/mentor and receive a set of 12 modules offered over a 12-week period. At the end of the program, the participants develop a Business Improvement Plan. Activities are conducted at Negosyo Centers nationwide, and the modules, which incorporate information on labor laws and occupational safety and health, include:
 - Entrepreneurial mindset and values formation;
 - Marketing;
 - Product development;
 - Operations management;
 - Supply/Value chain;
 - Human resources and organizational management;
 - Entrepreneurial accounting;

- Financial management;
- Taxation;
- Business Law.⁸⁰⁹
- **Small Business Corporation**, another DTI initiative, is a government financial institution created in 1991. It bears primary responsibility to assist MSMEs by implementing policies and programs in areas such as finance and information services, training, and marketing. Programs and services offered include: financing programs (SME and microfinance wholesale lending and structured financing) and capacity building (enterprise enhancement program, and risk-based lending consultancy and training for rural banks).⁸¹⁰
- **Sustainable Livelihoods Program**, run by the Department of Social Welfare and Development with support from the Australian and German governments, that builds the capacity of poor, vulnerable, and marginalized populations to develop and sustain livelihoods that improve their socio-economic well-being. Priority is given to 4Ps families, and the program emphasizes microenterprise development as one of its two tracks.⁸¹¹

There are also numerous local-level programs to promote WEE. One such example is the Self-Help Group Approach organized by the Bicol Center for Community Development. The group’s activities include savings and funds mobilization, and internal loans are used to support women’s microenterprises and to meet their children’s needs. The women in the group receive various training modules, including on business promotion and enterprise development.⁸¹² During a field visit in Roxas City, a women’s group that is supported by the municipality reported having their own meeting space in the community, where they gather to prepare various handicrafts and to receive training on rights, handicrafts, and food preparation. They also work together as a group to prepare different products. The women expressed that it had been a positive experience to have a space of their own where they could receive these trainings and build a network with other women.

6. The Role of MFIs in Reducing Child Labor and Promoting ACW in the Philippines

There are countless microfinance institutions operating throughout the Philippines, many of which operate at local or regional levels. This section will provide a broad overview of microfinance institutions in the Philippines, with a particular focus on those who work with women and who may play a role in combating child labor and promoting ACW.

An enabling policy environment has allowed microfinance to gain a strong foothold in the Philippines. The establishment of the People’s Credit and Finance Corporation as well as the National Livelihood Development Corporation have allowed over PhP 1 billion in microfinance investments. The Philippine microfinance industry also plays an active role in supporting businesses in the informal sector, including rural producers and microenterprises in agriculture and agri-business.⁸¹³

- The **Microfinance Council of the Philippines Inc. (MCPI)** is a national network of microfinance institutions whose collective goal is to promote sustainable, innovative, and client-responsive solutions to poverty. MCPI has its roots in a USAID-funded project after whose conclusion the MFI participants formed an association in 1999. MCPI membership currently consists of 57 institutions – 47 practitioners and 10 support institutions. Among the regular members are 26 NGOs, 13 banks, six cooperatives, and two regional networks, estimated to account for 75 percent of the

country’s active microfinance sector. MCPI offers programs in the areas of advocacy, MFI capacity building, social performance management, performance management and benchmarking, knowledge and resource center, and network strengthening.⁸¹⁴

- The **People’s Credit and Finance Corporation (PCFC)** is a Philippine government-owned finance company whose mandate is to provide financial services to the poor through retail microfinance institutions. As of 2011, PCFC had partnerships with 157 MFIs serving nearly three million clients. Among PCFC’s partner institutions are NGOs, cooperatives, and small banks.⁸¹⁵
- **CARD-Mutually Reinforcing Institutions (CARD-MRI)** is the largest financial inclusion actor in the Philippines. It is a group of 14 mutually-reinforcing institutions (including an NGO, two banks, and an insurance arm) that share a goal of eradicating poverty with a particular focus on empowering socially- and economically-challenged women in a range of industries, including agriculture, fisheries, and petty trade. It provides credit with education and conducts extensive outreach following natural disasters. As of December 2018, CARD-MRI had served over 6 million clients and had 3,376 offices.⁸¹⁶

Among the services CARD offers to members’ children (or prioritizing members’ children) are an extensive scholarship program; high school, college, and master’s degree programs; and enrichment workshops and retreats. An interview with CARD officials revealed that the issues of child labor and working conditions had not previously been considered by CARD management.⁸¹⁷

- **Ahon Sa Hirap, Inc. (ASHI)**, which translates to “Rise from Poverty”, is a Philippine microfinance institution inspired by the Grameen Bank Approach that prioritizes the empowerment of marginalized women. ASHI has 53 branches around the country and reaches over 65,000 families in need, the majority of whom live in rural areas. Products and services offered by ASHI include a variety of loans (including for agriculture, short-term business opportunities, personal and household needs, and emergencies), savings programs, insurance, and training. ASHI was a founding member of MCPI and the Micro-Finance Information and Data Sharing (MIDAS) Credit Bureau.⁸¹⁸
- **Grameen Australia in the Philippines (GAP)** helps improve access to financial services, life changing information, and unique business opportunities for the poorest Filipinos, in particular women. It operates the Grameen Social Business Hub that brings microfinance combined with education and mentoring to extremely impoverished residents of the Manila informal settlements to help them develop income-generating businesses. Among other factors, it focuses on social impact and promoting gender equality.⁸¹⁹

The Impact of Microfinance on Child Labor: KASAMA

As described earlier, KASAMA is a program of the Philippine government to provide start-up capital to the parents of identified child laborers. In-kind grants in the form of goods, materials, tools, or livestock are given by DOLE or Local Government Units. The assets that are most commonly selected are goods needed to create or expand small convenience stores (“sari-sari” stores). In order to receive the grant, parents must attend a three-day seminar that includes training on business planning and asset selection as well as child labor.⁸²⁰

An evaluation of the impact of the KASAMA program showed that 84 percent of beneficiary households had child laborers, nearly half of whom engaged in hazardous activity during the prior year. Over half

the children were boys, 90 percent attended school during the previous academic year, and 96 percent were in the age-appropriate grade. Of the participating households, 36 percent engaged in agriculture, 62 percent had a family business, 92 percent were engaged in wage employment, and 86 percent were 4Ps beneficiaries.⁸²¹

Among the program results identified during the evaluation were:

- More than 60 percent of the livelihood transfers were used for new non-farm enterprises.
- Beneficiary households received an average of PHP 12,540 per year, and experienced entrepreneurs fared better.
- There was a 14 percent increase in per capita monthly consumption, and families were more food secure.⁸²²

The evaluation also identified the following impacts of the KASAMA program on child labor:

- Children who were already engaged in child labor saw little change in how their time was allocated.
- There was a 10 percent increase in child labor in family businesses among children who were not already involved in child labor.
- Child labor increased in households that already had a non-farm business, but there was no real change in child labor rates among other households.⁸²³

Some key lessons from the evaluation include.⁸²⁴

- Children at the margins are likely to enter child labor as a result of the program.
- Workers who are already working may work more, particularly in households that are already stretched to their limits.
- Ongoing training and coaching are beneficial to program participants.
- The additional income generated by the program led to improvements in consumption, food security, and perceived child welfare.
- Family-based enterprises displayed lasting growth 15 months after transfers were received.

E. Key Stakeholders in the Philippines: Capacity, Potential, and Constraints

This section lists selected stakeholders in the Philippines who have a demonstrated or expressed interest in child labor, ACW, or WEE, and whose efforts may be coordinated to address issues involving the intersection of these three areas. It explores the capacity and potential of these stakeholders to undertake such programs and constraints they may face in doing so. This list is not meant to be exhaustive, but rather is intended to identify key stakeholders that are relevant to the RICHES project. Many of these have been discussed earlier in this report.

- 1) **Philippine Government agencies:** Department of Labor and Employment (DOLE); DOLE Bureau of Workers with Special Concerns; DOLE Bureau of Working Conditions; Department of Social Welfare and Development; Philippine Commission on Women; Department of Education;

Department of Trade & Industry (DTI), Bureau of Micro, Small, & Medium Enterprises; DTI Small Business Corporation; National Child Labor Committee; Rescue the Child Laborers Quick Action Teams (*Sagip Batang Manggagawa – SBM QAT*); *Bangko Sentral ng Pilipinas*; People’s Credit and Finance Corporation; National Economic and Development Authority; Technical Education and Skills Development Authority (TESDA); Inter-Agency Council for the Welfare of Children; Inter-Agency Council Against Trafficking; Inter-Agency Committee on Children Involved in Armed Conflict; Inter-Agency Council Against Child Pornography; Philippine Coconut Authority; Philippine National Police; Juvenile Justice and Welfare Council, Local Government Units.

Past experience as well as preliminary interviews with stakeholders have indicated an awareness on the part of the government agencies of the issue of child labor and working conditions, though perhaps not in the particular case of women’s enterprises. The Philippine government has tremendous capacity to address these issues, and already has numerous initiatives underway. Resources, however, can be limited, as can the capacity to monitor and identify child laborers. Government agencies have also launched programs to enhance WEE, though there is little intersection between these and the organizations that work to address child labor and education.

During field research, the RICHES team met with officials from the Inter-Agency Council for the Welfare of Children (CWC). The CWC, which is under the auspices of DSWD, is made up of numerous government agencies including: DOLE, DSWD, Department of Education, Department of Health, Department of Justice, Department of Interior and Local Government (which oversees LGUs), Department of Agriculture, Economic Development Authority, National Nutrition Center. It also comprises two private individuals and one child representative. The private sector and the ILO are also actively involved in the activities of the CWC.

The CWC has a high capacity to mobilize the various government actors to intervene in the interest of children. It is extremely active and expressed strong support of the RICHES project, but expressed that any coordination, particularly with regard to disseminating the toolkit, would need to be initiated with DOLE, and would then filter to the CWC and other agencies.

A gap communicated by the CWC is the need for further advocacy, especially in rural areas, and in particular, the need for creative advocacy that can create change. The impact of advocacy also needs to be examined. Another expressed need was to examine entrepreneurial projects to see if they are meeting the needs of children, and also to increase the capacity of women to care for children.

- 2) **International organizations:** ILO, UNICEF, UCW, World Bank, Asian Development Bank.
- 3) **Foreign donor governments:** U.S. Government (USDOL, USAID), Government of Australia, Government of Canada, Government of the United Kingdom.
- 4) **Microfinance institutions:** CARD-MRI; People’s Bank of Caraga; Ahon Sa Hiras, Inc. (ASHI); Grameen Australia Philippines; Negros Women Tomorrow Foundation; St. Elizabeth Community Development Program (SECDEP); Lifebank Rural Bank; Lifebank Foundation; Iloilo Caucus of Development Organizations (ICODE); Caritas Banco ng Masa

Initial conversations with MFIs have encountered an openness to ensure that their interventions are not having unintended negative consequences, but hesitation to put further resource

restrictions (i.e., no children’s labor) on their already-constrained clients. A key challenge will be educating MFIs on the issues of child labor and ACW to dispel the seemingly common notion that efforts to reduce child labor must be punitive. Responses from specific stakeholders are summarized below.

CARD-MRI: An interview with CARD officials indicated that the issues of child labor and working conditions have not previously been considered by CARD management. While they are committed to the idea of preventing unintended negative consequences of microfinance, they are sensitive to the needs and limitations of families in post-disaster situations and those living in deep poverty. They also indicated that since Filipino culture places such a high premium on education, only families in the direst circumstances are likely to withdraw their children from school. Nevertheless, CARD is interested in learning about the RICHES project and exploring possible avenues for collaboration.⁸²⁵

ASHI: A founding member of the Micro-Finance Council of the Philippines (MCPI) and the Micro-Finance Information and Data Sharing (MIDAS) Credit Bureau, ASHI follows the Grameen Bank Approach to serve marginalized women and their families by offering loans for income-generating activities, home improvements, education, and emergencies. ASHI members also participate in a savings plan, are offered life insurance, and receive financial literacy and business management training. ASHI operates 53 centers in several provinces including Rizal, Quezon, Metro Manila, Cavite, Aklan, and Capiz, and serves 65,000 families. ASHI has signed an agreement with Grameen Foundation to support the RICHES field visits, provide input into the development of the toolkit, and to pilot the toolkit among its members.⁸²⁶ During field research, several focus groups were conducted with ASHI members in the Central Visayas region. While ASHI is an eager partner for the RICHES project and will afford the project broad reach, its program officers have minimal awareness of child labor issues, and will need training.

- 5) **Other NGOs (serving women, children, families, and entrepreneurs):** Plan International; ChildFund International; World Vision; Asian Women in Cooperative Development Forum; International Justice Mission; Save the Children; Catholic Women’s League Philippines, Inc.; Philippine Rural Reconstruction Movement; SEAMEO-Innotech.

The RICHES team met with Plan International during field research in the Philippines. While Plan’s SAFE Seas project focuses on men and boys working on fishing vessels, the women who are left behind also face challenges, since the men’s pay is often lower than expected or delayed. Plan also promotes women’s and girls’ rights through some of its other initiatives, and collaborative opportunities with the RICHES project will be explored.

- 6) **Other Networks:** Microfinance Council of the Philippines, Inc. (MCPI); Partners Alliance for Community-Based Child Protection (PACCP); Partnership of Philippine Support Services Agencies, Inc. (PHILSSA).
- 7) **Private Sector:** Gloriosa Finance Corporation; Nationlink; Hapinoy Microventures.
- 8) **Trade unions and professional associations:** Business and Professionals Women’s Association of the Philippines.

- 9) **Academic institutions:** University of the Philippines College of Social Work and Community Development.
- 10) **Children, parents, caregivers, teachers, doctors, health workers, lawyers, child protection and social workers, community leaders, and youth organizations.**

Both governmental and non-governmental actors in the Philippines have tremendous capacity to address issues related to child labor and working conditions in women's enterprises, and there is enormous potential for impact by bringing together the various stakeholders. As WEE stakeholders, including government agencies and MFIs, tend to have minimal familiarity with the issues of child labor and ACW, a first step would be to raise awareness of these issues and to explore their relationship with WEE initiatives. Developing a business case that demonstrates the benefit of addressing child labor issues and ensuring ACW in women's enterprises could be an effective measure.

Section VI. Findings and Recommendations

This section organizes and consolidates findings and recommendations found as a result of desk and in-country research that can be used to inform the development of the RICHES toolkit. Some findings and recommendations are drawn from other studies conducted at global, regional, and country levels, while others are based on the results of the RICHES team's own research and analysis. Please note that some of what appears in this section has already been discussed in previous sections of this paper, and that the information presented in this section is summative.

The PSA's 13 findings described below are presented in two subsections, entitled: *Child Labor and UACW and their Intersection with WEE*, and *Efforts and Gaps to Address Child Labor and UACW*, while the 46 recommendations are presented under one of three levels, entitled: 1. *Organizational-Level Recommendations* (OLR); 2. *Client-Level Recommendations* (CLR); and 3. *Policy-Level Recommendations* (PLR). A description of each of these three levels can be found in [Section B. Recommendations](#). Findings and recommendations have been cross-referenced and hyperlinked throughout this section to help the reader understand how they are connected.

A. Findings

The following are broad findings that were drawn as a result of this Pre-Situational Analysis, organized by category. Unless otherwise stated, findings are global in nature and sometimes include particularities for the pilot countries (El Salvador and the Philippines), where they exist and diverge from the general findings. Corresponding recommendations are listed at the end of each finding.

Child Labor and UACW and their Intersection with WEE

- F1. Child labor and UACW are global problems that also occur within women's enterprises; however, there is a lack of current, reliable information on the incidence of these problems in WEE specifically.**

There is ample evidence that child labor and UACW continue to be global problems, particularly in the informal sector, rural communities, in hazardous labor, in the agricultural sector, in Sub-Saharan Africa and Asia, and in areas of high poverty, inequality, and instability. On a global level, more boys than girls are engaged in child labor, although girls' work, especially in domestic settings, is often invisible, and may be underreported. Additionally, older children (ages 12 to 18) are more likely to perform hazardous labor, particularly in industry, than younger children (ages 5-11), who are more likely to be engaged in agricultural work. Research found that child labor and UACW in women's enterprises, occurs in all of these contexts, particularly in MSEs, when they are growing. It also suggests that in some situations, particularly in traditional cultures, girls support women's MSEs with their labor more than boys. However, there is limited, reliable information to know the incidence of child labor and UACW in WEE on global or national levels. ([OLR6](#), [PLR1](#))

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador**, children are engaged in child labor in a variety of activities, particularly in agriculture and commerce, but also in illicit activities found in gangs. Children living in poverty, in rural areas, in families with a single adult wage earner and with younger children are also more at risk of child labor. Research also indicates that the risk of child labor is greater for older children (age 10 and over). Reports and field research indicate that child labor and UACW also exists in these contexts in women’s enterprises, particularly in MSEs in the commercial and industrial sectors. Older children and girls may be more involved, because women operating businesses typically rely on other females to help them with their business or domestic work responsibilities. Additionally, children engaged in child labor in MSEs in El Salvador often combine work with schooling. However, the incidence of child labor and UACW in women’s MSEs is unknown, because the Government of El Salvador does not collect data on this problem.

COUNTRY-SPECIFIC CONSIDERATION 2: In the **Philippines**, children working in agriculture, and in particular in sugarcane, endure multiple risks and occupational hazards and enjoy few protections. Child labor is also prevalent in the retail and trade sectors, where many women’s enterprises operate. Field research showed that both boys and girls help out in women’s enterprises, although they may take on different tasks, depending on the nature of the business. Most of them combine work with schooling. Research also found that children (as well as women) in rural areas tend to work longer hours than their urban counterparts. And as children, particularly girls, get older, they are more likely to drop out of school or attend infrequently so that they can care for younger siblings. Research found no data on the incidence of child labor and UACW in women’s enterprises.

F2. There is a lack of understanding of child labor and UACW, particularly at the community level, and in women enterprises specifically. Research also suggests that MFIs and associated networks may also lack awareness of these problems.

Awareness and understanding of child labor and UACW can vary widely, based on a range of factors. There is an overall lack of clarity at the community level (particularly among parents and other household members), regarding what child labor and UACW are. General perceptions seem to revolve around forced labor, begging, and work that is done without the knowledge or supervision of the parents, not the type of work that children and youth do in support of their families, even if that work involves hazardous activities, long hours, or interruptions to schooling.

Research indicate that parents are the primary decision makers when it comes to children’s involvement in work, although in some cases children do get involved in these decisions. It further indicates that parents weigh the risks associated with their children’s work and try to mitigate them. However, studies suggest that parents and their children may not always understand the full range of mental and physical risks that children face in various types of work, thus they have a gap in awareness of the types of dangers that should be avoided to keep their children healthy and safe. Additionally, there is limited awareness of the interrelationship between child labor and UACW within women’s enterprises specifically. ([OLR1](#), [OLR2](#), [CLR1](#), [PLR11](#), [PLR19](#), [PLR20](#), [PLR24](#))

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador**, adults’ awareness of child labor and UACW varies considerably by education level and by sector. Adults with no schooling or limited formal education demonstrate considerably less understanding of these concepts than do adults with secondary levels of education. Field research also suggests that adults who demonstrate a limited awareness of their own rights as workers may be less likely to understand the need to protect children’s rights in this area. Research also found awareness of child labor and UACW to be higher in sugarcane than in other sectors, due to the extensive child labor elimination efforts that have been implemented in this sector.

Stakeholders representing a variety of groups (government, NGOs, and households) in El Salvador who participated in interviews and focus groups strongly agreed that there is a lack of understanding and awareness about the intersection of child labor, UACW, and WEE among women entrepreneurs. While MFIs in El Salvador require their clients to operate their businesses in accordance with the law, they lack the capacity to provide specific training or other information to their staff or clients to better understand either child labor or ACW laws.

COUNTRY-SPECIFIC CONSIDERATION 2: In the **Philippines**, while published research generally outlines clear definitions distinguishing working children from child laborers, during the course of this research, it was discovered that the terms are not well-understood and are frequently used interchangeably by researchers, policy makers, and practitioners alike. At a minimum, this causes considerable confusion, but can also result in an understated or overblown perception of the problem, and can consequently skew program and research design. For example, while one report referred to working children as those who worked a minimum of one hour in the previous week, another that cited the same data defined them as those who worked a minimum of one hour in the previous 12 months. More common, however, were references to child laborers as “working children,” thereby effectively eliminating the distinction between those children engaged in legal work and those engaged in child labor.

Focus group discussions conducted in the Philippines revealed that while community members are aware that child labor is an undesirable phenomenon, they do not have a clear understanding of the issue labor and commonly perceive it to be solely exploitative, forced work that is done by children without the knowledge of their parents. Work that is done alongside family members is not considered to be child labor.

F3. Poverty is the key driver of child labor and UACW, including in women’s enterprises, although many other factors contribute to these problems.

Households, particularly those living in **poverty**, consider the status of their finances when making decisions about work. Families that are more confident in their ability to handle both day-to-day and emergency expenses, both in the short and long-term, are usually more likely to choose opportunities for their children that do not involve child labor or UACW, particularly if those opportunities, such as schooling, are known to be beneficial.

Research found numerous other factors contributing to child labor and UACW generally, including: persistent **barriers to education** (e.g., low quality and/or high cost, or otherwise inaccessible schools, discrimination in education, inadequate school infrastructure, etc.) despite significant progress increasing access to schooling worldwide; **a lack of knowledge of or access to financial services** (e.g., credit, savings); **labor shortages and preferences** (e.g., an insufficient

number of adult workers, or a preference for no or low-cost workers, including children); **value chain problems** (e.g. elaborate supply chains); **parental preferences for children to acquire work experience**; **a lack of awareness of children’s rights and the risks of child labor**; **a lack of decent work opportunities for youth and adults**; **a lack of access to social protections, particularly in the informal sector where most women’s businesses operate** (e.g., health care, child or elder care, social security systems, etc.); **inadequate labor market regulations and policies** (e.g., policies that fail to reduce economic and gender inequalities, or ensure minimum wages and hours, or safeguard occupational safety and health); **ineffective institutional frameworks for addressing exploitive work** (e.g., weak law enforcement, ineffective penalties, etc.); **crises and emergencies that result in increased vulnerability in communities** (e.g., armed conflict, food crises, disease outbreaks, natural disasters, etc.); and **discrimination** (e.g., based on race, gender, religion, language, or other personal characteristics).

For women’s enterprises specifically, research found that **poverty** (i.e., the need to work to contribute to the family income); **a lack of social protections and supports for families** (e.g., access to affordable child care and support with domestic responsibilities, health insurance, etc.); **parental preferences for reliable, trustworthy, or no or low-cost labor** (for MSEs, this comes primarily from children and other family members); **a lack of decent work opportunities for youth**, and **a desire to prepare children for future work** were also common drivers of child labor and UACW. **Inflexible loan repayment schemes** also increase the need to resort to child labor as women respond to the pressure of making their loan payments on time. If a week’s earnings fall short for any reason, children may be withdrawn from school temporarily to help make up the gap. ([OLR6](#), [OLR7](#), [OLR8](#), [CLR8](#), [CLR9](#), [CLR10](#), [PLR4](#), [PLR6](#), [PLR7](#), [PLR8](#), [PLR9](#), [PLR10](#), [PLR11](#), [PLR12](#), [PLR13](#), [PLR14](#), [PLR15](#), [PLR16](#), [PLR17](#), [PLR23](#), [PLR24](#), [PLR25](#), [PLR26](#), [PLR27](#))

COUNTRY-SPECIFIC CONSIDERATION 1: El Salvador has employment and social policies that are outdated and do not take into account the significant demographic changes (e.g., unemployment of at-risk youth and family instability due to migration) that have occurred in recent decades. For example, the government’s National Action Plan for Youth Employment aims to create opportunities for youth to obtain decent work, but it lacks an appropriate definition for at-risk youth. Furthermore, research found the GOES does not take measures to protect the rights of these youth, deliver services to address their specific needs, or incentivize employers to hire them. Additionally, the Government’s approach to family policies is not comprehensive, because it does not address the child care burdens and inequalities faced by working women and single mothers, particularly those laboring in the informal sector.

COUNTRY-SPECIFIC CONSIDERATION 2: In the **Philippines**, by the time children reach secondary school, the trade-off between working and attending school has increased for a few reasons: 1) The compulsory schooling age has increased to 18 years, thereby increasing the opportunity cost of attending school past the legal working age of 15; 2) The costs of secondary school are higher than that of primary, so absolute costs have also risen; and 3) Older children have a higher earning potential. Programs and policies aimed at keeping older children in school risk failure if they do not somehow offset this opportunity cost. Research in the Philippines also showed that when a breadwinner in the household gets sick, children will often be pulled out of school for those days in order to make up the difference in income and to help cover the costs of health care. Furthermore, with family businesses, including with women’s enterprises, households prefer to enlist their children’s labor than to hire outside labor for reasons of trust.

F4. Women face major barriers to entrepreneurship, which can create or exacerbate child labor and UACW situations.

Most women become entrepreneurs out of necessity, to provide income support to their families. Yet they face many barriers to entrepreneurship, specifically those living in developing countries. These barriers impede the development, profitability, and viability of their businesses which can perpetuate situations of household poverty and create or exacerbate child labor and UACW, as women resort to using their children for labor and operating their businesses in unsafe and unhealthy conditions. These barriers are often wide-ranging and can include: **policy gaps** (for example, inadequate governance and regulatory support at the national and local levels for micro, small, and medium enterprises); **disconnects between legal norms and social/cultural norms** (e.g., legal restrictions on women’s inheritance in a matriarchal society where women are significantly empowered); **excessive legal restrictions on women** (e.g., restrictions on travel or land-ownership rights); **entrenched gender roles** (such those that keep women segregated certain low wage industries or that limit their decision-making authority within their household); as well as **discrimination and harassment** due to gender (e.g., that inhibit their ability to travel to work, or apply for employment). Another major hindrance for women entrepreneurs is a **lack of access to collateral**, and in some countries, **and a lack of guarantors**. Studies and field research also found that female entrepreneurs often **lack access to or do not understand the benefits of social protections** (e.g., social security coverage), and they **lack access to technology**, and **the technical support services needed to sustain and grow their businesses**, which jeopardizes their viability. Furthermore, research concluded that women **lack the training and resources to build and diversify their income sources**, although they have a strong expressed need to do so. Additionally, there are **gaps in microfinance services** (such as: training, building social capital, and addressing basic needs) and a **lack of flexibility in MFI products and policies** that can put too much financial pressure on women’s households, raising the risk of child labor. Additionally, **aggressive loan terms** (e.g., high interest rates) **and recovery policies and processes** pose barriers for women operating businesses. ([OLR4](#), [OLR9](#), [CLR2](#), [CLR3](#), [CLR4](#), [CLR5](#), [CLR6](#), [CLR7](#), [PLR3](#), [PLR4](#), [PLR5](#), [PLR6](#), [PLR7](#), [PLR8](#), [PLR9](#), [PLR10](#), [PLR11](#), [PLR12](#), [PLR23](#), [PLR24](#), [PLR25](#))

COUNTRY-SPECIFIC CONSIDERATION 1: El Salvador is a strong patriarchal society. Despite an adequate legal framework supporting women’s rights, weak enforcement of these laws and societal norms that support male dominance and decision-making, create barriers for women to succeed as entrepreneurs.

Surveys of women entrepreneurs in El Salvador cite a lack of access to capital and a lack of profitability as the most significant barriers to their business success. Women entrepreneurs lack access to capital, because they cannot meet the requirements for collateral and a guarantor on formal sector or microfinance loans. Women frequently lack access to collateral because they do not own property in their own name and cannot provide a guarantor because they do not have a family member or friend who has salaried status. Although there are MFIs that offer small loans to MSEs, and offer other financial services for support, such as savings accounts and microinsurance, women are not always aware that these products and services exist, so they do not pursue them. Additionally, women entrepreneurs in El Salvador struggle to run profitable businesses. Their MSEs are still largely concentrated in food production and sales, where female workers have traditionally been employed. However, these sectors are oversaturated in many markets, jeopardizing the success of women’s businesses. Studies of women’s entrepreneurship

and field level interviews indicate that this problem may be due, in part, to gender bias that occurs not only within households and communities, but also in institutions that provide education, employment, and entrepreneurship services. During field visits to El Salvador, women entrepreneurs indicated a desire for more training and mentoring on how to run a successful business.

Due to high levels of insecurity in the country, crimes against businesses, including extortion, have a significant negative impact on the daily operation of all types of enterprises, including women-led MSEs, impeding their profitability, growth and viability, which can increase the risk of child labor. Additionally, research found that women in El Salvador are often the victims of domestic violence, sometimes as a result of conflicts that occur in their household related to their business activities. Although the government of El Salvador has tried to implement measures to prevent domestic violence and improve security, crimes against women and their businesses continue to be a significant problem.

COUNTRY-SPECIFIC CONSIDERATION 2: The **Philippines** is a strong matriarchal society in which women are valued and empowered socially and culturally. They play active roles in making decisions regarding their health, their children, and their family’s finances, and are significant players in the economy. However, the legal framework does not sufficiently support their rights. While the Philippine Development Plan (2017-2022) calls for policies and programs to be gender-responsive, there is still much that can be done to ensure equal access and rights for women. Lack of access to collateral, especially land, is a major hurdle. Very few women-owned assets can be used as collateral, and legal hurdles further limit women’s ability to use land as collateral. For rural women entrepreneurs in particular, limited access to markets is also an issue. One of the major challenges facing households in the Philippines that also contributes to child labor is unstable or seasonal income. Most women interviewed during field research expressed a strong need to diversify their income sources, but felt that they lacked the training and resources to do so. Field research also showed that women entrepreneurs do little in the way of financial planning beyond the term of a loan, which is usually short-term—for example, under a year long.

F5. Microcredit can help improve a household’s income, but can also have the reverse effect of increasing child labor and UACW, thereby perpetuating situations of intergenerational poverty.

Child labor sometimes unintentionally increases when one or both parents receive a microcredit loan. A multitude of factors can influence the impact of microcredit at the household level: the family’s poverty level, land ownership, gender (of both the loan recipient and the child), the nature of the enterprise, the purpose and terms of the loan, children’s employment and education status, the availability (or lack) of safety nets, as well as numerous other factors. Results conclude that one key to addressing child labor is to reduce a households’ vulnerability to shocks and risks, and one intervention that has shown positive results is microinsurance. For example, in two separate projects conducted in Pakistan and Bangladesh, child labor rates decreased when households received microinsurance along with microcredit. In the project implemented in Pakistan, where microinsurance was provided along with training on how to file insurance claims, the reduction in child labor tended to be greater for boys, who were more involved in work, than girls. In the project in Bangladesh, where microcredit was coupled with

microinsurance, child labor rates decreased, but only in households in situations of extreme poverty. Microinsurance is believed to have a positive effect in reducing child labor in some households, because it helps parents feel more financially secure and thus less in need of income support from their children. ([OLR1](#), [OLR2](#), [OLR5](#), [OLR9](#), [CLR1](#), [PLR1](#))

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador**, an ILO project, “Eliminating Child Labour in El Salvador through Economic Empowerment and Social Inclusion” (2010 to 2016), examined how a package of business-related supports for women (offered a three-step package of assistance that included: vocational training of their choice, business training, and a kit worth between US \$100 and \$300 to kick-start their enterprises) affected child labor rates in households. The study found that after women received these supports, their employment rose, especially within their own businesses or households. However, this change did not result in increases in children’s work in the household, nor it did not impact the household’s overall income and expenditures. It did, nonetheless positively affect the balance of power within the household by substantially increasing women’s decision-making roles in the home. The program also resulted in increases in schooling—particularly among those children who were only working at the start of the project. These children began combining work with schooling, which was attributed to the assistance provided to their mothers, who had a large role in making decisions about their children’s education. The program also found that children spent less time in employment after their mothers received the WEE support. Although more research of this type needs to be conducted in El Salvador, in this case, a WEE intervention did not have significant adverse effects on children’s work and education status.

COUNTRY-SPECIFIC CONSIDERATION 2: In the **Philippines**, a government program, the KASAMA (Livelihood for Parents of Child Laborers) Program, provided start-up capital to the parents of child laborers in an effort to increase household income and reduce the need for child labor. However, an evaluation of the program showed mixed results. While the overall well-being of a household may have improved in terms of consumption, food security, and perceived child welfare, child labor also increased in many families, particularly in those where resources were already stretched. RICHES research also confirmed similar findings. Families in the Philippines place a high premium on educating their children and the country also displays high rates of entrepreneurship by women. However, microcredit can lead to increases in child labor due to both an increased overall workload at home well as pressure to make loan payments on time. Women entrepreneurs interviewed during field research indicated that children often help in their businesses or tend to household chores when the women are tending to business. Further, when they are at risk of not meeting a loan payment due to illness, insufficient production, etc., children may be pulled from school (albeit temporarily) to earn additional income so that the loan payment may be made on time.

F6. Child labor and UACW in women’s businesses can result in many negative consequences for women, their families, and communities.

Many women entrepreneurs, particularly those in developing countries, are overworked and overextended, even when their work does not pose direct hazards. The stresses of running their businesses and households, coupled with inadequate rest, and the double workday between home and work, take a toll on their physical and mental well-being, particularly for women in rural areas, who tend to work longer hours. Even when the workload is too much for them to handle within the household, they are often unwilling to hire outside help due to trust or

financial issues—thus they often turn to family members, including their children, for assistance. Because these women struggle to juggle their family and business work, and frequently have more limited options (e.g., potential business locations), and opportunities (e.g., access to external markets) for operating their businesses than male entrepreneurs, they often find it difficult to grow their businesses to the stage where they are profitable and viable. As a result, women entrepreneurs frequently struggle to earn enough money to support their families' basic needs. Sometimes, women's involvement in entrepreneurship also leads to conflict (including domestic violence) within the household, particularly when families are facing economic pressures, and have to make complex decisions and trade-offs related to the business.

The PSA also found that women entrepreneurs, and their children who labor for them, in agriculture, sales, mechanics, simple manufacturing, and even food production, are exposed to significant work hazards due to issues such as: a lack of safety equipment (to protect them from fires, chemicals, etc.); the use of hazardous tools (e.g., machetes); the presence of physical hazards in their workplaces (e.g., vehicular traffic in marketplaces); and harassment and abuse from other workers or customers. For children, in particular, exposure to these hazards can have both short and long term negative effects on their mental and physical health. Research indicates that the negative consequences experienced by children can vary depending on a wide range of factors, including age, gender, education status, household's type and size, the amount and type of work being performing, and the income, work, and education status of their parents.

Child labor and UACW can also have detrimental effects on families and societies. Children's work may compete with adult labor, leading to lower adult wages. This in turn can make families more reliant on additional income from children to cover their basic needs. Children who work, even intermittently, are more likely to leave school early or without adequate basic skills—thus they are at risk of becoming undereducated workers who struggle to find decent work. Countries with a high percentage of low-skill, low-wage workers tend to have weaker economic growth, which perpetuates both child labor and UACW. ([OLR6](#), [OLR8](#), [CLR1](#), [CLR5](#), [CLR6](#), [PLR20](#))

Efforts and Gaps to Address Child Labor and UACW

In conducting this PSA, the RICHES project examined a variety of child labor and ACW efforts, of various types, and at different levels (e.g., global, regional, national, sub-national and industry-specific levels), that were implemented by a wide range of stakeholders around the world. While research suggests these efforts have resulted in short-term gains in addressing these problems generally (but particularly in certain areas and among certain populations), there is limited information about the long term impact of efforts in these two areas. Furthermore, there have been no specific efforts to address the intersection of these two issues within WEE initiatives, and therefore there is limited information about the effectiveness of any efforts in this area.

These issues are discussed by type of intervention, level, and area of focus (i.e., general vs. WEE-specific) below:

F7. There have been high levels of engagement at a global level to bring attention and resources to address the problems of CL and UACW, and also to promote WEE.

The PSA found ample evidence of global level efforts to raise awareness about child labor and UACW and increase the knowledge base on these two issues. These efforts have been implemented by a wide variety of organizations and institutions, including but not limited to multilateral organizations such as, the ILO, UNICEF, UNESCO, the World Bank, governments of industrialized nations (e.g., the U.S., the E.U., Canada, Germany, the Netherlands, and the U.K.), and major NGOs, including the Global March, Human Rights Watch, International Trade Union Confederation, and Business for Social Responsibility, among others. These stakeholders have also made significant investments in programs to address child labor and UACW in all regions of the world.

At the same time, there has been a great deal of global attention and resources devoted to promoting women’s economic empowerment and financial inclusion around the world. Among the organizations that have devoted time and resources to WEE initiatives are numerous international, national, and local MFIs, and international networks such as The SEEP Network, The European Microfinance Platform, The Smart Campaign, Social Performance Task Force, Partnership for Responsible Financial Inclusion, the ILO Women’s Entrepreneurship Development Programme, and the ILO Social Finance Programme. Social micro-investment vehicles that invest in WEE initiatives are also increasingly feeling the pressure to include, or are simply expanding their due diligence processes to include, CL and UACW for their investments. ([PLR1](#), [PLR2](#))

F8. While there has been significant government engagement on multiple levels with child labor, UACW, and WEE as individual issues, research did not find evidence of specific efforts to address the intersection of these issues.

During the course of the PSA, the RICHES project reviewed a series of reports that assessed efforts to address child labor on a global, national and local level. One such series was the U.S. Department of Labor’s annual findings reports on the worst forms of child labor in trade beneficiary countries. USDOL’s most recent reports indicate that a few countries have made significant, regular advancements in this area by adopting strong legal and policy frameworks, coordination mechanisms, and programs specifically focused on the elimination of the worst forms of child labor. Additionally, these reports document how these countries have often made efforts to address child labor and UACW in supply chains specifically, and in the informal sector, two areas where these situations are particularly problematic. There have also been efforts to address the intersection of microfinance (generally and not focused specifically on WEE) and child labor through efforts made by the ILO. However, research could not find any examples of national or local level efforts that focused on the intersection of child labor, UACW, and WEE. Research was also unable to find information on efforts to address the intersection of child labor, UACW, and WEE in other reports produced by international organizations, governments, NGOs, and academic researchers. ([PLR1](#), [PLR2](#))

COUNTRY-SPECIFIC CONSIDERATION 1: There are numerous initiatives in **El Salvador** to combat child labor, and promote ACW and WEE, but here was no evidence of national or local level efforts aimed at addressing the intersection of the three issues. Key stakeholders in El Salvador

said that children’s work in WEE is not usually viewed as a problem, but rather as a necessary contribution towards the family’s income, a way to keep children supervised or occupied, or a way to help them learn skills for future employment.

COUNTRY-SPECIFIC CONSIDERATION 2: In the **Philippines**, there have been high levels of attention given to combating child labor and promoting WEE, with numerous government programs dedicated to each, but with little to no coordination between the two areas. For example, the Government of the Philippines recently demonstrated its ongoing commitment to combating child labor by replacing its standing National Child Labor Committee with a newly-formed National Council Against Child Labor, an inter-agency body comprised of 19 government agencies and stakeholders, as well as representatives from the labor and employer sectors, and from NGOs that work on child labor issues. The government also runs numerous programs to address the child labor issue and to assist families of child laborers. On the WEE front, the Department of Trade and Industry has a Bureau of Small and Medium Enterprise Development that implements a range of programs including GoNegosyo Centers and the MentorME program that focuses on supporting and promoting microenterprises, including those run by women. However, the National Council Against Child Labor does not include representation from DTI, nor do DTI’s programs address child labor or UACW.

F9. Three types of interventions – transfers, health insurance, and increased access to schooling – have shown effectiveness in addressing child labor and UACW.

Research indicates that several interventions: **transfers** (cash or in-kind, conditional or non-conditional resources that are provided to the poor as a form of assistance), **health insurance**, and **access to education** have had mostly positive results in preventing or eliminating child labor and improving schooling rates. **Transfers** are believed to work primarily because they reduce the income pressures on poor families that can lead to child labor. However, cash transfers, provided along with income generation strategies, including microcredits, business training, and other similar interventions, can create a demand for children to do work activities, either in the family business or around the house. Cash transfers may also generate incentives for households to stay in the informal sector, because the programs discontinue benefits if families have certain income/benefit levels. Research suggests that if transfers are implemented, these interventions may need to be accompanied by other supports, such as education, health care, or other interventions to be effective. Studies also show that partial transfers, such as partial education subsidies, may in fact increase child labor while simultaneously increasing schooling, as families work to make up the gap in costs. As mentioned earlier, **health insurance** helps families to cope with income shocks, particularly those in poverty, but it too should be accompanied by other social support interventions. **Access to education** is effective when it helps to eliminate or reduce the time that children have to be engaged in child labor and when it improves their likelihood of obtaining the skills necessary for decent work. ([OLR8](#), [OLR9](#), [CLR5](#), [PLR3](#), [PLR4](#), [PLR8](#), [PLR14](#), [PLR15](#), [PLR16](#), [PLR17](#), [PLR20](#))

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador**, child labor has decreased over the last decade, which the government has attributed to the success of two major education reforms—the Presidential School Supply Program and the Full-Time Inclusive School Model. Field research confirmed that vulnerable children in both urban and rural areas of the country have benefited from the Presidential School Supply Program; however, the Full-Time Inclusive School Model did not appear to have the same reach and effectiveness as the Presidential School Supply

Program, particularly in rural areas. According to one report, this was due to insufficient resources for facilities, supplies, and personnel.

Research also found that cash transfers have had a positive effective on schooling for some children in rural areas of the country. One impact evaluation from 2018 indicated that as a result of the GOES' Comunidades Rurales Solidarias Program (Rural Communities in Solidarity), five-year-olds were more likely to enroll in, attend, and complete their first year of schooling. The study also found positive, but more modest gains for six-year-olds. However, field research suggests that some children in El Salvador still do not attend school, because of lax enforcement of school attendance requirements in the government's cash transfer programs.

COUNTRY-SPECIFIC CONSIDERATION 2: In the **Philippines**, the government has been implementing a conditional cash transfer program that includes a health grant, an education grant, a rice subsidy, and an unconditional cash transfer, since 2008, in an effort to improve schooling rates and assist poor families. However, a 2015 review revealed that while 4Ps was succeeding in improving school attendance, since the education grant was only a partial subsidy, it also sometimes increased child labor in the poorest communities, particularly among families whose children were not previously attending school, since they now had an additional cost to bear.

F10. There is limited information of the effectiveness of other types of interventions such as awareness raising and advocacy, labor cooperatives, and savings groups in addressing child labor and UACW generally, or within WEE.

Research indicates that **awareness raising and advocacy** activities, which have been implemented to influence stakeholders' involvement in child labor and UACW issues, may be more sustainable than other higher cost interventions. However, due to a variety of factors, including challenges in measuring and gauging impact, there is limited evidence that these activities have been effective in combating child labor and UACW. Research does suggest that awareness raising may be less effective in engaging community level stakeholders in child labor elimination efforts when it focuses on compliance with labor laws, rather than on taking into account families' concerns about their children, or considering their abilities to assess risks for their children and find their own solutions to complex problems.

The PSA examined several reports that discussed the use of **labor cooperatives** to help entrepreneurs operate their businesses more effectively, but found only one example of a cooperative in Africa that helped reduce child labor. In this case, children, particularly girls and younger children, were about one third less likely to be child laborers than those whose families were not involved in cooperatives. The report indicates that child labor may be less essential in cooperatives because of the various business and social services supports these organizations provide to their members that help address the root causes of child labor. Research identified other types of cooperatives in Latin America and Asia that provide child care and education to women entrepreneurs and their families, but did not find evidence that these cooperatives were examined to determine their effect on child labor.

Research found that **savings groups** generally help improve the well-being of families by offering a place to save, small loans, and support services, such as: financial literacy, business

skills development, life skills training, health education, legal services, nutritional training, and childcare and child protection. However, in some cases, these loans may be too small to have a positive impact on children’s work or education, or may even increase the risk of child labor, and school absenteeism, if children become involved in working in their parents’ businesses or carrying out domestic work as a result of the business or savings group activities. In the case of children and youth in savings groups, earning money sometimes results in them spending less time in school. ([OLR1](#), [OLR2](#), [CLR4](#), [CLR5](#), [CLR8](#), [PLR1](#), [PLR9](#), [PLR11](#), [PLR21](#))

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador**, research found that savings groups have been useful in helping women to start businesses and cover the cost of basic household expenses, such as school supplies. However, it did not find evidence of studies examining the effects of savings groups on child labor and UACW generally, or in the context of WEE.

F11. Other types of short-term and long-term efforts to address child labor and UACW have shown mixed results in combating these problems.

In addition to the interventions mentioned above, research looked at efforts to implement short and long-term projects aimed at preventing or eliminating child labor. It found these projects were usually successful in providing assistance to a select group of beneficiaries (e.g., children at risk of, or engaged in, child labor and their parents) during a specified time period. However, the PSA found limited information indicating these projects have had a broad or sustained impact on preventing or eliminating these problems. This may be due to the fact that many efforts were short, limited in size (i.e., they have too few beneficiaries), narrow in approach (e.g., they focus only on school infrastructure or the high cost of school supplies), relied on “one size fits all” strategies (i.e., using approaches not tailored to individuals’ needs, or not taking into account their education levels or access to technology), were insufficiently funded or too dependent on outside resources to create long-lasting changes in communities. Reports indicate that some of these interventions were also not fully effective or sustainable because they did not address the most complex and systemic factors (i.e., root causes) that lead to exploitive labor, had a punitive focus, or lacked the full buy-in and cooperation of all key stakeholders. ([CLR7](#), [CLR8](#), [CLR9](#), [CLR10](#), [PLR3](#), [PLR4](#), [PLR8](#), [PLR9](#), [PLR10](#), [PLR11](#), [PLR12](#), [PLR13](#), [PLR14](#), [PLR15](#), [PLR16](#), [PLR17](#), [PLR18](#), [PLR19](#), [PLR20](#), [PLR21](#), [PLR22](#), [PLR23](#), [PLR24](#), [PLR25](#), [PLR26](#), [PLR27](#))

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador**, the ILO implemented a project in collaboration with the Ministry of Labor of El Salvador and FUNDAZUCAR (the Sugarcane Association of El Salvador) that reduced child labor in the Salvadoran sugarcane industry by 93 percent between 2004 and 2015. According to evaluators, the project implemented a series of successful strategies that included: securing political commitments to address the child labor problem at the highest level; implementing a Code of Conduct and "zero tolerance" policy that prohibited all children under 18 from working in the sector; implementing awareness raising among actors in the chain of production; using targeted labor inspections that were timed with key agricultural activities, such as harvests; making improvements in the quality and relevance of educational services and non-academic enrichment activities for children; and carrying out a community-based monitoring system. Field research conducted in 2019 found that many of these project strategies have been sustained since the project ended.

COUNTRY-SPECIFIC CONSIDERATION 2: As described previously, partial education subsidies can have mixed results. In the **Philippines**, the 4Ps conditional cash transfer program resulted in increased schooling rates among children, but also increased child labor rates among the most vulnerable populations. The KASAMA program also showed uneven results. While participant households' overall consumption, food security, and perceived child welfare improved, in many cases, child labor also increased, particularly in the most vulnerable households.

F12. A number of specific interventions have been identified as promising in terms of helping to make women's enterprises more successful, which can in turn, reduce the risk of child labor and UACW.

Services proven to enhance women's success in entrepreneurship (particularly in establishing, maintaining, and growing businesses), include: **business coaching and mentoring, business networks, financial and business education, skills training, and access to capital**. In some cases, these services have been provided to women in bundles (e.g., business education, financial services, mentoring); however, there is insufficient evidence to indicate how services need to be bundled to be effective.

Other interventions that have been shown to improve women's economic opportunities include: **savings, conditional cash transfers, subsidized and affordable childcare** for wage and salaried workers, and **rural electrification**. **Microcredit** also helps women in the long-run, both with expanding their businesses and also in increasing their flexibility to deal with financial shocks. In the long run, revenue from women's businesses increases, as does adoption of recommended business practices, when women receive support services such as business training and one-on-one mentoring. While both had a positive long-term impact, one-on-one mentoring, unlike business training, was shown to also have a positive impact in the short-term. Studies have also found that the design of programs that serve women entrepreneurs should address family responsibilities and work-life balance to help women better manage these issues. ([OLR9](#), [CLR2](#), [CLR3](#), [CLR9](#), [PLR3](#), [PLR8](#), [PLR9](#))

COUNTRY-SPECIFIC CONSIDERATION 1: An impact evaluation of Ciudad Mujer (Women's City) in **El Salvador**, published in 2016, found that women who participated in this government program were more likely to access public services, particularly legal services and those addressing gender violence, than women who did not. With regard to legal services, women served by Ciudad Mujer were almost five times more likely to get assistance in obtaining identification documents, and three times more likely to get help with the legalization of property. However, the evaluation only measured short-term gains for clients' access to these services. The study further indicates that more effort is needed to improve the program's services related to economic empowerment, such as labor intermediation, job training, support for business entrepreneurship, and access to microcredit.

COUNTRY-SPECIFIC CONSIDERATION 2: In the **Philippines**, the Department of Trade and Industry's Bureau of Small and Medium Enterprise Development offers a series of training modules for microentrepreneurs, many of whom are women. In fact, the program sees greater active participation by women than by men. The modules cover topics such as business management, marketing, finance, and operations. They conclude by helping participants

develop a business improvement plan, with the hope that such planning will help entrepreneurs avoid common business pitfalls, including resorting to child labor.

Furthermore, women entrepreneurs interviewed during RICHES field research consistently expressed a need to diversify their income in order for their households to be more financially secure. In order to do this, they pointed to a need for additional skills, financial, and business training as well as access to capital.

F13. WEE actors have taken few measures specifically aimed at preventing or eliminating child labor and UACW in women’s enterprises.

The PSA did not find evidence that MFIs and other WEE actors (i.e., investors, international government donors, national and local government agencies, and non-profit actors who support or fund these programs) have taken measures aimed at addressing child labor and UACW in WEE, such as: organizations that support, evaluate, or certify social performance management and client protection principles incorporating child labor and UACW into their standards of practice and measurements; MFI funders incorporating and monitoring for these labor issues in their loan covenants; and local MFIs ensuring that they “do no harm” by conducting risks assessments for these problems prior to funding clients’ businesses; monitoring businesses post-award and taking actions to correct their labor problems; and providing incentives to entrepreneurs to avoid the use of child labor and improve conditions of work. Research indicates this may be due to: their lack of understanding of these issues and experience in addressing them; a reluctance to take on responsibility for issues that they feel are outside their scope of expertise; and a lack of requirements and incentives from their funders to address these issues. However, there are early signs that social investors are incorporating CL and UACW in their investment due diligence which could have important impacts on WEE providers down the line. ([OLR2](#), [OLR3](#), [OLR4](#), [OLR5](#), [OLR6](#), [CLR9](#), [PLR5](#), [PLR6](#), [PLR7](#), [PLR8](#), [PLR9](#))

COUNTRY-SPECIFIC CONSIDERATIONS 1 AND 2: MFIs and other WEE actors interviewed in both **El Salvador** and the **Philippines** by the RICHES project indicated that they do not currently offer their clients special rates/terms, labels or other types of recognition for addressing child labor or UACW problems in their businesses. On the contrary, many have a minimal understanding or awareness of issues surrounding child labor and UACW, including laws and regulations. Several WEE actors in **El Salvador** indicated a reluctance to commit to addressing issues of child labor and UACW, because do not feel they have the resources or expertise to work on these issues effectively. However, other MFIs in **El Salvador** indicated that they would considering becoming more involved in these issues, and that incentives for women entrepreneurs could be effective in helping to prevent or eliminate these problems. In the **Philippines**, MFIs and community organizations working with women entrepreneurs on WEE displayed minimal understanding of child labor and UACW issues and a reluctance to place even greater pressure on their already-burdened clients.

B. Recommendations

This section presents a variety of recommendations resulting from desk and field research. Some draw from the recommendations of various experts, and others have been formulated by the RICHES project team. The recommendations are intended for service providers and policymakers. The recommendations for service providers are presented at two levels: Organizational and Client. Organizational-level recommendations are those which pertain to the internal operations of WEE service providers, such as MFIs and NGOs. Client-level recommendations are those which directly involve the end user, often the clients of MFIs or other WEE initiatives. Following the Organizational and Client-level recommendations are some Policy-level recommendations. In general, these fall outside the purview of the RICHES project, but are still worth considering, especially when engaging government agencies and ministries, and international organizations and donors.

Unless otherwise stated, the recommendations are intended to be globally applicable, with country-specific considerations for El Salvador and the Philippines included as appropriate.

1. Organizational-Level Recommendations

The following recommendations are intended to respond to some of the findings in the previous section and to assist WEE service providers in adhering to their stated principles surrounding social mission, financial inclusion, and doing no harm. MFIs and other WEE service providers are uniquely positioned to address the issues of child labor and unacceptable conditions of work with their clients, in particular in women-led enterprises. Addressing child labor and UACW are among the good business practices that can lead to the following benefits:

- **Better growth and improved profits:** The incorporation of trainings, new financial products, and support services can lead to better repayment capacity of clients when they utilize loans, improved working conditions in their businesses, and reduced risk for clients, which can lead to increased profits for the WEE service providers.
- **Competitive advantage:** WEE service providers can benefit from environmental and social risk management by using these good business practice strategies to improve their overall risk management, identify new environmental business opportunities, and add value to their clients and investees, thus gaining a competitive advantage.
- **Becoming an industry leader:** WEE service providers that provide ethical financial products designed to improve the lives of clients, their families, and communities, can benefit from improved institutional reputations and will demonstrate their leadership in an ever-evolving sector.
- **Healthier and more motivated clients:** Clients with healthier, more financially secure families are motivated to continue to expand their businesses and access financial products.
- **Expanded clientele:** WEE service providers that are perceived to provide differentiated services are able to attract new clients who have noticed the success of their peers. Children who have more time to focus on their education can become successful future clients. Furthermore, WEE service providers who are seen to take into account the specific needs of women and their families may be more attractive to those clients.

- **Opportunities with investors and certifying agencies:** MFIs and other WEE service providers can achieve new client protection certifications that attract new investors, such as OPIC and IFC, who are increasingly focused on addressing these issues.

Raise Awareness of Child Labor and UACW among WEE Actors to Increase their Understanding of the Issues and Inspire Them to Action

OLR1. As a first step to building organizational capacity to address child labor and UACW, implement training to increase awareness among staff and leadership of WEE actors about the causes and consequences of child labor and UACW, particularly how they occur in WEE initiatives and best practices in these areas. It is especially important for field staff to receive training because they have direct contact with clients and are influential in client behavior change. (F2, F5, F10)

OLR2. Raise awareness of child labor and UACW, and encourage the integration of client protection principles⁸²⁷ and social performance management⁸²⁸ protocols within MFIs and other WEE service providers to ensure that they develop and follow standards of good practice. These standards of practice would demonstrate:

- their understanding of the risks of child labor and UACW as unintended consequences from the use of various financial products and other women’s empowerment initiatives, such as business training.
- how they plan to mitigate risks of child labor and UACW through actions such as appropriately designed products that respond to the needs of clients and loan recovery practices that do not result in client’s resorting to the use of negative coping mechanisms to comply with timely repayments.

Conduct parallel work with social micro-investment vehicles who lend to MFIs to build their awareness around child labor and UAWC. Also, explore the possibilities of incorporating monitoring or training around these issues into loan covenants. Urge these stakeholders to encourage their MFI clients to address child labor and UACW as issues of priority. (F2, F5, F10, F13)

Develop “Do No Harm” Policies, Conduct Risk Assessments, and Monitor for Child Labor and UACW within Client Businesses

OLR3. Work in collaboration with MFIs and other WEE actors to regularly monitor the outcomes of their programs to ensure that they “do no harm.” For example, there is evidence that children’s work time can increase with larger loans. This risk needs to be recognized and monitored by MFIs, who may need to review their loan policies, including the size of loans, to help ensure that businesses are able to expand to the point where they can afford to employ adults under decent working conditions. This can also include walking MFIs and other WEE actors through a “Do No Harm” process, where each organization participates in a training on issues of gender, child labor, and UACW to sensitize staff to power dynamics and social norms that prohibit women’s success and children’s educational attainment, and establishes policies and monitoring processes to help

mitigate any potential negative consequences of microfinance and other non-financial services. (F4, F13)

- OLR4. Develop a checklist of questions for MFIs and other WEE service providers to assist them in identifying high risk or actual situations of child labor and UACW that could occur in their clients' businesses. Train MFI staff to implement the checklist at two points: during the loan application stage and during periodic business monitoring visits. Train staff on how to provide referrals to outside resources and agencies to address problems related to cases of child labor and UACW. (F13)

COUNTRY-SPECIFIC CONSIDERATION 1: Research suggests that in **El Salvador** instituting human resources and credit policies that incentivize clients to address child labor and UACW problems could prevent more of these problems from occurring. This is because MFIs tend to intervene only in the most egregious of these situations, when their staff witness these violations occurring.

COUNTRY-SPECIFIC CONSIDERATION 2: Research in the Philippines suggests that referrals to educational support services, where they exist, would help to alleviate the household burden that drives families to turn to child labor, as parents often put their children to work on an intermittent basis to earn money for school expenses. Furthermore, if parents are able to identify workplace hazards, with assistance from an MFI or other WEE service provider, they will be in a better position to decide which tasks their children can and cannot do, and what precautions they themselves need to take.

- OLR5. Design monitoring systems that are grounded in evidence-based research, with local input and definitions of success. They should be user-friendly and cost effective to implement, and they should help MFIs and other WEE actors to identify a business case for addressing child labor and UACW issues. Indicators should help organizations understand whether children and households might be positively and/or negatively affected by particular services at different points in time. Staff of MFIs and other WEE actors should be thoroughly trained to use the tools to detect any problems with services, and to identify and respond to implementation issues as they arise. In addition, staff should also be provided incentives to monitor and support women entrepreneurs in addressing these issues. (F5, F13)

Increase Social Protection for Women Entrepreneurs and their Families

- OLR6. Study concrete factors that affect working conditions, as they differ for men, women, and children, and their impact on productivity. At the same time, find evidence of the positive effects of social protection on working conditions and productivity both at the enterprise level and for a national economy. Use the evidence to make the business case that social protection does not negatively affect revenue and profits, but can improve it, and can ultimately strengthen an MSE. (F1, F3, F6)
- OLR7. Find ways to create organizational systems and economies of scale that support social protection, possibly through government agencies that provide MFI services, such as

Ciudad Mujer in El Salvador (for more information about Ciudad Mujer, see **Section IV, Part D. 5., Women’s Economic Empowerment in El Salvador.** (F3, F13)

- OLR8. Determine how national health services and social or national insurance schemes may be able to help to reduce costs at the enterprise level. In addition, explore private microinsurance options to encourage MFIs and other actors to provide, beyond credit life insurance, health and accident insurance to entrepreneurs under sustainable business models. (F3, F6, F9)

Offer Women-Friendly Financial Products and Services

- OLR9. Offer financial products that take into account the specific needs of women entrepreneurs and the risks of child labor and UACW. At the same time, develop more flexible loan recovery policies that reduce the pressure on women entrepreneurs, and decrease the likelihood that they resort to child labor. The majority of these options would also require working with social investors in order for MFIs to receive flexible loan terms and interest rates to facilitate their ability as institutions to respond to client cash flow needs and pass the flexible loan term benefits on to microfinance clients. Some possibilities might include: (F4, F5, F9, F12)

- h. Repayment schedule:
 - i. Extend the period between actual loan disbursement and the start of repayment, through a grace period. This allows households to participate in investment projects that may give them a better balance between employing children in household enterprises and sending them to school.
 - ii. Consider adjusting repayment schedules to coincide with seasonal cash flows and allowing repayment holidays (e.g., instituting bi-monthly or monthly payments, allowing borrowers to identify times when they do not have to pay).
- i. Loan terms:
 - i. Consider flexibility in interest rates and longer repayment periods which can help households be less myopic and more forward-thinking.
 - ii. Offer options to restructure or refinance loans in case of crises, such as crop failure, robbery, fire, or health emergencies.
- j. Loan amount: Increase the size of the loan allowing households to employ external workers to reduce their labor burden.
- k. Flexible or alternative collateral: Offer clients options to provide different or alternative forms of collateral so clients can either be financially included or avoid making unacceptable sacrifices to be able to put up collateral. Some options may include: solidarity guarantees, loan guarantees even from external sources, low-interest capital so MFI can manage the risk of lack of collateral, participation in savings groups, and group collateral. Community loans may also be offered to groups so that individual members are not required to provide their own guarantor or collateral.
- l. Savings: Provide a variety of savings products, such as contractual savings, programmed savings for a goal, regular saving accounts that allow quick access to funds, and savings accounts with automatic or digital savings wallets, all of which can encourage micro-saving because they reduce saving account costs and allow people to manage their savings more privately. Contractual savings is a type of group savings that is not tied to a loan, so borrowers do not lose their savings if other group

members fail to repay their loan. Rather, it is customized. The client identifies a savings purpose (usually an anticipated expense) such as a child's education or wedding, or housing improvements, and then determines how much they need to save each week or month in order to have the intended amount when they need it (instead of borrowing from informal sources). Contractual savings must be coupled with financial education to help households to budget and plan accordingly. Community savings groups should also be encouraged, including through referral, to teach clients how to plan for regular or unexpected household expenses.

- m. Emergency loans: Create emergency loan products to help women and their families cope with shocks. These emergency loans could be backed by savings, but would need to be designed to be disbursed easily so clients have cash in hand to help them avoid turning to moneylenders who charge predatory interest rates. For these types of loans, explore digital options, including mobile money and digital wallets, since emergencies can happen at any time and need speedy resolution.
- n. Microinsurance: Develop and offer a combination of appropriate microinsurance products that can help clients on both sides: prevention (e.g. health, medicine, and laboratory insurance) and reaction (accident, life, credit or catastrophic illness insurance), to deal with these often expensive and unexpected shocks. Implement microcredit loans with voluntary health insurance, so families don't have to resort to additional loans to cover these costs. To be effective, health insurance must cover the entire household, and should also cover outpatient services so that minor ailments do not escalate into major issues because families put off seeking treatment. Also, health insurance should be designed so that patients do not have to pay first and get reimbursed later, and clients should be made aware of the coverage. The insurance products also need to be easy to use since this population is unfamiliar with them and may often face literacy issues.

2. Client-Level Recommendations

The recommendations below also respond to findings described above and also pertain to MFIs and other WEE actors serving women entrepreneurs. However, unlike the Organizational-Level Recommendations, these directly involve and engage the end user, generally the client of MFIs and other WEE service providers.

Increase Awareness of Child Labor and UACW among Clients and their Families

- CLR1. Ensure that microfinance is accompanied by awareness raising on child labor and UACW, particularly OSH. Organizations that work at the community level, including NGOs, MFIs, and community health centers, should include child labor and working conditions among the training that they offer to community members. Additionally, awareness raising about exploitive labor could be implemented through existing governmental and non-governmental literacy, gender, labor rights, and entrepreneurship programs, focusing on those businesses that have yet to be launched to have the greatest chance at preventing this problem. Awareness-raising efforts on child labor and decent work should provide spaces for parents and other community members to voice their concerns and make decisions based on what they see as their children's best interests. The focus should be to improve knowledge and understanding of child labor and the relevant laws from the

point of view of child protection and well-being, rather than compliance with labor laws. Emphasis should be on achieving continual incremental changes in behaviors and attitudes, rather than on striving for complete prevention or elimination of child labor and UACW from the outset. Care should be taken to approach the topic from a learning standpoint and not a punitive one. Awareness raising should take into account the fact that many families, do not believe that children helping in household businesses or chores outside of school hours constitutes child labor, regardless of the number or types of hours worked, or the tasks performed. In particular, the nuances between legal children’s work and child labor should be highlighted, so that parents have a clearer understanding of what types of activities their children may undertake, when, and in what circumstances. (F2, F5, F6)

Offer Business Development & Support Services to WEE Clients

- CLR2. Increase awareness among women entrepreneurs about the range of financial services available to them through MFIs, particularly those which are being underutilized, and which may help them cope with shocks. (F4, F12)

COUNTRY-SPECIFIC CONSIDERATION 2: Service providers in the **Philippines** should consider tapping into resources offered at GoNegosyo Centers around the country and the MentorME program to increase access to support services for women entrepreneurs.

- CLR3. Provide women entrepreneurs with support services such as personal and business financial management and planning, including crisis management, taking into account the particularities of their income stream and consumption needs. These could include training and resources (e.g., tools or other equipment, coaching, mentorship, etc.) to start new ventures, to improve existing businesses, and to manage multiple enterprises; mentoring; networking; training on assessing the most profitable and viable markets in their communities, on new marketing techniques and technologies, etc. Ensure that the design of such services takes into account their family responsibilities and need for work-life balance. (F4, F12)

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador**, increase access to business trainings in the areas where they are in greatest need: entrepreneurship skills, marketing, and business planning. Additionally, diversify training offerings so that women can establish businesses in a variety of different sectors, to prevent the oversaturation of markets.

COUNTRY-SPECIFIC CONSIDERATION 2: In the **Philippines**, increase access to skills and business training as well as resources, so that women entrepreneurs can earn income from other sources when their primary business is not profitable. For example, in fishing communities, offer skills training and resources to women whose primary business is to sell supplies to fishermen and fish in the market, so that they can operate alternate businesses during the off-season and smooth their income stream.

- CLR4. Help clients know how to determine at what point in a business it would be beneficial to hire outside help, and explore ways to negotiate the issue of trust. Pooling resources

may be one way to achieve this. If labor demands are not constant (e.g., if they are cyclical), communities or groups may consider forming labor cooperatives among entrepreneurs that would allow members to tap into reliable outside assistance during peak periods. (F4, F10)

- CLR5. To complement business loans, provide, or provide referrals for, other types of support services offered by government, NGOs, or other organizations, such as: cash or non-cash, conditional or non-conditional transfers, etc. to help families meet other basic needs, including child care and referrals to health services. Cooperatives, including labor and product-specific cooperatives, may be one option worth exploring, as well as training on stress management and mental health. (F4, F6, F9, F10)

Foster Intra-Household and Gender Dialogue

- CLR6. Encourage intra-household and gender dialogues so families have tools to talk about the pressures they are facing economically and in their businesses as they navigate complex decision-making and trade-offs. This could be coordinated or executed with WEE partners. (F4, F6)
- CLR7. Inform women clients, and men and community leaders, about women’s rights with regard to ownership of property. (F4, F11)

Offer Education and Training Support Services to Families of WEE Clients

- CLR8. Consider whether microfinance institutions can also play a part in supporting older children (those 15 to 18 years old) to have their own businesses, where local regulations allow institutions to provide financial services to minors – by providing them with access to savings groups – so that they have the flexibility to combine work and schooling in a safe, productive, and legal way. In the process, MFIs will be building a new constituency of clients. (F3, F10, F11)
- CLR9. Ensure that microfinance is complemented with education policies that focus on increasing the return on education from the parents’ perspective. Discuss children’s educational and care needs as part of business planning and the loan application process. (F3, F11, F12, F13)

Ensure that Interventions to Address Child Labor and UACW in WEE are Holistic and Participatory

- CLR10. Interventions should also be formulated with input from all stakeholders to ensure that they are locally-owned and context-appropriate, and should be both direct (e.g., removing children from child labor and providing them with access to schooling) and indirect (targeted at education reform, poverty, etc.). In addition, interventions should cover a sufficient number of children and households to create a culture of change within communities. (F3, F11)

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador**, MFI and NGO providers should seek the assistance of the local child protection committees formed under LEPINA to develop municipal levels plans to prevent child labor within women’s enterprises. Consider the inclusion of awareness raising and volunteer monitoring activities in these plans.

3. Policy-Level Recommendations

The following policy-recommendations are not within the scope of the RICHES project however, they are presented here as considerations for policymakers within international organizations, government agencies, donors, financial institutions, and other organizations working in the three areas of child labor, UACW, or WEE to guide their efforts to raise awareness, increase the knowledge base about these issues, and develop and implement effective laws, policies, and programs to address them.

Improve the Knowledge Base and Foster Greater Collaboration on Child Labor, UACW, and WEE

- PLR1. Collect information on the incidence of child labor and UACW in WEE initiatives at the global and national levels and conduct additional impact evaluations on policies and programs (e.g., transfers, microfinance, labor cooperatives, etc.) aimed at reducing these problems in an effort to improve the knowledge base. ([F1](#), [F5](#), [F7](#), [F8](#), [F10](#))

COUNTRY-SPECIFIC CONSIDERATION 1: **El Salvador:** Gather more data on the incidence of children’s work and UACW in women’s businesses through the Committee on the Eradication of Child Labor.

COUNTRY-SPECIFIC CONSIDERATION 2: In the **Philippines:** make greater efforts to ensure a common understanding of working children and child labor, and to ensure that the terms are used consistently in published reports, in practice, and among the general public. Training on country-specific definitions of working children and child labor should be conducted for researchers; public officials, including law enforcement; the media; and community organizations. Reports should be reviewed for correct and consistent use of terminology prior to publication.

- PLR2. Increase collaboration at global and national levels among actors who work to address child labor and UACW, and those who work to promote WEE. This coordination and collaboration could be achieved through existing mechanisms, such as communities of practice focused on addressing child labor, UACW and WEE, or round-table dialogs. ([F7](#), [F8](#))

COUNTRY-SPECIFIC CONSIDERATION 2: In the **Philippines**, include the Department of Trade and Industry, in particular the Bureau of Small and Medium Enterprise Development (BSMED), on the newly-formed National Council Against Child Labor. Conversely, BSMED should incorporate the issues of child labor and working conditions into its MentorME program. Care should be taken to center discussions around safeguarding child protection, well-being, and development, rather than compliance with labor laws.

Foster Financial Stability in Households Vulnerable to Child Labor and UACW

- PLR3. Develop stronger policies and programs at national, regional, and local levels to improve the overall financial stability of households. Promote and support the development and operations of micro, small, and medium enterprises. Collaborate with financial institutions to design financial products and services specifically for women. ([F3](#), [F4](#), [F9](#), [F11](#), [F12](#))
- PLR4. Develop policies and programs to reduce the vulnerability of households to shocks and crises such as natural disasters, health emergencies, gang violence, etc., that can destabilize households and increase the incidence of child labor. Specific social protection policies should be crafted to respond to the particular nature of each shock. Specially-tailored savings plans and low-cost insurance schemes could be some such options. Also, ensure that social protection plans and programs take child labor into account. ([F3](#), [F4](#), [F5](#), [F9](#), [F11](#))

Support Entrepreneurship and Microfinance, Particularly for Women

- PLR5. Incentivize government programs that support the microfinance sector, which could be through loan guarantees, lower-interest second-tier banking, supportive banking/finance policies for the microfinance sector, and entrepreneurship or incubator programs. ([F4](#), [F13](#))
- PLR6. Reduce administrative burdens and collective agreements on MSEs when registering for social protection. Consider a tiered payment system. ([F3](#), [F4](#), [F13](#))
- PLR7. Reduce legal, economic, and structural barriers for women entrepreneurs such as lack of (or inability to access) identification documents, lack of independent access to bank accounts and capital (including land), and other restrictions on women's work. ([F3](#), [F4](#), [F13](#))
- PLR8. Provide per capita funding to financial service providers to subsidize the provision of complementary, but essential, services for the most vulnerable, such as training, building social capital, and addressing basic needs. ([F3](#), [F4](#), [F9](#), [F11](#), [F12](#), [F13](#))
- PLR9. Reduce women's unpaid domestic burdens, including care burdens, in order to improve participation in the labor force. Consider whether child care services that are already being provided to women (for example, during entrepreneurship training programs) can be expanded to assist women while they are working at their businesses; whether women in the informal sector can be provided tax credits or other types of subsidized care; and whether the government can stimulate or support the development of labor or care cooperatives to meet this need. ([F3](#), [F4](#), [F10](#), [F11](#), [F12](#), [F13](#))

Support Labor and Social Protections for Workers in the Informal Sector

- PLR10. Extend social protections and regulatory measures to the informal sector, and simultaneously develop policies to transition informal sector workers into the formal sector. ([F3](#), [F4](#), [F11](#))
- PLR11. Implement programs or communication activities, especially on a sector by sector basis, targeted at increasing awareness in the informal sector about social protections available to workers. ([F2](#), [F3](#), [F4](#), [F10](#), [F11](#))
- PLR12. Develop policies to encourage workers and businesses to transition from the informal to formal sector, where labor protections are more likely to reach them. ([F3](#), [F4](#), [F11](#))

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador**, policymakers should create and implement indicators to measure improvements in labor practices in the informal sector.

COUNTRY-SPECIFIC CONSIDERATION 2: In the **Philippines** policymakers should ensure adequate support to measures outlined in the Philippine Development Plan 2017-2022 that are aimed at improving protections to informal sector workers, and facilitating the transition of workers from the informal to the formal sector. Monitor the progress and effectiveness of the interventions.

- PLR13. Develop and promote policies that support value chains, particularly those that incorporate the informal sector. ([F3](#), [F11](#))

Improve Access to Quality Education and Training for Children and Youth At Risk of or Involved in Child Labor

- PLR14. Improve access to quality primary and secondary education programs, as well as vocational and technical education, for children at risk of or involved in child labor. Develop educational programs to re-integrate child laborers who have experienced disruptions in their schooling, or may have fallen behind for other reasons. Counseling support should also be made available to ease the transition and to keep children in school. ([F3](#), [F9](#), [F11](#))

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador**, policymakers should ensure that the Full-Time Inclusive School Model is available at all schools and fully funded, particularly in high poverty areas, so that communities' education and care needs for at-risk children can be more effectively addressed. Special attention should be given to providing education access and training opportunities for youth who are neither working nor studying. Increase enforcement of attendance requirements in government cash transfer programs to improve school participation. Additionally, they should encourage better compliance with school attendance requirements in the government's cash transfer programs.

- PLR15. Develop policies and programs to ensure free and compulsory schooling. Wherever possible, education subsidies should cover the full cost of schooling, considering both

direct and indirect costs such as uniforms, transportation, school lunches, and school supplies. Where full subsidies are not possible, complementary assistance (e.g., through partnerships) should be considered, particularly for the most vulnerable families, to avoid increased pressure on already strapped families. Ensure adequate sanitation facilities at schools, particularly for girls. [\(F3, F9, F11\)](#)

COUNTRY-SPECIFIC CONSIDERATION 2: In the **Philippines**, offer assistance programs to offset the indirect costs of education such as “baon,” transportation, supplies, etc., to reduce the need for children to miss school in order to work to cover these costs.

- PLR16. Take into account the particularities of family-run businesses when designing policies and programs to improve schooling rates among children. [\(F3, F9, F11\)](#)
- PLR17. Devise policies and programs to compensate children and families for the opportunity costs of attending secondary school. One possibility is to foster apprenticeship programs that allow children to learn a vocation and also earn an income. Such programs should be designed to complement traditional education. [\(F3, F9, F11\)](#)

Improve the Design and Implementation of Policies and Programs to Address Child Labor and UACW

- PLR18. Integrate policy responses to child labor into broader national development efforts, and tailor policies to local contexts. Child labor policies should also take into account specific needs based on gender, age, and regional considerations. [\(F3, F11\)](#)
- PLR19. Policies targeted at reducing child labor should also take into consideration the needs of the labor market, including decent employment, adequate training, and awareness and protection of labor rights. [\(F2, F11\)](#)

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador** ensure that the National Action Plan for Youth Employment includes a clear definition of “at risk,” and that the policy is implemented in a way that protects youth’s rights, tailors interventions to their needs, and incentivizes employers to hire them.

- PLR20. Continue to implement collaborative efforts among government, private sector, and community actors to raise awareness about child labor, including through certification programs. Focus awareness raising on child protection needs (e.g., how parents can protect their children from risks to their physical or mental health), rather than on labor law compliance or child rights only. Use different tools and approaches to reach adults with differing levels of formal education and access to technology. [\(F2, F6, F9, F10, F11\)](#)
- PLR21. Consider giving recognition or a special government designation to organizations in the country collaborating on efforts to raise awareness about and encourage the implementation of good labor practices. [\(F10, F11\)](#)

- PLR22. Consider implementing interventions through governments, employers, and foundations, who have significant expertise, but who are not as dependent on outside funding as NGOs. [\(F11\)](#)

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador**, MFI and NGO practitioners should consider introducing ideas for combating child labor and UACW through existing efforts to encourage good business practices among women entrepreneurs, such those that have been implemented by FUNDAZUCAR, the foundation which addresses social accountability issues within the country’s sugar industry.

Strengthen Policies, Laws, and Enforcement to Better Protect Women and Children from Exploitation, Discrimination, and Violence

- PLR23. Implement policies that address biases and discrimination against women and girls. Examine cultural and gender biases that create barriers for girls and women in education and employment, including those that inhibit women’s ability to start and operate businesses, and control profits and investments. Ensure that labor market regulations include and do not discriminate against vulnerable populations such as women and migrants. Develop policies and programs aimed at decreasing these barriers, and increasing leadership and representation roles for women and girls in both the education and employment spheres. [\(F3, F4, F11\)](#)

- PLR24. Eliminate gaps in laws addressing child labor, UACW, education, and violence against women and strengthen enforcement efforts in these areas. [\(F2, F3, F11\)](#)

- PLR25. Take steps to combat corruption, including against MSMEs, and amend the law to increase penalties for the most egregious child labor and UACW violations. [\(F3, F4, F11\)](#)

COUNTRY-SPECIFIC CONSIDERATION 1: In **El Salvador**, make greater efforts to widen the enforcement focus of the Special Law Against Extortion, concentrating on the design and implementation of plans and policies for the prevention of extortion against MSEs. Specifically, take steps to gather new data on these crimes, and to limit the overall expansion and operation of gangs in municipalities. Additionally, expand labor enforcement at the Departmental level where it tends to be limited.

- PLR26. Provide additional resources for targeted enforcement of labor violations committed against women and children in those sectors where these problems persist. [\(F3, F11\)](#)

- PLR27. Strengthen legislation and/or policies to allow women greater access to collateral, including land. [\(F3, F11\)](#)

COUNTRY-SPECIFIC CONSIDERATION 2: In the **Philippines**, improve and harmonize agrarian legislation and its implementation to improve women’s ability to purchase, inherit, and own land, and to use it as collateral.

Section VII. Conclusion

This PSA report is the product of extensive research conducted over many months by the RICHES project, to inform the development of an adaptable and accessible toolkit for a wide range of actors that work in the areas of child labor, UACW, and women's entrepreneurship (e.g., MFIs and NGOs through the provision of financial products and services) and where these issues intersect. As a result of our research, it is clear that significant long-term efforts are needed to address the problems that occur with this intersection, and that there are a number of different types of interventions that may prove helpful in this regard. First and foremost, it is evident that while there needs to be increased awareness of the intersection of child labor and UACW with WEE initiatives, for there to be meaningful change, stakeholders need to move beyond awareness to an acknowledgement and acceptance of the problem, and then commit the necessary time and resources to see returns and effect change. Furthermore, all stakeholders need to be willing to consider all perspectives and be inclusive when initiating and fostering dialogue and undertaking actions.

The previous section of this PSA report outlines a number of findings and recommendations that should be undertaken by WEE service providers, including MFIs, NGOs, and community organizations, as well as some recommendations for those who formulate and influence policy at local, national, and international levels. Drawing on these, the RICHES project team would like to highlight some key undertakings that should be prioritized.

As an initial step to address the intersection of child labor, UACW, and WEE, RICHES recommends capacity building to raise awareness and understanding of the intersection of child labor, UACW, and women's entrepreneurship among WEE actors (including MFIs, as well as their certifiers, funders, international donors, national governments and local implementers) with the goal of inspiring them to take action. As a next step, we recommend taking measures to foster better communication and coordination among all actors involved in addressing this issue. This may require, for example, the modification of existing national coordination mechanisms addressing child labor and UACW to incorporate WEE stakeholders, or vice-versa, or the establishment of new coordination mechanisms so that this issue can be addressed efficiently and effectively.

WEE actors at the local level, including MFIs, should also: a) increase awareness of child labor and UACW among clients and their families; b) conduct risk assessments and monitor for child labor and UACW within client businesses; c) offer women-friendly financial products and services (e.g., flexible repayment schedules and loan terms, larger loans); and finally d) offer business development and support services to clients, such as personal and business financial management and planning, and crisis management and planning. This could include training and other resources (e.g., tools, equipment), networking, mentoring, etc. Additionally, we recommend WEE service providers explore ways to increase social protections for women entrepreneurs and their families and assist clients in determining how to address children's educational and care needs as a part of business planning and the loan application process, as these services are critical for offering an alternative to women to engaging their children in work.

In addition to taking these steps, WEE service providers may also wish to consider other interventions that: a) foster intra-household and gender dialogue, including on issues of women's rights so that families

can communicate and work to address pressures they are facing together; and b) offer support services to families of WEE clients, such as access to savings groups for older children.

Particularly at this level, RICHES recommends that interventions to address child labor and UACW in WEE initiatives be designed and implemented in a holistic and participatory manner to ensure that they are locally-owned and context-specific and of sufficient reach, depth, and breadth to be effective for a significant number of children and households within a community, to ensure a greater chance of long-lasting change.

While RICHES has proposed many recommendations at the policy level, two should be implemented by policymakers as a priority. They include efforts to address poverty and barriers to education, the two most significant causes of child labor. To address these two issues, policymakers should: a) foster financial stability in households vulnerable to child labor and UACW through the implementation of anti-poverty policies and programs; and b) improve access to quality education and training for children and youth at risk of or involved in child labor.

Other types of strategies that policymakers should implement to address factors that contribute to child labor and UACW in WEE include: supporting entrepreneurship and microfinance, particularly for women; improving the knowledge base on the intersection of child labor, UACW, and WEE, and fostering greater collaboration on this issue among policy level stakeholders; supporting labor and social protections for workers in the informal sector; improving the design and implementation of policies and programs to address child labor and UACW; and strengthening policies, laws, and enforcement to better protect women and children from exploitation, discrimination, and violence.

Two pilot locations, El Salvador and the Philippines were visited during the PSA to complement information gathered during the desk review and to inform the development and future testing of the toolkit. For example, the visits confirmed the lack of awareness, understanding, and communication among key stakeholders at all levels about the intersection of child labor, UACW, and WEE. They also confirmed that the major causes and contributing factors to child labor and UACW in both countries are similar. However, field visits to El Salvador and the Philippines also found key differences in these countries' institutional legal and policy frameworks for child labor, UACW, and WEE (for example, El Salvador has a legal minimum age for work of 14, while in the Philippines, the minimum age for work is 15); and other differences, such as cultural norms and gender roles (e.g. El Salvador as a patriarchal society vs. the Philippines as a matriarchal society) that affect how decisions are made in households, businesses, and communities. These similarities and differences are described in more detail in [Section IV. El Salvador: Child Labor, Education, Community Landscape, and Women's Entrepreneurship](#) and [Section V. The Philippines: Child Labor, Education, Community Landscape, and Women's Entrepreneurship](#) of the PSA report, and in the case studies for both countries within [Executive Summary](#) and [Section VI. Findings and Recommendations](#). The similarities found during the desk review and in-country research suggest that there are elements of this problem that can be addressed effectively using a globally applicable toolkit, while the differences reinforce the idea that "context varies and so will solutions," so the toolkit must be structured in a way that can be easily adapted to local circumstances and needs.

Implementation of the toolkit aims to spur a transformation in the delivery and development of WEE initiatives that will empower women entrepreneurs in developing nations to reach their full economic potential, while also ensuring the well-being of their families, workers, communities, and nations.

Furthermore, given the paucity of information regarding the intersection of child labor, UACW, and WEE, it is the hope of the RICHES team that this PSA report will help to inform and inspire actors to further study this confluence and to collaborate to bring about positive change. The PSA research and report tell us that the necessary interest, potential, and willingness for change exist at all levels to collaborate to bring about positive change.

APPENDIX A: RICHES Child Labor Definitions: International

In an effort to establish a common understanding of child labor worldwide among project staff and relevant stakeholders, this document summarizes the international legal framework governing children’s work. These definitions will provide a solid underpinning for efforts related to monitoring and enforcement of labor laws, revision of national labor and social protection policies and legislation, development of social compliance and monitoring systems, raising awareness about child labor, and any other relevant project activity.

<u>Term</u>	<u>Definition – International Legal Framework</u>
Child	Individuals under the age of 18 years. ⁸²⁹
Legally Working Children	<p>Any child engaged in ‘acceptable work’. “Acceptable work,” while not specifically defined in the ILO Conventions, includes work that is performed by children who are of legal working age, in accordance with national legislation and international standards, namely ILO Conventions 182 and 138; non-hazardous; non-exploitative; and does not prevent a child from receiving the full benefit of an education.</p> <p>In addition, “acceptable work” would generally include light work that is compatible with national minimum age legislation and education laws. Light Work is defined in Article 7 of Convention 138⁸³⁰ as employment or work performed by children age 13 to 15 that is:</p> <p style="text-align: center;"><i>not likely to be harmful to their health or development; and</i> <i>not such as to prejudice their attendance at school, their participation in vocational orientation or training programs approved by the competent authority or their capacity to benefit from the instruction received.</i></p> <p>The International Conference of Labor Statisticians (ICLS) recommends that, where no national legislation on light work is available, light work for children should not exceed 14 hours during the referenced week (i.e. more than 14 hours of light work per week for children age 13 – 15 should be considered child labor).⁸³¹</p>

<u>Term</u>	<u>Definition – International Legal Framework</u>
<p>Children Engaged in Child Labor (CL)</p>	<p>“Child labor” is defined by a combination of three international conventions and individual countries’ legal frameworks.</p> <p>1) U.N. Convention on the Rights of the Child (1989)⁸³² (UN CRC) and its Optional Protocols provide an overall framework of human rights for children, including their right to protection from economic exploitation, including hazardous work and specifications related to other worst forms of child labor. (See Worst Forms of Child Labor (WFCL) definition for more details).</p> <p>In particular, making reference to Article 32; <i>1 States Parties recognize the right of the child to be protected from economic exploitation and from performing any work that is likely to be hazardous or to interfere with the child's education, or to be harmful to the child's health or physical, mental, spiritual, moral or social development.</i></p> <p>2) ILO Convention 138 on the Minimum Age (1973)⁸³³ sets age 15 as the minimum age for work, age 18 as the minimum age for hazardous work, and age 13 as the minimum age for light work. Developing economies may specify age 14 as the minimum age for ordinary work, per the full convention text.</p> <p>3) Much more specific is ILO Convention 182 on the Worst Forms of Child Labor (1999)⁸³⁴, which prohibits the use of children in slavery, commercial sexual exploitation, and other illicit activities (such as drug trafficking), and hazardous work, or “work which, by its nature or the circumstances in which it is carried out, is likely to harm the health, safety or morals of children.” While ILO’s Worst Forms of Child Labor Recommendation, 1999 (No. 190) attempts to further define the Worst Forms, according to Article 4 of Convention 182, countries are able to define hazardous work in their own context, meaning that there is no single legal definition of child labor that can be used around the world.</p> <p>Taken together, ILO Conventions 182 and 138 and ILO Recommendation 190 provide the definitional basis for the following terms: child labor, Worst Forms of Child Labor, and hazardous work for children. See more detail on this term in the WFCL definition below.</p> <p>Child labor is broader than Worst Forms of Child Labor but a narrower concept than “children in employment” or “working children”, as Child Labor excludes children working legally. Children working legally are children who are working only a few hours a week in permitted light work and those above the minimum age whose work is not classified as a Worst Form of Child Labor. The Worst Forms of Child Labor includes hazardous child labor.</p>

<u>Term</u>	<u>Definition – International Legal Framework</u>
	<p>Child labor includes those children (minors under age 18) working in the Worst Forms of Child Labor as outlined in ILO Convention 182 and children engaged in work that is exploitative and/or interferes with their ability to participate and complete required years of schooling, in line with ILO Convention 138, Article 7. Child labor also includes children under the minimum age for work engaged in economic activities, and children who are engaged in light work beyond the number of hours allowable by a country’s law.</p> <p>Household Chores. Household chores, or unpaid household services in a child’s own home, are different than home-based economic activities or domestic service (i.e., working as a domestic servant at someone else’s home). In many contexts, household chores are an important part of children’s daily activities and may affect their development and well-being. However, the International Conference of Labor Statisticians at the ILO cites an analysis of survey data of 65 countries which concluded that “Children’s participation in household chores for over 20 hours per week has a negative effect on children’s school attendance.”⁸³⁵ In the absence of an internationally agreed-upon consensus on how to define the number of hours after which household chores become hazardous, projects should not include long hours in household chores in the definition of child labor unless national legislation provides further guidance, or unless otherwise agreed with project stakeholders and USDOL/OCFT. However, household chores or unpaid household services that include hazardous activities or are completed under hazardous conditions, per ILO C. 182, Recommendation 190, and national legislation, should be considered hazardous work.⁸³⁶</p>
<p>Children Engaged in the Worst Forms of Child Labor (WFCL)</p>	<p><u>“Worst Forms of Child Labor”</u></p> <p>For the purposes of the RICHES project, the Worst Forms of Child Labor should include Parts (a)-(d) of Article 3 as defined in ILO Convention 182:</p> <p><i>(a) all forms of slavery or practices similar to slavery, such as the sale and trafficking of children, debt bondage and serfdom and forced or compulsory labor, including forced or compulsory recruitment of children for use in armed conflict;</i></p> <p><i>(b) the use, procuring or offering of a child for prostitution, the production of pornography or for pornographic performances;</i></p> <p><i>(c) the use, procuring or offering of a child for illicit activities, in particular for the production and trafficking of drugs as defined in the relevant international treaties; and</i></p> <p><i>(d) work which, by its nature or the circumstances in which it is carried out, is likely to harm the health, safety or morals of children.</i></p>

Term	Definition – International Legal Framework
	<p>According to ILO Convention 182, Part (d), hazardous work “shall be determined by national laws or regulations or by the competent authority, after consultation with the organizations of employers and workers concerned, taking into consideration relevant international standards...” As this suggests, forms of work identified as “hazardous” for children may vary from country to country.</p> <p>ILO Recommendation 190 gives additional guidance on identifying “hazardous work.” Recommendation 190 states in Section II, Paragraph 3 that, “[i]n determining the types of work referred to under Article 3(d) of the Convention [ILO Convention 182], and in identifying where they exist, consideration should be given, inter alia to:</p> <ul style="list-style-type: none"> (a) work which exposes children to physical, psychological, or sexual abuse; (b) work underground, under water, at dangerous heights or in confined spaces; (c) work with dangerous machinery, equipment and tools, or which involves the manual handling or transport of heavy loads; (d) work in an unhealthy environment which may, for example, expose children to hazardous substances, agents or processes, or to temperatures, noise. <p>In addition, the definition for the WFCL should include as contextually appropriate, the UN Convention on the Rights of the Child⁸³⁷ and Optional Protocols that support ILO Convention 182 related to the use of children in drug production and trafficking (CRC Article 33); the sale or trafficking of children, and the use of children in prostitution and pornography (CRC Articles 34-35 and Optional Protocol⁸³⁸); and the involvement of children in armed conflict (CRC Article 38 and Optional Protocol⁸³⁹).</p>

APPENDIX B: Key ILO Conventions and Guidelines on Working Conditions

Occupational Safety and Health

- **Occupational Safety and Health Convention, 1981 (No. 155) and its Protocol of 2002.** The convention encourages the adoption of a national OSH policy, and calls on governments and businesses to take action to promote occupational safety and health and improve overall working conditions. It also stipulates that the policy take into consideration conditions and practices particular to each country. The Protocol pushes for the establishment of periodic reviews to monitor, record, and publish annual statistics related to occupational accidents and diseases.⁸⁴⁰ ILO Convention No. 155 has been ratified by 67 countries, including El Salvador, which has ratified both the convention and the Protocol of 2002. The Philippines has ratified neither.⁸⁴¹
- **Occupational Health Services Convention, 1985 (No. 161).** Convention No. 161 establishes business-level occupational health services, which are responsible for providing guidance to the employer and workers on maintaining a safe and healthy working environment.⁸⁴² ILO Convention No. 161 has been ratified by only 33 countries; neither El Salvador nor the Philippines has ratified it.⁸⁴³
- **Promotional Framework for Occupational Safety and Health Convention, 2006 (No. 187).** Convention No. 187 promotes a culture of safety and health with continual progress towards achieving a safe and healthy working environment. It requires nations to develop a national OSH policy, national system, and national program in accordance with Convention No. 155 and incorporating the relevant ILO instruments, which are listed in the Annex to the Promotional Framework for Occupational Safety and Health Recommendation, 2006 (No. 197). National programs are required to include time-bound measures to promote occupational safety and health.⁸⁴⁴ Forty-six countries have ratified Convention No. 187. Neither El Salvador nor the Philippines has ratified it.⁸⁴⁵
- The ILO also has a number of conventions pertaining to occupational safety and health in specific sectors (for example, mining, agriculture, construction, dock work, commerce and offices) as well as addressing specific hazards (e.g., radiation; occupational cancer; air pollution, noise, and vibration; asbestos; and chemicals), but none has been ratified by a large number of countries.⁸⁴⁶
- **Codes of Practice.** ILO Codes of Practice are neither legally-binding nor are they intended to replace national laws or regulations, or accepted standards. Rather, they offer practical guidelines for public authorities, employers, workers, enterprises, and specialized OSH protection bodies.⁸⁴⁷ They provide guidance for specific sectors (e.g., construction, opencast mines, coal mines, iron and steel industries, non-ferrous metals industries, agriculture, shipbuilding and ship repairing, forestry), against particular hazards (e.g., radiation, lasers, visual display units, chemicals, asbestos, airborne substances), and on certain safety and health measures (e.g., OSH management systems; ethical guidelines for monitoring workers' health; recording and notification of occupational accidents and diseases; protection of workers' personal data; safety, health and working conditions in the transfer of technology to developing countries).⁸⁴⁸

Hours of Work

- **Hours of Work (Industry) Convention, 1919 (No. 1).** The first-ever ILO Convention limits the working hours of those in public and private industries to no more than 8 hours a day, and 48 hours a week, with some exceptions. If work hours on a given day fall short of 8 hours, they may be compensated on a different day, with the provision that no single workday shall exceed 9 hours.⁸⁴⁹
- **Hours of Work (Commerce and Offices) Convention, 1930 (No. 30).** Like ILO Convention No. 1, ILO Convention No. 30 limits the workday to 8 hours and the workweek to 48 hours for those working in commerce and offices. However, unlike ILO Convention No. 1, it allows the total hours for the workweek to be redistributed as long as no single workday exceeds 10 hours.⁸⁵⁰
- **Forty-Hour Week Convention, 1935 (No. 47).** ILO Convention No. 47 reduces the maximum total work hours in a week to 40.⁸⁵¹
- **Weekly Rest (Industry) Convention, 1921 (No. 14) and Weekly Rest (Commerce and Offices) Convention, 1957 (No. 106).** ILO Conventions No. 14 and 106 require 24 consecutive hours of rest per week for workers in Industry and Commerce and Offices, respectively.⁸⁵²
- **Night Work (Women) Convention (Revised), 1948 (No. 89).** ILO Convention No. 89 requires a break of at least 11 consecutive hours, including at least 7 consecutive hours between the hours of 10:00 pm and 7:00 am.⁸⁵³ ILO Convention No. 171 of 1990 revises the definition of *night work* to mean all work which is performed for at least 7 consecutive hours that include the period from midnight to 5:00 am.⁸⁵⁴
- **Part-Time Work Convention, 1994 (No. 175).** ILO Convention No. 175 ensures that part-time workers receive equivalent wages, protections, and benefits as full-time employees.⁸⁵⁵
- **Holidays with Pay Convention (Revised), 1970 (No. 132).** ILO Convention No. 132 stipulates that workers receive at least 3 working weeks of paid holiday for each year of service.⁸⁵⁶

Minimum Wages

- **Labour Clauses (Public Contracts) Convention, 1949 (No. 94).** ILO Convention No. 94 requires public contracts to respect minimum labor standards.⁸⁵⁷ The Philippines has ratified this convention, but El Salvador has not.⁸⁵⁸
- **Protection of Wages Convention, 1949 (No. 95).** ILO Convention No. 95 requires wages to be paid in legal tender and at regular intervals, and stipulates that the value of in-kind wages be fair and reasonable. It also requires that wages be a priority when liquidated assets of an insolvent employer are distributed.⁸⁵⁹ The Philippines has ratified this convention, while El Salvador has not.
- **Minimum Wage Fixing Convention, 1970 (No. 131).** ILO Convention No. 131 requires States to establish a mechanism to determine and periodically review and adjust legally-enforceable minimum wage rates.⁸⁶⁰ As far as possible, the following factors should be considered when setting minimum wages:
 - (a) The needs of workers and their families, including prevailing wage rates in the country, the cost of living, social security benefits, and relative standards of living;
 - (b) Various economic factors, such as maintaining high levels of employment and productivity.⁸⁶¹
- **Protection of Workers' Claims (Employer's Insolvency) Convention, 1992 (No. 173).** ILO Convention No. 173 protects wage claims in insolvency and bankruptcy cases.⁸⁶² Only 21 countries have ratified this convention; neither El Salvador nor the Philippines has done so.⁸⁶³

- **Equal Remuneration Convention, 1951 (No. 100).** ILO Convention No. 100 states that men and women workers should receive equal remuneration for work of equal value.⁸⁶⁴ Both El Salvador and the Philippines have ratified ILO Convention No. 100.⁸⁶⁵

APPENDIX C: RICHES Project-Level Child Labor Definitions: El Salvador

In an effort to establish a common understanding of child labor in El Salvador among project staff and relevant stakeholders, this document summarizes the Salvadoran national legal framework governing children’s work. These definitions will provide a solid underpinning for efforts related to monitoring and enforcement of labor laws, revision of national labor and social protection policies and legislation, development of social compliance and monitoring systems, raising awareness about child labor, and any other relevant project activity in El Salvador.

Term	Definition – National Legal Framework
Child	Under Article 3 of the <i>Law for the Comprehensive Protection of Children and Adolescents</i> (LEPINA) ⁸⁶⁶ , a child is a girl or boy from the moment of conception up to the age of 12; an adolescent is a person from 12 to 18 years of age. ⁸⁶⁷
Legally Working Children	<p>Legal Working Age:</p> <p>The minimum age for work is 14, under Article 59 of LEPINA⁸⁶⁸; Article 38 of the <i>Constitution of the Republic of El Salvador</i>⁸⁶⁹; and Article 114 of the <i>Labor Code No. 15 of 1972</i>⁸⁷⁰. * Under Article 59 of LEPINA⁸⁷¹, children under age 14 and those aged 14 are permitted to work only if the work does not infringe on their rights or impede their right and access to education.</p> <p>Under Article 104 of the Labor Code⁸⁷², the work of children under the age of 18 needs to be appropriate for their age, physical condition and development:</p> <p>Under Article 68 of LEPINA⁸⁷³, a person over the age of 16 is permitted to engage in domestic work**</p> <p>Under Articles 2 and 6 of the <i>Military Service Law and Armed Forces Reserve No. 298 of 1992</i>⁸⁷⁴, the minimum age for recruitment for voluntary military service is 16; under the Constitution, the minimum age for compulsory military service is 18⁸⁷⁵.</p>

Light Work:

The Law does not specifically mention “light work”; however, under Articles 55, 56 and 59 of LEPINA⁸⁷⁶ children ages and older are permitted to engage in work if the work does not infringe on their rights or impede their right and access to education and is non-hazardous and non-exploitive.

Hours of Work/Time of Day:

Children under the age of 16 are permitted to work a maximum of 6 hours daily and 34 hours weekly under Article 60 of LEPINA⁸⁷⁷. Under Article 60 of LEPINA, Article 38 of the Constitution⁸⁷⁸, and Article 138 of the Labor Code⁸⁷⁹, children ages 16 and above may work a maximum of 8 hours daily and 44 daytime hours weekly.

Under Article 116 of the Labor Code⁸⁸⁰ and Article 60 of LEPINA⁸⁸¹, children may work from 6:00 a.m. to 7 p.m.

Conditions of Work:

Under Article 104 of the Labor Code⁸⁸², the work of minors under age 18 must be suited to their age, physical condition and development. Article 105 of the Labor Code, and Articles 55 and 56 of LEPINA⁸⁸³, the work of minors under the age of 18 must not be hazardous or exploitive.

Under Article 64 of LEPINA⁸⁸⁴, children engaged in domestic work must be provided rest time, time for eating meals, and access to education, and adequate remuneration. Their employers should facilitate their attendance at the nearest school. The compensation paid for their type of work should not be less than the amount received for workers ages 18 and over.

*El Salvador meets the international standard for the minimum age for work for a developing nation.

**Household chores are addressed through Article 62 of LEPINA which prohibits exploitive domestic work.

Apprenticeships:

Under Articles 61 and 63 of LEPINA⁸⁸⁵, apprentices are permitted to work daytime hours, as long as this work is compatible with their schooling, is in accordance with the law, and allows their physical, psychological, moral or cultural development.

Under Articles 64 and 69 of the Labor Code⁸⁸⁶, apprentices must meet minimum age requirements for work and be engaged in labor compatible with their physical development, and in jobs or work outside the trade, art or occupation designated

Term	Definition – National Legal Framework
	<p>in the respective contract. Under Article 115 of the Labor Code, the types of work prohibited to child apprentices does not apply to work carried out in general education schools, professional or technical schools or other training institutions.</p> <p>Employment Contracts:</p> <p>Under Article 58 of LEPINA,⁸⁸⁷ adolescents may enter into individual or joint acts, agreements and contracts with the permission of a parent, guardian or other responsible person and have the rights, benefits and remunerations in employment relationships that are accorded to them under LEPINA and the Labor Code.</p> <p>Work Requirements:</p> <p>Under Article 117 of the Labor Code,⁸⁸⁸ children under the age of 18 are required to have a medical exam showing their fitness for the particular type of work, prior to entering into that work. Under Article 66 of LEPINA⁸⁸⁹, children are also required to register as workers with the government.</p> <p>Compulsory Education:</p> <p>Under Article 82 of LEPINA,⁸⁹⁰ education is compulsory through the secondary level. Articles 5, 18, 20 and 22 of the <i>General Education Law No. 917 of 1996</i>⁸⁹¹ describe the duration of each level of education. According to the General Education Law, primary schooling generally begins at age 6; primary education comprises 9 years and secondary is 2-3 years (two for general education and three for vocational education), thus compulsory education is estimated to extend up to the age of 18.</p>
Children Engaged in Child Labor (CL)	<p>Child Labor:</p> <ol style="list-style-type: none"> 1) Work done by a child who is less than 14, the minimum age for work. 2) Hazardous work, which is understood as work, by its nature or by the conditions in which it is performed, endangers their physical, mental or moral well-being, which is stipulated under Ministerial Agreement 241, "List of Dangerous Activities and Jobs in Which Children and Adolescents Cannot be Employed" and which includes the prohibition of night work and long work hours in LEPINA and the Labor Code.

Term	Definition – National Legal Framework
	<p>3) The Worst Forms of Child Labor, not designated as hazardous work, which are considered crimes committed by those who use, recruit and maintain any person under 18 years of age in these forms of exploitation.⁸⁹²</p> <p>For more specific information on the minimum age for work, hours of work/time of day, conditions of work, apprenticeships, work requirements, employment contracts and compulsory education restrictions, see Legally Working Children above.</p>
<p>Children engaged in the Worst Forms of Child Labor</p>	<p>The Worst Forms of Child Labor:</p> <p>Under Article 2 of LEPINA⁸⁹³:</p> <p>“a) all forms of slavery or practices analogous to slavery, such as the sale and trafficking of girls, children and adolescents; debt bondage and servitude; forced or compulsory labor, including recruitment, the forced or compulsory use of children in armed conflicts; b) the use, recruitment or offer of girls and boys and teenagers for prostitution, the production of pornography or pornographic performances; c) the use, the recruitment or the offer of girls, boys and adolescents to carry out illicit activities, in particular the production and trafficking of narcotic drugs, as defined in the relevant International Treaties in force in El Salvador; and d) work that by its nature or by the conditions in which it is carried out, is likely to damage the health, the safety or morals of children and adolescents”.</p> <p>Under Article 55 of LEPINA⁸⁹⁴, children are protected from sexual abuse and exploitation, including being used for prostitution and pornography.</p> <p>Under Article 56 of LEPINA⁸⁹⁵, children are protected against other forms of economic exploitation. These are considered as:</p> <p>“those that, according to International Law, are considered as worst forms of child labor: the sale and trafficking of children and adolescents; the extraction of human organs or tissues, as well as their commercialization; contemporary forms of slavery and analogous practices to this, such as debt bondage, servitude, work that is forced, compulsory or without remuneration; work that by its nature or by the conditions in which it is carried out, harms the health, safety or morals of girls and boys and teenagers; the initiation into or facilitation of begging to obtain a benefit on account of a third party; the forced or compulsory recruitment of children and adolescents for use in armed conflicts; and the use,</p>

Term	Definition – National Legal Framework
	<p>recruitment or offer of girls, boys and adolescents for use in illicit activities, in particular, the production and trafficking of drugs and narcotics.</p> <p>Furthermore, Article 56 of LEPINA⁸⁹⁶ stipulates that the collaboration of children and adolescents in economic production can be carried out provided that: a) does not affect the right to education and healthy recreation; b) does not risk health and physical integrity, psychological and moral; and c) does not affect development.</p> <p>Worst Forms of Child Labor (by part in ILO Convention 182)</p> <p>A: All types of slavery, including sale and trafficking of children, forced labor, and the use of children in armed conflict:</p> <p>1) Forced Labor, Slavery, Involuntary Servitude, Debt Bondage:</p> <p>Under Article 56 of LEPINA, children are protected from economic forms of exploitation such as: contemporary forms of slavery and practices analogous to slavery, servitude to debts, the condition of a servant, and forced, compulsory or unpaid labor. Under Articles 4 and 9 of the Constitution⁸⁹⁷, slavery, conditions of servitude and compulsory work without remuneration are prohibited. Under Article 13 of the Labor Code,</p> <p>2) Armed Conflict:</p> <p>Under Article 215 of the Constitution⁸⁹⁸, children may not be recruited for state compulsory military service under the age of 18. Under Articles 2 and 6 of the <i>Military Service Law and Armed Forces Reserve No. 298 of 1992</i>⁸⁹⁹ children under 16 may not be recruited for voluntary military service. Under Article 345 of the Penal Code⁹⁰⁰; Article 1 of the <i>Decree No. 158 Law Banning Gangs, Groups, Associations and Organizations of a Criminal Nature</i>⁹⁰¹; and Article 7 of the Constitution⁹⁰², children may not be recruited for non-state compulsory military service.</p> <p>3) Trafficking in Persons:</p> <p>Under Articles 3 and 54-55 of the Special Law Against Trafficking in Persons⁹⁰³ trafficking is defined as:</p>

Term	Definition – National Legal Framework
	<p>“human exploitation: when a person uses the physical integrity of another to perform sexual exploitation activities in their different modalities; commercial sexual exploitation in the tourism sector; slavery, servitude, forced labor, forced exploitation in begging; forced marriage or forced union; fraudulent adoption; trafficking, fertilizing or illicitly obtaining organs, tissues, fluids, cells, human embryos or the use of people in clinical pharmacological experimentation; as well as the use of children or adolescents in criminal activities.”</p> <p>Under Article 56 of LEPINA⁹⁰⁴:</p> <p>“trafficking is understood as the recruitment, transportation, transfer, reception of girls, boys or adolescents, under threat or the use of force or other forms of coercion, abduction, fraud, cheating, abuse of power, or in a situation of vulnerability or the giving or receipt of payments or benefits to obtain the consent of a girl, child and adolescent or of the person who has authority over them, with exploitation. This exploitation shall include, at a minimum, the prostitution of others or other forms of sexual exploitation, jobs or forced services, slavery or analogous practices of slavery, servitude or the extraction of organs”.</p> <p>B. Child Prostitution and Pornography:</p> <p>Under Article 3 and 54-55 of the Special Law Against Trafficking in Persons⁹⁰⁵, Articles 169-173 of the <i>Penal Code (with modifications until 2010 No. 1030 of 1974</i>⁹⁰⁶ and Article 55 of LEPINA⁹⁰⁷ children are prohibited from being used in commercial sexual exploitation. Article 55 of LEPINA prohibits abuse involving remuneration in money or in kind, with or without intermediation, with or without pimping, including the use, recruitment or offering of girls, boys and adolescents for the prostitution, production or performance of pornography.</p> <p>C. Illicit Activities:</p> <p>Under Articles 3 and 54-55 of the Special Law Against Trafficking in Persons⁹⁰⁸, Articles 214 and 345 of the Penal Code⁹⁰⁹, and Article 56 of LEPINA⁹¹⁰, children are prohibited from being used in illicit activities, including in illicit organizations.</p> <p>D. Hazardous Work:</p> <p>Article 56 of LEPINA⁹¹¹ stipulates that the collaboration of children and adolescents in economic and productive activities of the family can be carried out provided that the work:</p>

Term	Definition – National Legal Framework
	<p>a) does not affect the right to education and healthy recreation; b) does not risk health and physical integrity, mental health and morality; and c) does not affect development.</p> <p>Children under the age of 18 may not perform dangerous or unhealthy work under Article 105 of the Labor Code⁹¹², Article 38 of the Constitution⁹¹³ and Article 2 of <i>Agreement 241 of 2011</i>⁹¹⁴. Minors under the age of 18 are prohibited from engaging in hazardous or exploitive work under Article 55 and 56 of LEPINA⁹¹⁵. Under Article 116 of this law, children less than 16 may not perform work that requires great physical strength.</p> <p>Under Article 1 of <i>Agreement 241 of 2011</i>⁹¹⁶, work activities that can cause death or damage the physical integrity, health, safety or morals of children and adolescents are prohibited. These activities include:</p> <ul style="list-style-type: none"> xxx. mechanical work that involving the lubrication; overhaul or repair of machines or moving mechanisms; xxxii. the use of saws; xxxiii. work involving the sale or carrying of arms; xxxiv. work involving the use of sharp tools (except those used for domestic purposes); xxxv. work underground; xxxvi. work underwater or related to artisanal or industrial fishing underwater; xxxvii. work at high elevations equal to or higher than 1.5 meters; xxxviii. work with explosive, flammable, corrosive or radioactive materials; xxxix. work with unhealthy environments that involve exposure to microorganisms; xl. work in construction, demolition, restoration or conservation of works of infrastructure; xli. work in stevedoring, loading and unloading in seaports and docks; xl.ii. work that requires great physical efforts, such as loading and operating heavy machinery; xl.iii. work that demands repetitive efforts, with time constraints and inadequate postures; xl. iv. work that is carried out in public roadways, roundabouts, or involving getting off and on vehicles in movement; xl. v. work that requires permanence, even if transitory, in places where the consumption of tobacco and intoxicating beverages is allowed, as in bars, canteens, liquor stores and including customer service; xl. vi. work in which materials with pornographic content are displayed that are sexual or violent or erotic;

Term	Definition – National Legal Framework
	<ul style="list-style-type: none"> xlvi. work that offers some type of health risk or the risk of poisoning or includes the use, handling or transfer of toxic substances; xlviii. work on lands where gullies or unsafe ground exists; xliv. work that involves handling electrical energy; l. work that involves direct contact with fire; li. work that involves excessive levels of noises and vibrations; lii. work that involves the exchange of money or objects of value; liii. work related to security for people or goods; liv. work carried out in activities related to the collection, selection, transportation, processing and handling of garbage; lv. work done in mines and quarries; lvi. work carried out in the manufacturing industry processing metallic and non-metallic minerals; lvii. work carried out in the processing and preparation of bricks, cement, adobe, mosaics and pipes, when the person who makes them is under 16 years old; lviii. work carried related to dead animals, such as the slaughter, deboning or other handling; lix. work done in bars, canteens, billiards, nightclubs, nightclubs, strip clubs, shows, motels, dating houses, massage parlors, among others similar; and lx. work in places such as cemeteries and morgues involving dead animals and persons. <p>Under Article 3 of the Agreement No. 241 of 2011⁹¹⁷, children may be authorized to work by authorities in sugarcane and coffee production as well as in artisanal fishing beginning at age 16 as long as they are guaranteed education, health, safety and morality and they have received instruction or occupational training.</p>

APPENDIX D: RICHES Project-Level Child Labor Definitions: Philippines

In an effort to establish a common understanding of child labor in the Philippines among project staff and relevant stakeholders, this document summarizes the Philippine national legal framework governing children’s work. These definitions will provide a solid underpinning for efforts related to monitoring and enforcement of labor laws, revision of national labor and social protection policies and legislation, development of social compliance and monitoring systems, raising awareness about child labor, and any other relevant project activity in the Philippines.

Term	Definition – National Legal Framework
Child	Children are generally defined as those who are less than 18 years old, or those who are over age 18 but are unable to fully take care of themselves or protect themselves from abuse, neglect, cruelty, exploitation or discrimination because of a physical or mental disability or condition. ^{918,919} Youth is defined as those between the ages of 15 and 30 years. ⁹²⁰
Legally Working Children	<p>Legal Working Age:</p> <p>The minimum age for work is 15 years under Article 139 of the Labor Code⁹²¹ and Section 16 of the <i>Act Instituting Policies for the Protection and Welfare of Domestic Workers</i> with the following stipulations:⁹²²</p> <ul style="list-style-type: none"> (a) Any person between fifteen (15) and eighteen (18) years of age may be employed for such number of hours and such periods of the day as determined by the Secretary of Labor and Employment in appropriate regulations. (b) The foregoing provisions shall in no case allow the employment of a person below eighteen (18) years of age in an undertaking which is hazardous or deleterious in nature as determined by the Secretary of Labor and Employment.⁹²³ <p>Exceptions to Minimum Age:</p> <p>Under the <i>Special Protection of Children against Child Abuse, Exploitation and Discrimination Act</i>,⁹²⁴ children below the age of 15 years may work under the following conditions:</p>

Term	Definition – National Legal Framework
	<p>(a) When a child works directly under the sole responsibility of his/her parents or guardian, provided that his/her employment does not in any way interfere with schooling and that the work does not endanger his/her life, safety, health, and morals, nor impair his/her normal development. Also, the parent or legal guardian is obligated to provide the prescribed primary and/or secondary education.</p> <p>(b) Where a child's employment or participation in public entertainment or information through cinema, theater, radio, television or other forms of media is essential, provided that the employment contract is concluded by the child's parents or legal guardian, with the express agreement of the child concerned, if possible, and the approval of the Department of Labor and Employment. Furthermore, the following requirements in all instances must be strictly complied with:</p> <ol style="list-style-type: none"> 1) The employer shall ensure the protection, health, safety, morals and normal development of the child; 2) The employer shall institute measures to prevent the child's exploitation or discrimination taking into account the system and level of remuneration, and the duration and arrangement of working time; and 3) The employer shall formulate and implement, subject to the approval and supervision of competent authorities, a continuing program for training and skills acquisition of the child. <p>Light Work:</p> <p>Article 107 of the <i>Child and Youth Welfare Code</i>⁹²⁵ allows children below sixteen (16) years of age to perform light work which is not harmful to their safety, health, or normal development and which is not prejudicial to their studies.</p> <p><i>*Philippine national legislation on Light Work does not directly specify a minimum age or restrictions on the number of hours. However, protections surrounding working conditions and hours of work put in place for those below the age of 15 years and for those between 15 and 18 years of age (outlined in the relevant sections above and below) apply to those engaged in light work as well.</i></p> <p>Hours of Work/Time of Day:</p> <p>Under Section 3 of the <i>Special Protection of Children against Child Abuse, Exploitation and Discrimination Act</i>⁹²⁶ and Section 15 of the <i>Rules and Regulations Implementing Republic Act No. 9231 Amending R.A. 7610, as amended</i>.⁹²⁷</p> <p>(a) A child below fifteen (15) years of age may be allowed to work for not more than twenty (20) hours a week provided that the work shall not be more than four (4) hours at any given day;</p>

Term	Definition – National Legal Framework
	<p>(b) A child fifteen (15) years of age but below eighteen (18) shall not be allowed to work for more than eight (8) hours a day, and in no case beyond forty (40) hours a week;</p> <p>(c) No child below fifteen (15) years of age shall be allowed to work between 8:00 in the evening and 6:00 in the morning of the following day and no child fifteen (15) years of age but below eighteen (18) shall be allowed to work between 10:00 in the evening and 6:00 in the morning of the following day.</p> <p>For children under the age of 15 years who are engaged in public entertainment or information, the hours of work are further clarified under the <i>Guidelines on the Issuance of Work Permit for Children below 15 Years of Age Engaged in Public Entertainment of Information</i>:⁹²⁸</p> <p>(a) The maximum of 4 hours of work per day is inclusive of all projects, regardless of how many projects a child is engaged in.</p> <p>(b) Hours of work include 1) all time during which a child is required to be at a prescribed workplace; and 2) all time during which a child is suffered or permitted to work, including waiting time and short rest periods during work hours.</p> <p>(c) When a child’s performance is scheduled beyond 8:00 pm, it may be recorded ahead of time and played during the live broadcast.</p> <p>Conditions of Work:</p> <p>Under the <i>Special Protection of Children against Child Abuse, Exploitation and Discrimination Act</i>⁹²⁹ and the <i>Employment of Youth Aged 15 to Less Than 18 Years</i> advisory⁹³⁰, every child must have access to formal and non-formal education, including alternative learning systems. In all cases, the employer must provide access to at least primary and secondary education and may not hinder the child’s education and learning opportunities.</p> <p>Apprenticeships:</p> <p>Under Article 59 of the Labor Code⁹³¹, to qualify as an apprentice, a person shall:</p> <p>(a) Be at least fourteen (14) years of age;</p> <p>(b) Possess vocational aptitude and capacity for appropriate tests; and</p> <p>(c) Possess the ability to comprehend and follow oral and written instructions.</p>

Term	Definition – National Legal Framework
	<p>An apprenticeship agreement with a minor shall be signed by his/her parent or guardian, and by an authorized representative of the Department of Labor.</p> <p>Work Permits:</p> <p>Under the <i>Special Protection of Children against Child Abuse, Exploitation and Discrimination Act</i>⁹³² and Sections 8 and 9 of the <i>Rules and Regulations Implementing Republic Act No. 9231 Amending R.A. 7610, as amended</i>,⁹³³ children below the age of 15 years may work only if a work permit has been obtained from the Department of Labor and Employment (DOLE). A DOLE work permit is not required for children ages 15-18.⁹³⁴</p> <p>Furthermore, Article 109 of the <i>Child and Youth Welfare Code</i>⁹³⁵ requires that every employer in any commercial, industrial or agricultural establishment or enterprise keep:</p> <ol style="list-style-type: none"> 1) A register of all children employed by him, indicating the dates of their birth; 2) A separate file for the written consent to their employment given by their parents or guardians; 3) A separate file for their educational and medical certificates; and 4) A separate file for special work permits issued by the Secretary of Labor in accordance with existing laws. <p><i>*Household chores are not specifically addressed in the law.</i></p> <p>Compulsory Education:</p> <p>Under Section 4 of the <i>Enhanced Basic Education Act of 2013</i>,⁹³⁶ education is compulsory for 1 year of kindergarten education (typically beginning at 5 years), 6 years of elementary education, and 6 years of secondary education. Thus, compulsory education is estimated to extend up to 18 years of age.</p> <p>Section 2 of Article XIV of the <i>1987 Constitution of the Republic of the Philippines</i>⁹³⁷ provides for free public education at both the primary and secondary levels.</p>
<p>Children Engaged in Child Labor (CL)</p>	<p>Child Labor refers to the illegal employment of children below the age of 15, where:</p> <ol style="list-style-type: none"> 1. They are not directly under the sole responsibility of their parents or legal guardian; or

Term	Definition – National Legal Framework
	<p>2. Their parent or legal guardian employs other workers who are not members of their family; or</p> <p>3. Their work endangers their life, safety, health and morals, or impairs their normal development including schooling.⁹³⁸</p> <p>Child labor also includes the employment of children below the age of 18 in hazardous occupations.⁹³⁹</p> <p>For details on legal working age, exceptions to minimum age, light work, hours of work/time of day, conditions of work, work permits, and apprenticeships, see section above on Legally Working Children.</p>
<p>Children Engaged in the Worst Forms of Child Labor (WFCL)</p>	<p>Section 3 of the <i>Special Protection of Children against Child Abuse, Exploitation and Discrimination Act</i>⁹⁴⁰ prohibits children from engaging in the following Worst Forms of Child Labor:</p> <ol style="list-style-type: none"> 1) All forms of slavery, as defined under the "Anti-trafficking in Persons Act of 2003", or practices similar to slavery such as sale and trafficking of children, debt bondage and serfdom and forced or compulsory labor, including recruitment of children for use in armed conflict; or 2) The use, procuring, offering or exposing of a child for prostitution, for the production of pornography or for pornographic performances; or 3) The use, procuring or offering of a child for illegal or illicit activities, including the production and trafficking of dangerous drugs and volatile substances prohibited under existing laws; or 4) Work which, by its nature or the circumstances in which it is carried out, is hazardous or likely to be harmful to the health, safety or morals of children. <p>Under the <i>Special Protection of Children against Abuse, Exploitation and Discrimination Act</i>,⁹⁴¹ children are prohibited from working in prostitution, being trafficked, begging, selling or trafficking drugs, or conducting any illegal activities. Under the subsequent amendment to this act⁹⁴², children are also prohibited from being employed as models in any advertisement directly or indirectly promoting alcoholic beverages, intoxicating drinks, tobacco and its byproducts, gambling or any form of violence or pornography.</p>

Worst Forms of Child Labor (by part in ILO Convention 182)

A. All types of slavery, including sale and trafficking of children, forced labor, and the use of children in armed conflict

Forced Labor, Slavery, Involuntary Servitude, Debt Bondage:

Section 12 of the *Special Protection of Children against Child Abuse, Exploitation and Discrimination Act*⁹⁴³ and Sections 4 and 5 of the *Expanded Anti-Trafficking in Persons Act of 2012*⁹⁴⁴ prohibit forced labor, slavery, involuntary servitude or debt bondage.

Trafficking in Persons:

Article IV of the *Special Protection of Children Against Abuse, Exploitation and Discrimination Act*⁹⁴⁵ prohibits child trafficking.

The following acts related to child trafficking are prohibited under Sections 4 and 5 of the *Expanded Anti-Trafficking in Persons Act of 2012*.⁹⁴⁶

- 1) To recruit, obtain, hire, provide, offer, transport, transfer, maintain, harbor, or receive a person by any means, including those done under the pretext of domestic or overseas employment or training or apprenticeship, for the purpose of prostitution, pornography, or sexual exploitation;
- 2) To introduce or match for money, profit, or material, economic or other consideration, any person to a foreign national, for marriage for the purpose of acquiring, buying, offering, selling or trading him/her to engage in prostitution, pornography, sexual exploitation, forced labor, slavery, involuntary servitude or debt bondage;
- 3) To offer or contract marriage, real or simulated, for the purpose of acquiring, buying, offering, selling, or trading them to engage in prostitution, pornography, sexual exploitation, forced labor or slavery, involuntary servitude or debt bondage;
- 4) To undertake or organize tours and travel plans consisting of tourism packages or activities for the purpose of utilizing and offering persons for prostitution, pornography or sexual exploitation;
- 5) To maintain or hire a person to engage in prostitution or pornography;
- 6) To adopt persons by any form of consideration for exploitative purposes or to facilitate the same for purposes of prostitution, pornography, sexual exploitation, forced labor, slavery, involuntary servitude or debt bondage;
- 7) To adopt or facilitate the adoption of persons for the purpose of prostitution, pornography, sexual exploitation, forced labor, slavery, involuntary servitude or debt bondage;

Term	Definition – National Legal Framework
	<p>8) To recruit, hire, adopt, transport, transfer, obtain, harbor, maintain, provide, offer, receive or abduct a person, by means of threat or use of force, fraud, deceit, violence, coercion, or intimidation for the purpose of removal or sale of organs of said person;</p> <p>9) To recruit, transport, obtain, transfer, harbor, maintain, offer, hire, provide, receive or adopt a child to engage in armed activities in the Philippines or abroad;</p> <p>10) To recruit, transport, transfer, harbor, obtain, maintain, offer, hire, provide or receive a person by means defined in Section 3 of this Act for purposes of forced labor, slavery, debt bondage and involuntary servitude, including a scheme, plan, or pattern intended to cause the person either:</p> <ol style="list-style-type: none"> a. To believe that if the person did not perform such labor or services, he or she or another person would suffer serious harm or physical restraint; or b. To abuse or threaten the use of law or the legal processes; and <p>11) To recruit, transport, harbor, obtain, transfer, maintain, hire, offer, provide, adopt or receive a child for purposes of exploitation or trading them, including but not limited to, the act of baring and/or selling a child for any consideration or for barter for purposes of exploitation. Trafficking for purposes of exploitation of children shall include:</p> <ol style="list-style-type: none"> a. All forms of slavery or practices similar to slavery, involuntary servitude, debt bondage and forced labor, including recruitment of children for use in armed conflict; b. The use, procuring or offering of a child for prostitution, for the production of pornography, or for pornographic performances; c. The use, procuring or offering of a child for the production and trafficking of drugs; and d. The use, procuring or offering of a child for illegal activities or work which, by its nature or the circumstances in which it is carried out, is likely to harm their health, safety or morals; and <p>12) To organize or direct other persons to commit the offenses defined as acts of trafficking under this Act.</p> <p>Under this same law, it is also illegal to engage in acts that promote or facilitate child trafficking.</p> <p>Under Section 15 of the <i>Expanded Anti-Trafficking in Persons Act of 2012</i>,⁹⁴⁷ the following government agencies are mandated to implement programs to prevent, protect, and rehabilitate trafficking victims:</p> <ul style="list-style-type: none"> • Department of Foreign Affairs • Department of Social Welfare and Development • Department of Labor and Employment • Department of Justice

Term	Definition – National Legal Framework
	<ul style="list-style-type: none"> • Philippine Commission on Women • Bureau of Immigration • Philippine National Police • National Bureau of Investigation • Philippine Overseas Employment Administration • Overseas Workers and Welfare Administration • Department of the Interior and Local Government • Commission on Filipinos Overseas • Local government units. <p><u>Armed Conflict:</u></p> <p>Under Sections 12 and 14 of the <i>Citizen Armed Forces of the Philippines Reservist Act</i>,⁹⁴⁸ the minimum age for enlisting in the military is 18 years. Under the <i>Special Protection of Children against Abuse, Exploitation and Discrimination Act</i>,⁹⁴⁹ children may not be recruited to become members of the Armed Forces of the Philippines, of its civilian units or other armed groups. They also may not take part in fighting or be used as guides, couriers, or spies.</p> <p>B. Child Prostitution and Pornography</p> <p>The commercial sexual exploitation of children, including child pornography, prostitution, and sexual exploitation is prohibited under the <i>Special Protection of Children against Child Abuse, Exploitation and Discrimination Act</i>⁹⁵⁰, the <i>Anti-Child Pornography Act of 2009</i>⁹⁵¹, and the <i>Cybercrime Prevention Act of 2012</i>.⁹⁵²</p> <p>C. Illicit Activities</p> <p>The use, procuring or offering of a child for illegal or illicit activities, including the production, sale and trafficking of dangerous drugs and volatile substances is prohibited under Section 3 of the amended <i>Special Protection of Children against Child Abuse, Exploitation and Discrimination Act</i>⁹⁵³ as well as under the original <i>Special Protection of Children against Abuse, Exploitation and Discrimination Act</i>⁹⁵⁴ and Sections 5 and 8 of the <i>Comprehensive Dangerous Drugs Act of 2002</i>.⁹⁵⁵</p>

D. Hazardous Work

Under Article 139 of the Labor Code,⁹⁵⁶ the minimum age for engaging in hazardous work is 18 years.

Section 3 of the *Special Protection of Children against Child Abuse, Exploitation and Discrimination Act*⁹⁵⁷ prohibits Hazardous Child Labor, defined as work which, by its nature or the circumstances in which it is carried out, is hazardous or likely to be harmful to the health, safety or morals of children, such that it:

- (a) Debases, degrades or demeans the intrinsic worth and dignity of a child as a human being; or
- (b) Exposes the child to physical, emotional or sexual abuse, or is found to be highly stressful psychologically or may prejudice morals; or
- (c) Is performed underground, underwater or at dangerous heights; or
- (d) Involves the use of dangerous machinery, equipment and tools such as power-driven or explosive power-actuated tools; or
- (e) Exposes the child to physical danger such as, but not limited to the dangerous feats of balancing, physical strength or contortion, or which requires the manual transport of heavy loads; or
- (f) Is performed in an unhealthy environment exposing the child to hazardous working conditions, elements, substances, co-agents or processes involving ionizing, radiation, fire, flammable substances, noxious components and the like, or to extreme temperatures, noise levels, or vibrations; or
- (g) Is performed under particularly difficult conditions; or
- (h) Exposes the child to biological agents such as bacteria, fungi, viruses, protozoans, nematodes and other parasites; or
- (i) Involves the manufacture or handling of explosives and other pyrotechnic products.

Sectors:

Under the *Guidelines in Assessing and Determining Hazardous Work in the Employment of Persons Below 18 Years of Age*⁹⁵⁸ and its subsequent amendment⁹⁵⁹, work and activities in the following industrial and occupational classifications have been identified and declared hazardous to those under the age of 18 years:

- 1) Mining and Quarrying
- 2) Construction
- 3) Transportation and Storage
- 4) Water Supply; Sewerage, Waste Management, and Remediation Activities

<u>Term</u>	<u>Definition – National Legal Framework</u>
	<ul style="list-style-type: none"> 5) Forestry and Logging 6) Fishing and Aquaculture 7) Hunting, Trapping and Related Service Activities 8) Security and Investigation 9) Manufacturing of alcoholic beverages, tobacco, pyrotechnics, rubber and plastic products, chemicals and chemical products, basic metals, and weapons and ammunitions 10) Farmers and Other Plant Growers 11) Animal Producers 12) Physical Science, Life Science, and Health Associate Professionals 13) Sales and Services Elementary Occupations 14) Personal and Protective Services Workers 15) Customer Services Clerks 16) Other Craft and Related Trade Workers <p>Under Section 2b of the <i>Guidelines for the Employment of Migratory Sugarcane Workers (MSWs)</i>,⁹⁶⁰ the employment of children under 18 years in sugarcane is prohibited.</p>

APPENDIX E: Guiding Questions for Pre-Situational Analysis

Question	Desk Research (DR)	Field Research (FR)	Method for Collecting	Person (s) Responsible
HIGH-LEVEL GLOBAL ASSESSMENT OF CHILD LABOR & ACCEPTABLE CONDITIONS OF WORK				
<p>1. What is the incidence and nature of child labor and unacceptable conditions of work?</p> <p>a) What drivers push children into child labor? What factors protect them from child labor? What factors affect behavior change in situations involving child labor?</p> <p>b) What drivers push women and children into unacceptable work conditions? What factors protect them from these conditions? What factors affect behavior change in situations of unacceptable conditions of work?</p> <p>c) What are the main regional differences with regard to child labor and unacceptable conditions of work?</p> <p>d) What are the main sectoral differences with regard to child labor and unacceptable conditions of work?</p> <p>e) What are other main differences in children engaged in child labor (e.g., gender, age, socio-economic or other status)?</p>	X		literature review	ITEs
<p>2. What is the relationship between child labor and schooling?</p> <p>a) What is children’s level of participation in schooling globally? To what extent are children combining work and schooling?</p> <p>b) How does child labor affect children’s ability to achieve in school?</p> <p>c) What are the barriers to education and social services (including gender biases) that may be resulting in child labor? (See specific examples that will be explored in the country-level analyses.) How do these barriers influence whether families resort or default to child labor?</p>	X		literature review	ITEs
<p>3. What is the nature of women’s enterprises?</p>	X		literature review	Grameen

Question	Desk Research (DR)	Field Research (FR)	Method for Collecting	Person (s) Responsible
<ul style="list-style-type: none"> a) What are the characteristics of households that engage in businesses, particularly women’s enterprises? b) How and why are women’s businesses started (do they differ from how and why men’s are started)? c) In what types of sectors are women entrepreneurs typically working? d) What common burdens do women face in business establishment, daily operation and expansion? e) What common support mechanisms do women typically use to operate their businesses? What are the gaps that tend to exist in support for WEEs? 				
<p>4. What is the nature of child labor in WEE initiatives?</p> <ul style="list-style-type: none"> a) At what point do children and households become exposed to or involved in the businesses? b) How do intra-household dynamics influence the incidence of child labor and unacceptable conditions of work in WEE initiatives? c) How do factors such as children’s age, gender, socio-economic status, and ethnicity affect their involvement in exploitive work in these enterprises? 	X		literature review	ITEs & Grameen
<p>5. Among MFIs internationally, what is the level of awareness, existing practices and products, and potential incentives to address child labor and acceptable conditions of work?</p> <ul style="list-style-type: none"> a) What is the level of awareness of child labor and acceptable conditions of work? b) Have any MFIs/WEE initiatives implemented safe guards, projects, education with their clients? Are there case studies related to this? c) Do they care? Does it affect their business model? d) What would be the incentives for MFI’s to incorporate best practices? e) What examples exist globally of MFI’s addressing child labor (whether in policies, practices, products, or programs)? What impact, if known, have those programs had on child labor? 	X		literature review	Grameen
<p>6. What are the international, national legal and policy landscapes governing child labor and acceptable conditions of work, particularly in the sectors where children work in women’s enterprises?</p>	X		literature review	ITEs

Question	Desk Research (DR)	Field Research (FR)	Method for Collecting	Person (s) Responsible
a) Who are the key types of stakeholders involved in child labor and acceptable conditions of work at the international and national level, and what roles do they play? b) Are there countries that show strong legal and policy frameworks for addressing child labor or unacceptable conditions of work, particularly in areas with women’s enterprises?				
7. What types of international, national and or non-governmental efforts are being undertaken to address child labor and unacceptable work, particularly related to women’s enterprises? a) What evidence exists to assess these efforts for their impact or influence over reducing child labor? b) What can we learn from child labor prevention and eradication efforts generally? (ex. cocoa or coffee sector initiatives that are committed to reducing child labor in the value chain, cash-transfer programs, etc.) c) Are there any cases or countries that show successes or innovation in addressing child labor or unacceptable conditions of work? What factors are believed to contribute to their success?	X		literature review	ITEs
WOMEN’S ENTREPRENEURSHIP IN EL SALVADOR AND THE PHILIPPINES				
8. What is the nature of women’s entrepreneurship in El Salvador and the Philippines? a) How many women entrepreneurs are there in El Salvador and the Philippines? b) In which sectors are women entrepreneurs working in El Salvador and the Philippines? c) What are the personal characteristics, including the qualifications, of these women?	X	x	literature review, consultations with key governmental and non-governmental stakeholders, focus groups with women	ITEs/LTEs and Grameen
9. In which specific sectors are policy makers and service providers providing women entrepreneurs with support?	X	x	literature review; consultations	ITEs/LTEs and Grameen

Question	Desk Research (DR)	Field Research (FR)	Method for Collecting	Person (s) Responsible
<ul style="list-style-type: none"> a) What types of financial, educational, and/or psycho-social support services are being provided to women entrepreneurs in these sectors? b) How do factors such as age, gender, education, skill level, financial status, social status, household status (e.g., head of household), and ethnicity affect women’s access to support for their businesses in these sectors? c) Where are the gaps in these services? If support is not being provided, or there are gaps in the provision of services, why is this occurring? 			with key governmental and non-governmental stakeholders; focus groups with women	
<p>10. Among MFIs in El Salvador and the Philippines, what is the level of awareness, existing practices and products, and potential incentives to address child labor and acceptable conditions of work?</p> <ul style="list-style-type: none"> a) To what extent do these service providers have current, reliable information, including quantitative data, to know where child labor and unacceptable conditions of work are problems? b) To what extent is there awareness of child labor and acceptable conditions of work? c) To what extent are child labor and acceptable conditions of work issues discussed by these service providers at the national, regional and local level? d) Do service providers at all levels (management and field) care about and understand the need to and/or benefit of, women’s employment initiatives and addressing child protection, including child labor and unacceptable conditions of work issues? e) What policies, procedures and other safeguards, programs (including training) or other support have service providers implemented or coordinated specifically for addressing child labor and unacceptable conditions of work? Are there case studies of these? Are these issues addressed to varying degrees in different industry sectors? Does it affect their business models? f) What technologies (e.g. smart phone usage among staff, digital financial services, training team/staff capabilities, use of technology by clients) are currently being used, or could be used, to address these issues? What are positive and negative examples of practices in this area? 	X	x	literature review; surveys and/or consultations with key governmental and non-governmental stakeholders	ITEs/LTEs/ Grameen

Question	Desk Research (DR)	Field Research (FR)	Method for Collecting	Person (s) Responsible
CHILD LABOR & ACCEPTABLE CONDITIONS OF WORK IN EL SALVADOR AND THE PHILIPPINES				
<p>11. What is the incidence and nature of child labor and unacceptable working conditions in these countries?</p> <p>a) In which sectors are children working in El Salvador and the Philippines? How does this correlate with the sectors in which women entrepreneurs are working?</p> <p>b) What are typical hours of children’s and women’s work in these sectors? What are typical wages and working conditions, including occupational hazards, for both children and women?</p> <p>c) Is child labor occurring year-round or is it seasonal/intermittent?</p> <p>d) Are there regional and/or sectoral differences in terms of where child labor and unacceptable conditions of work are found?</p> <p>e) What are the qualities or characteristics of children and women engaged in child labor and unacceptable working conditions? Are there other significant differences with regard to gender, age, etc. in the nature and incidence of child labor and unacceptable conditions of work across sectors?</p> <p>f) What factors affect behavior change in situations involving child labor and unacceptable conditions of work? What social protection services are available that could help prevent child labor and unacceptable working conditions?</p>	X	X	literature review; consultations with government and non-governmental stakeholders; focus groups with women, interviews with children, observations	ITEs/LTEs
<p>12. What is the nature of child labor and unacceptable conditions of work in WEE initiatives?</p> <p>a) At what point do children and households become exposed to or involved in the businesses?</p> <p>b) What is the nature and incidence of child labor and unacceptable conditions of work in women’s enterprises or in households where women open and run a business (to account for children offsetting household chores or caretaking while women run their business) specifically?</p> <p>c) How do intra-household dynamics influence the incidence of child labor and unacceptable conditions of work in WEE initiatives?</p>	X		Literature review	ITEs & Grameen

Question	Desk Research (DR)	Field Research (FR)	Method for Collecting	Person (s) Responsible
<ul style="list-style-type: none"> d) What drives child labor and unacceptable conditions of work in women’s enterprises? e) How do factors such as children’s age, gender, socio-economic status, and ethnicity affect their involvement in exploitive work in these enterprises? f) How do factors such as their mother’s type/size of business, her educational level, household status (e.g., head of household), business skills and experience, and/or access to labor-saving technologies, etc. affect children’s involvement in exploitive work? g) What incentives/disincentives do women and families have to use their children in their business or to help offset other chores or responsibilities typically managed by women, including child care? h) In general, what are the positive or negative effects of children’s involvement on the businesses’ growth, profitability and sustainability? i) What factors encourage behavior change in situations involving child labor and acceptable conditions of work in WEE initiatives? 				
<p>13. What is the level of awareness regarding child labor and acceptable conditions of work among women entrepreneurs, men, and children in the sectors where children are working?</p>	X	X	literature review; consultations with government and non-governmental stakeholders; focus groups with women and men, interviews with children	ITES/LTEs
<p>14. What actions, if any, do women entrepreneurs take with regard to child labor and unacceptable conditions of work?</p>	X	X	literature review;	ITES/LTEs

Question	Desk Research (DR)	Field Research (FR)	Method for Collecting	Person (s) Responsible
<ul style="list-style-type: none"> a) How do they mitigate the risks of child labor and ensure acceptable conditions of work for themselves and their employees, including children? b) What are both positive and negative examples of women managing these issues? c) To what extent do women feel they have alternatives to child labor and unacceptable conditions of work? 			consultations with government and non-governmental stakeholders; focus groups with women	
CHILDREN'S EDUCATION IN EL SALVADOR AND THE PHILIPPINES				
15. What is the availability (including timing and frequency of school breaks, holidays and other closures, partial/full day schedules) and suitability of schooling in project focus areas? How do these factors affect children's involvement in work?	X		literature review	ITEs/LTEs
16. What is children's level of involvement/enrollment in schooling?	X		literature review	ITEs/LTEs
17. What are the barriers to education that may be resulting in child labor? Examples: <ul style="list-style-type: none"> a) Out of pocket costs and lack of access to credit (fees, books, uniform, etc.) b) Cultural and Legal (age, gender, disability status, social class, language, nationality, ethnicity, etc.) c) School Structure, including infrastructure (for example, distance to schools, or lack of schools/inadequate school infrastructure, including sanitation facilities, inconvenient/insufficient schedule, lack of teachers, irrelevant curriculum, negative school environment) d) Perception of work as higher benefit compared to schooling e) Need for child's work to support household's current and/or future income or other needs f) Agricultural labor cycles (is child labor seasonal?) g) Accessibility and affordability of child care for children themselves or for siblings 	X	X	literature review; consultations with governmental and non-governmental stakeholders; focus groups with women and men; interviews with children; observations	ITEs/LTEs

Question	Desk Research (DR)	Field Research (FR)	Method for Collecting	Person (s) Responsible
18. What is women’s level of awareness regarding the benefits of education? Do others outside the household (for example, elders in the community, extended family) have a role in decision making?		X	consultations with governmental and non-governmental stakeholders; focus groups with women and men	ITEs/LTEs
19. Do national, regional, or local programs designed to improve children’s access to quality education (including incentives, such as tuition subsidies, food support, etc.), or to provide them with alternatives to child labor (such as before/after school programs) reach children involved in WEE initiatives?	X		literature review	ITEs/LTEs
PARTNER ANALYSIS IN EL SALVADOR AND THE PHILIPPINES				
20. Who are the key stakeholders related to child labor and acceptable conditions of work? What are the potential, capacity, and interventions of these key stakeholders in relation to child labor and acceptable working conditions in the context of women’s economic empowerment?	X		literature review	ITEs/LTEs
21. Breakdown of potential partners (by type/size/sector/location, etc.)	X		literature review	ITEs/LTEs/ Grameen (DR)
22. What are the points of entry or constraints that exist in working with stakeholders in these countries?	X	X	literature review; consultations with governmental and non-governmental stakeholders	ITEs/LTEs (DR/FR) Grameen (DR)

Question	Desk Research (DR)	Field Research (FR)	Method for Collecting	Person (s) Responsible
NATIONAL LEGAL AND POLICY LANDSCAPE IN EL SALVADOR AND THE PHILIPPINES				
<p>23. What are the national laws, regulations, and policies governing child labor?</p> <p>a) Does the country have a hazardous child labor list, and what types of activities are on it?</p> <p>b) How does the hazardous child labor list relate to the sectors in which women entrepreneurs are working?</p> <p>c) To what extent have different laws related to child labor and unacceptable working conditions been harmonized? (i.e, child labor vs. child protection vs. child development vs. women economic empowerment?</p> <p>d) What is the level of enforcement of existing of these laws (national/regional/local)? What gaps, if any, exist in enforcement?</p> <p>e) Is compliance with child labor laws feasible/practical? If not, what are the barriers to compliance?</p> <p>f) What laws, regulations, and/or policies are planned?</p>	X		literature review; consultations with governmental stakeholders	ITEs/LTEs
<p>24. What are the national laws, regulations, and policies governing acceptable conditions of work with respect to minimum wages, hours of work, and occupational safety and health?</p> <p>a) Does the country have a minimum wage and maximum hours of work?</p> <p>b) What is the level of enforcement of existing of these laws (national/regional/local)? What gaps, if any, exist in enforcement?</p> <p>c) Is compliance with acceptable conditions of work laws feasible/practical? If not, what are the barriers to compliance</p> <p>d) What laws, regulations and/or policies are planned?</p>	X	X	literature review; consultations with governmental stakeholders	ITEs/LTEs
<p>25. What are the national laws, regulations, and policies governing education?</p> <p>a) What are key gaps in education laws, regulations and policies that relate to child labor?</p> <p>b) What is the level of enforcement? What gaps, if any, exist in enforcement?</p> <p>c) Is compliance with education laws feasible/practical. If not, what are barriers to compliance?</p> <p>d) What laws, regulations, and/or policies are planned?</p>	X		literature review; consultations with governmental stakeholders	ITEs/LTEs

Question	Desk Research (DR)	Field Research (FR)	Method for Collecting	Person (s) Responsible
26. Are legislators and policymakers looking at, or taking action to, address the intersection between WEE initiatives and child labor, as well as WEE initiatives and acceptable working conditions?	X	X	literature review; consultations with governmental stakeholders	ITEs/LTEs
27. What institutions, programs or initiatives exist in WEE initiatives to promote awareness of exploitive child labor and acceptable conditions of work? Which are showing successes or innovations in addressing these issues?	X	X	literature review; surveys and consultations with government and non-governmental stakeholders	ITEs/LTEs
28. Are there any other institutions, programs or initiatives that show successes or innovation in addressing child labor or unacceptable conditions of work, as they related to WEE initiatives?	X	X	literature review; surveys and consultations with government and non-governmental stakeholders	ITEs/LTEs
29. What relevant country and sector level statistics related to child labor and acceptable conditions of work can help inform our design?	X		literature review; consultations with government and non-	ITEs/LTEs

Question	Desk Research (DR)	Field Research (FR)	Method for Collecting	Person (s) Responsible
			governmental stakeholders	
COMMUNITY-LEVEL LANDSCAPE IN EL SALVADOR AND THE PHILIPPINES				
30. What is the status of women’s and men’s awareness, knowledge of and compliance with laws and regulations governing child labor and acceptable conditions of work related to minimum wage, hours, and occupational safety and health?	X	X	literature review; consultations with government and non-governmental stakeholders; focus groups with women and men	ITEs/LTEs
31. To what extent are children aware of the laws and regulations governing child labor and acceptable conditions of work related to minimum wage, hours, and occupational safety and health?	X	X	literature review; consultations with government and non-governmental stakeholders; interviews with children	ITEs/LTEs
32. What is the nature of intra-household dynamics in women entrepreneurs’ homes and communities?	X	X	literature review; consultations	ITEs/LTEs

Question	Desk Research (DR)	Field Research (FR)	Method for Collecting	Person (s) Responsible
<p>a) What are the gender dynamics at play in households generally? In decision making? Who does what kind of work? Who makes decisions about children’s care and education?</p> <p>b) What role do women play in economic decision making? What assets and money do they control directly? Is there a hierarchy?</p> <p>c) What decision-making power do women have over child labor and acceptable conditions of work?</p> <p>d) What decision-making power do children/youth have over decisions related to working for a woman’s enterprise?</p> <p>e) Who else impacts or influences family decisions regarding work, education, and child care (e.g., family elders, community leaders, etc.)?</p>			<p>with government and non-governmental stakeholders; focus groups with women, men and interviews with children</p>	
<p>33. What is the overall financial situation of families?</p>	<p>X</p>	<p>X</p>	<p>literature review; consultations with government and non-governmental stakeholders, focus groups with women, men</p>	<p>ITEs/LTEs (DR/FR) Grameen (DR)</p>

RESEARCH METHODS:

RICHS will employ a variety of techniques when analyzing the operating environment and conducting the needs assessment, including:

- a. Desk review of available literature, including country-specific surveys and studies on child labor, conditions of women's work and enterprise, and intra-household decision-making regarding decisions about children's responsibilities, education, and work.
- b. Key informant interviews with experts/organizations with extensive work in child labor (to uncover lessons from existing programs)
- c. In-country needs assessment, including:
 - Consultations with national policymakers, such as government ministries with responsibilities for labor and employment, protection of women and children, education, and social welfare. In El Salvador, these will include, at a minimum the Ministry of Labor and Social Welfare, and the Ministry of Education. In the Philippines, these will include, at a minimum, the Department of Education; Department of Labor and Employment; and, Department of Social Welfare and Development. In both countries, meetings will be conducted with national and/or regional/local offices, as relevant.
 - Landscaping and consultations, including key informant interviews, with local WEE initiatives service providers, to gain a better understanding of current levels of awareness on the part of women entrepreneurs as well as service providers of rights, responsibilities, laws and regulations in the areas of child labor, education, and acceptable conditions of work.
 - Focus group discussions with a sample of women entrepreneurs in each country to gain insight into social norms, behaviors, experiences with WEE initiatives and perspectives on the benefits and challenges of entrepreneurship. Discussions will also seek to understand the lifecycles of the women's businesses, and the challenges they face as their businesses grow, such as the need to employ staff, transfer work outside of the home, or bring in other families' children as domestic workers to help them at home. The discussions will seek to understand the nature and incidence of child labor and the conditions under which the women and other family and community members involved in their enterprises are working, including hours and occupational and safety hazards. Discussions with men and community leaders will also take place to understand their attitudes, behaviors and influence in decisions about child labor and conditions of work.
 - Interviews with a sample of boys and girls to gain insight into their experiences and perspectives on the nature and incidence of child labor, as well as the impact of working on their education. Interviews will be conducted in consultation with local experts in order to ensure that information is gathered in a manner that is sensitive to local norms and customs, and does not jeopardize the children or families involved in any way, in keeping with Do No Harm principles.
 - The assessment teams will ask all end users and those who influence them about their sources of information, which will inform toolkit design and delivery.

APPENDIX F: Agenda for Field Visit – El Salvador

		Lunes	Martes	Miércoles	Jueves	Viernes
		Feb 18	Feb 19	Feb 20	Feb 21	Feb 22
City	Time	San Salvador	San Salvador-Chris San Miguel-Amelia & Guadalupe	San Salvador- Chris (am) San Miguel - Amelia, Guadalupe & Chris (just pm)	Morazán y San Miguel	San Miguel
Organization(s)		Ciudad Mujer, BANDESAL, FUNDAZUCAR	Credicampo, Apoyo Integral	Credicampo, CONAMYPE	PADECOMSM	PADECOMSM y Ciudad Mujer
Morning	9:00	Interviews: BANDESAL. Paola Machuca (51 Avenida Sur y Alameda Roosevelt No. 2707, SS) <i>Participants: Chris & Guadalupe</i>	Amelia and Guadalupe travel to Morazán	Grupo Focal (Urbano Mujeres ACW) CONAMYPE San Salvador <i>Participant: Chris</i>	FGD (Rural, Agro, Mujer CL) PADECOMSM, Yancolo, Agua Blanca Cacaopera, Morazán <i>Participant:</i> <i>Amelia & Guadalupe</i>	FGD (Niñas, Urbana) Ciudad Mujer: San Miguel, <i>Participants:</i> <i>Chris, Amelia, Guadalupe</i>
				FDG Credicampo (Urbano, Comercio, Hombres CL) El Triunfo, San Miguel <i>Participants:</i> <i>Amelia & Guadalupe</i>	FGD (Rural, Agro, Mujer ACW), Yancolo, Agua Blanca, Cacaopera Morazán. <i>Participant:</i> <i>Amelia & Guadalupe</i>	FGD (Rural, Agro, Mujer, ACW,) Sensembra, Morazán. <i>Participants: Chris & Guadalupe</i>
			FGD Credicampo (Urbano, Comercio, ACW Mujeres) Osicala, Morazán <i>Participants: Amelia & Guadalupe</i>		FGD (Rural, Agro, Hombres CL) Yancolo, Agua Blanca, Cacaopera, Morazán. <i>Participants: Amelia & Guadalupe</i>	FGD Staff (Rural) PADECOMSM San Francisco Gotera. <i>Participant: Amelia</i>

		Lunes	Martes	Miércoles	Jueves	Viernes
		Feb 18	Feb 19	Feb 20	Feb 21	Feb 22
City	Time	San Salvador	San Salvador-Chris San Miguel-Amelia & Guadalupe	San Salvador- Chris (am) San Miguel - Amelia, Guadalupe & Chris (just pm)	Morazán y San Miguel	San Miguel
Organization(s)		Ciudad Mujer, BANDESAL, FUNDAZUCAR	Credicampo, Apoyo Integral	Credicampo, CONAMYPE	PADECOMSM	PADECOMSM y Ciudad Mujer
Afternoon	2:00	Reunión Ciudad Mujer con Anaella Gomez y Antonia Hernández (Calle José Martí Mo. 15, Colonia Escalón San Salvador.) San Salvador <i>Participants: Chris & Guadalupe</i>	FGD Credicampo (Urbano, Comercio, CL Mujeres) San Miguel <i>Participant: Amelia</i>	Chris Travel to San Miguel	FGDs (Rural, Agro, Mujeres/ACW y Hombres CL) Piedras Azules, San Miguel <i>Participant: Chris</i>	
	4:00	Interviews: Rosa Vilma Rodríguez. FUNDAZUCAR. (103 Avenida Norte y Calle Arturo Ambrogi, casa #145 Col. Escalón) <i>Participant: Chris & Guadalupe</i>	Entrevista: Francisco Gochez, Gerente, Apoyo Integral San Salvador <i>Participant: Chris</i>			
	2:00- 4:00		FGD Credicampo (Urbano, Comercial, CL Mujeres) San Francisco Gotera, Morazán. <i>Participant: Guadalupe</i>	FDG Credicampo (Urbano, Comercio, Mujer, ACW) El Tránsito, Usulután. <i>Participants: Chris & Guadalupe</i>		
	4:00- 6:00		FDG Staff Credicampo (Urbano) Morazán <i>Participant: Guadalupe</i>	FDG (Urbano, Comercio Mujeres ACW) San Miguel, <i>Participants: Amelia</i>		
	4:00- 6:00		FDG Staff Credicampo (Urbano)			3:30: Travel to San Salvador

		Lunes	Martes	Miércoles	Jueves	Viernes
		Feb 18	Feb 19	Feb 20	Feb 21	Feb 22
City	Time	San Salvador	San Salvador-Chris San Miguel-Amelia & Guadalupe	San Salvador- Chris (am) San Miguel - Amelia, Guadalupe & Chris (just pm)	Morazán y San Miguel	San Miguel
Organization(s)		Ciudad Mujer, BANDESAL, FUNDAZUCAR	Credicampo, Apoyo Integral	Credicampo, CONAMYPE	PADECOMSM	PADECOMSM y Ciudad Mujer
			San Miguel <i>Participant: Amelia</i>			

	# of FGDs	Organization(s)
Agriculture Rural Clients CL tool FGD	2 total (1 all women, 2 all men)	PADECOMSM
Agriculture Rural Clients ACW tool FGD	4 total (3 all women, 1 men)	PADECOMSM, Credicampo
Commerce/Industry Urban Clients CL tool FGD	3 total (3 all women)	Credicampo
Commerce/Industry Urban Clients ACW tool FGD	2 total (2 all women)	Credicampo, CONAMYPE
Children (Individual Interviews)	1 urban	Ciudad Mujer
Field Staff FGD	3 (2 Urban and 1 Rural)	Credicampo y Padecomsm

APPENDIX G: Agenda for Field Visit – Philippines

		Monday	Tuesday	Wednesday	Thursday	Friday
		Feb 25 (PH Official Holiday)	Feb 26	Feb 27	Feb 28	Mar 1
City	Time		VISAYAS New Washington, Aklan Province - Deepa/Beverly San Joaquin, Iloilo Province - Amelia/Vivian	VISAYAS Tibiao, Antique Province – Deepa/Beverly Roxas City, Capiz Province - Amelia/Vivian	Quezon City, Metro Manila	Metro Manila
Organization			ASHI San Joaquin Municipal Social Welfare and Development Office (MSWDO)	ASHI Roxas City Social Welfare and Development Office (CSWDO)	Council for the Welfare of Children	Plan International Philippine Commission on Women
Morning	9:00 AM	Amelia & Deepa meet	FGD (Rural, Commerce, ACW with Women); New Washington, ASHI Contact <i>Participants: Deepa and Beverly</i>	FGD (Rural, Ag, CL with Women); Tibiao, ASHI Contact <i>Participants: Deepa and Beverly</i>	9:00 - 11:00 AM Meeting with DSWD - Council for the Welfare of Children	9.30 - 10:30 AM Meeting with Plan International - SAFE SEAS Program Group debrief on the FGDs
Afternoon	1:30 PM – 5 PM	Fly to Visayas	FGD (Rural, Ag., CL with Women); New Washington, ASHI Contact <i>Participants: Deepa and Beverly</i>	FGD (Rural, Commerce, ACW with Women); Tibiao, ASHI Contact <i>Participants: Deepa and Beverly</i>	Meeting with ABA-ROLI (Philippines) office	2 PM-4 PM Meeting with Great Women Project of the Philippine Commission on Women

		Monday	Tuesday	Wednesday	Thursday	Friday
		Feb 25 (PH Official Holiday)	Feb 26	Feb 27	Feb 28	Mar 1
City	Time		VISAYAS New Washington, Aklan Province - Deepa/Beverly San Joaquin, Iloilo Province - Amelia/Vivian	VISAYAS Tibiao, Antique Province – Deepa/Beverly Roxas City, Capiz Province - Amelia/Vivian	Quezon City, Metro Manila	Metro Manila
Organization			ASHI San Joaquin Municipal Social Welfare and Development Office (MSWDO)	ASHI Roxas City Social Welfare and Development Office (CSWDO)	Council for the Welfare of Children	Plan International Philippine Commission on Women
		Briefing for the Fieldwork	FGD (Rural, Ag, CL with Women) San Joaquin, Iloilo MSWDO <i>Participants: Vivian and Amelia</i> FGD (Rural, CL with Children – mixed gender) San Joaquin, Iloilo MSWDO <i>Participant: Vivian and Amelia</i>	FGD (Rural, Commerce, CL with Women); Roxas City, Roxas City CSWDO <i>Participant: Vivian</i> FGD (Rural, CL with Children – mixed gender); Roxas City CSWDO <i>Participant: Amelia</i>		
Evening	6 PM - onwards				Fly back to Manila	

Additional FGDs Conducted Post- Field Visit:

	Saturday	Saturday
	Mar 23	Mar 30
City	Metro Manila	Metro Manila
Organization	Angono Rizal Municipal Social Welfare and Development Office (MSWDO)	Gems Heart Outreach Development Inc. Maricaban, Pasay City
	FGD (Urban, Commerce, ACW with Men); Angono Rizal <i>Participant: Beverly</i>	FGD (Urban, CL with Men); Maricaban <i>Participants: Vivian and Beverly</i>
	FGD (Urban, Commerce, ACW with Women); Angono Rizal <i>Participant: Beverly</i>	FGD (Urban, CL with Women); Maricaban <i>Participants: Vivian and Beverly</i>
	FGD (Urban, CL with Children); Angono Rizal <i>Participant: Beverly</i>	FGD (Urban, CL with Children – mixed gender); Maricaban <i>Participants: Vivian and Beverly</i>

	# of FGDs	Organization(s)
Rural Clients CL tool FGD	4 all women	ASHI/Iloilo MSWDO, Roxas City CSWDO
Rural Clients ACW tool FGD	2 all women	ASHI
Urban Clients CL tool FGD	2 Total: 1 all men, 1 all women	Gems Heart Outreach Development Inc.
Urban Clients ACW tool FGD	2 Total: 1 all men, 1 all women	Angono Rizal MSWDO
Children FGD (CL)	4 Total: 2 rural (mixed gender), 2 urban (mixed gender)	Iloilo MSWDO/Roxas City CSWDO/Angono Rizal MSWDO/ Gems Heart Outreach Development Inc.

APPENDIX H: Stakeholders Contacted for RICHES PSA

Geographic Area	Stakeholder Names	Organization
Global	Stephen Asamany	COCOBOD, Ghana
Global	Eric Edmonds	Dartmouth College, USA
Global	Caitlin Scott	Friendship Bridge, Guatemala
Global	Craig Churchill, Patricia Richter	ILO Social Protection Programme, Switzerland
Global	Robert Alexander Butchart, Mark Canavera	INSPIRE, Switzerland
Global	Christina Chao	Kiva, USA
Global	Felipe Chaparro	PACT, Colombia
Global	Holly Christofferson, Molly Fitzgerald	Plan, USA
Global	Albertine de Lange	Rainforest Alliance, USA
Global	Sharon D'Onofrio	SEEP, USA
Global	Beth Rhyne	SMART CAMPAIGN, Center for Financial Inclusion at Accion
Global	Shabnam Hameed	IFC, East Asia Pacific
Global	Tim Nourse	Making Cents International, USA
Global	Gabriela Erice, Daniel Rozas	European Microfinance Platform (e-MFP), Luxembourg
Global	Johanna Ryan & Rachel Huntsman	World Vision/VisionFund, UK/USA
Global	Scott Graham, Aerial Emig	Finca International, USA
Global	Diana Rutherford	FHI 360
Global	Jennifer Denomy	Mennonite Economic Development Authority, USA
Global	Bonnie Brusky	Cerise, France
Global	Elena Pons, Elisabeth Chasia	Microcredit Enterprises, USA
Global	Anna Kance	Grassroots Capital, USA
Global	Royston Braganza	Grameen Capital India
Global	Laura Foose, Amelia Greenberg	Social Performance Task Force, USA
Global	Modibo Coulibaly, Modibo Dembele	Nyèsigiso, Mali
El Salvador	Francisco Gochez	Apoyo Integral
El Salvador	Paola Machuca	BANDESAL
El Salvador	Franklin Montano	ASOMI
El Salvador	Ada Erlyn Méndez	CENPROMYPE
El Salvador	Rosibel Flores, Idalia Hasbún	CONAMYPE
El Salvador	Brigido Garcia, Felipe Hernandez	Credicampo
El Salvador	Rosa Vilma Rodríguez	FUNDAZUCAR
El Salvador	Patricia Iraheta	Ministry of Labor and Social Security
El Salvador	Alexander Reyes	PADECOMSM
El Salvador	Anaella Gomez	Secretaria de Inclusión Social/Ciudad Mujer
Philippines	Mercy Abad, President Estrella Andres, Vice President	Ahon Sa Hirap Inc (ASHI)
Philippines	Luisita Vestra, OIC Maricel Belleza, Social Worker	Angono Municipal Social Work and Development Office

Geographic Area	Stakeholder Names	Organization
Philippines	Ruby Desolo	Bicol Centre for Community Development
Philippines	Flordeliza Sarmiento, President and Executive Director Evelym M. Narvaez, Research Director Melany Viajante, Deputy Research Director	Center for Agriculture and Rural Development - Mutually Reinforcing Institutions (CARD-MRI)
Philippines	Connie Salcedo, Division Head Policy and Planning Division Raquel Shokouhi, Planning Officer	Council on Welfare of Children (CWC)
Philippines	Evelyn Manangan (OIC), Mercy (Women), Sid (Livelihood and Informal Sector), Jerome (Young workers), Beth (Division Chief, Women)	Department of Labor and Employment (DOLE), Bureau of Workers with Special Concerns
Philippines	Rolando Romasanta, Country Director Leo Alforte, Social Business Head Kristine Tabay, Finance and Administration Director	Grameen Australia Philippines
Philippines	Emmeline Versoza, Executive Director	Philippine Commission on Women
Philippines	Daphne Culanag, Project Director SAFE SEAS Malaya Montesur, Communication and Advocacy Officer Eric Bacareza, Monitoring and Evaluation Officer	PLAN International

APPENDIX I: Field Interview Tools for Community-Level Focus Groups

RICHES: ACCEPTABLE CONDITIONS OF WORK WOMEN'S ENTREPRENEURSHIP FOCUS GROUP DISCUSSION

Date: _____

Group #: _____

Name of the Community and Organization _____

Moderator Name(s) _____

Number of Participants _____

Characteristics of the Group: Urban/Rural & Trade/Agricultural (gender, age):

Purpose: To understand the limitations faced by women entrepreneurs when starting and growing their businesses, and how they handle/approach work limitations, as well as problems related to working conditions that they or their employees/family members/children might face.

Technique: This focus group discussion is based on a "pile classification" activity that involves participants in a discussion about the different types of women business owners and the differences and similarities in the challenges and opportunities they face.

Selection Sample: The exercise is best done in an enclosed area with the help of a small working group of 5 to 8 people who are familiar with the community and its members. The FGD participants could be members of a community bank or savings group, a church group, etc.

Fieldwork: This interview should be conducted by two people: one who facilitates the activity and another who records the interview and/or takes notes during the interview.

Time required: 1-2 hours.

Materials and preparation: Moderators should have counters (small stones or beans/seeds/bottle caps) for this exercise.

Methodology:

1. The moderator should explain first: "Thank you for agreeing to participate in our focus group discussion today. Your group has been selected to give us your perspective on how the experience of owning a business differs among women entrepreneurs. We are not asking you to reflect on your own personal experience, unless you want to share it, but rather on your perspective of how you think other people would act or feel, etc. Nothing you say will be attributed to you personally; that's why we do not ask for your full names so that you are able to respond freely. We are using this research to help community organizations in different countries around the world conceive of and design products and services that can help women's businesses grow, and at the same time reduce the risk of these programs harming these women or their families. "
- 2.

The moderator should explain: "Before starting this exercise, I would like you to tell me what it means to be an entrepreneur, an independent worker, or a business woman." The participants must provide some qualities of a business woman. If the group needs help, the moderator can offer some possible characteristics: size of the business, motivations, why some companies prosper or flounder, etc.

3. Explain that you would like to divide the business women into different categories. Say: "With these counters, I would like to create groups/piles of counters that represent the different types of business women in your community. **These groups must be based on varying degrees of success.** The size of the stack/cluster represents the number or percentage of members of your community that fit a certain description of a business woman. If you need additional help to explain, give your own example of how you would group your own community. You can also clarify well-being by the company's size or income, popularity, number of employees, infrastructure, marketing, number of clients, etc. Groups should be organized in size based on the number of business women at a given level. For example, there may be 4 final groups: those with a high level of success, and this group could be relatively small; a larger group of people representing small/medium enterprises and most of the counters could be here; large group that represents micro-enterprises, and a final group that is small and that represents individual stores, start-ups, etc. If there are piles with many counters, ask yourself: "Can you subdivide this further?"

Let the participants discuss the differences and why some groups do better than others.

Survey questions you can ask:

What does this stack mean / how would you label each stack? What are the characteristics of these groups (what is it like to own a business in this category)? What kind of companies could they have? How many companies could they have? Why are there so many or so few in this group?

Ask the group, which group or groups do you identify with? (In the questions below, examine more closely the groups that are identified and allow them to share their impression of the other groups.

- What makes this **group successful (or not successful)**?
 - i. Does this vary according to age? Does this vary according to experience?
 - ii. What happens to the household dynamics? What kind of support structures might they have or not have?
 - iii. What business practices do they have?
- What are the **primary limitations** that women in the group have when establishing and growing their businesses? Why are these restrictions important for some and not for others?
 - i. Access to credit?
 - ii. Access to training?
 - iii. Support at home?
 - iv. Vision/trust, etc.
 - v. Access to markets?
- **Working Conditions:** What is the woman's schedule like in this type of business? What are the working conditions like? What workplace hazards are there?

- **Limitation of Employment or Labor:** Who works in this business? Are there employees? Do relatives and children help? Are they paid?
- **Work-Life Balance:** What is life like for these entrepreneurs? What is the balance like in their life between working, free time, and time with family?
- **Support Needs:** What support does this group need? From whom? What would help them the most? How could their business grow?

Activity Notes	
Pile Number and Name	Features
1.	<p>Type of business owner and type of business:</p> <p>Successes / Limitations:</p> <p>Working conditions:</p> <p>Employment or Labor Constraints:</p> <p>Work-life balance:</p> <p>Support needed for the women's businesses:</p>
2.	<p>Type of business owner and type of business:</p> <p>Successes / Limitations:</p>

	<p>Working conditions:</p> <p>Employment or Labor Constraints:</p> <p>Work-life balance:</p> <p>Support needed for the women's businesses:</p>
3.	<p>Type of business owner and type of business:</p> <p>Successes / Limitations:</p> <p>Working conditions:</p> <p>Employment or Labor Constraints:</p> <p>Work-life balance:</p> <p>Support needed for the women's businesses:</p>

4.	<p>Type of business owner and type of business:</p> <p>Successes / Limitations:</p> <p>Working conditions:</p> <p>Employment or Labor Constraints:</p> <p>Work-life balance:</p> <p>Support needed for the women's businesses:</p>
5.	<p>Type of business owner and type of business:</p> <p>Successes / Limitations:</p> <p>Working conditions:</p> <p>Employment or Labor Constraints:</p>

	<p>Work-life balance:</p> <p>Support needed for the women's businesses:</p>
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4. After the group describes a "business woman," say: "There is research that indicates that globally, women face more work restrictions than men. Women's businesses tend to have more difficulty starting or growing a business because of the cost of hiring labor and supporting labor costs."

<p>1. Would you say that women in your community face this challenge? Why or why not?</p>	
<p>b. Do you think that women have different experiences depending on what type of entrepreneur they are (in which group they are)?</p>	
<p>c. How are women supported by family members and/or their own children (or the children of others) to help them meet labor demands?</p>	
<p>d. At what time could women hire real employees? How do they decide?</p>	
<p>e. Do parents use their children for work to keep them in sight and to keep them from being idle, or because there is a real demand for work?</p>	

<p>f. How does the family decide about the education of their children? Up to what age do they normally study (boys/girls)? How is the quality of education?</p>	
<p>g. If a business woman has her children help her, whether in the business or in the home caring for other children, how do they decide this? At what age could a child (their child or someone else's) begin to help? What role does the spouse of the woman have in deciding the role that the children will play? (Will the sons and daughters be asked to do different activities and why?)</p>	
<p>h. What happens with other household economic activities, such as those for which their husbands are responsible? How much influence could she have in the role that her children play in other activities / businesses at home?</p>	
<p>i. When children are involved in family businesses (whether they work, or just join their mother or father), how do business women assess any risk to the safety or well-being of their children, and even for themselves or other employees? (For example, if a woman works on farms, how could she assess the risks of pesticides? Are there resources that women can use to help them assess working conditions for their business, or for other people's businesses in which their children can work?</p>	

Stand-Up Activity

1. Ask them to stand up if they have done one of the following things in their business. Those who haven't remain seated. Count the number of people in each and write down.

Work Condition and Sacrifices	# Of customers
Asked for help or depended on the help of family members to get the business going	
Reduced spending at home to move the business forward	
Worked more than 8 hours a day	
Made a sacrifice to repay their loan on time	
Withdrawn one or more children from school	
Given up rest on weekends or at night in order to work and/or attend to the business	
Reduced spending for your children's education, e.g. Not buying supplies, not paying on time	
Worked with chemical products, fire, machinery without protection.	
Traveled to dangerous areas to buy supplies or sell your products	
Reduced food consumption or food quality	
Not earning enough in the business to cover the basic needs of the family	
Other: (According to the Facilitator's Criteria)	

Ask them to sit down and ask the group the following open-ended questions:

How would you feel if you made these sacrifices?	
Were any of them unacceptable for you to do? Did it make you feel bad to do them?	

<p>To what extent can you women make a plan for the growth of your business and what resources and information do you need? How formal would a growth plan be?</p>	
<p>To what extent can businesswomen plan for income crises in the business, whether it be theft, natural calamities, loss of income, or other personal threats?</p>	
<p>What are the biggest risks faced by businesswomen in this area (which create a personal risk as well as a business risk)?</p>	
<p>Do you believe that business men and women face similar or different threats to their businesses?</p>	
<p>How have you responded to a crisis in your business or in your life? What support did you have? How did you manage to get ahead?</p>	
<p>How do you plan for or what resources do you have to manage risks? (For example, any use of savings or insurance or other community services, group support, etc.)?</p>	
<p>In your opinion, if we were to design a tool (or tools), products/services to help women business owners consider the opportunities for growth, but also the risks that companies can face (such as theft, disaster, a personal crisis), what should this tool include? And how could this vary for each group you described earlier?</p>	

The note taker can use the following form to take notes about the conversation. (Keep in mind that you can use fewer than five groups, depending on the group, or add categories. Next, five are provided to use during the conversation to take notes, but they can also be used to transcribe the notes).

Other Notes:

Business Woman Pile Sorting Analysis Matrix

A final analysis matrix will combine lessons / findings from all FGDs conducted (commercial / agriculture; urban / rural, etc.) using the main questions and then sharing main variations among the groups as well as perspectives. It will use a matrix such as the following to summarize the key findings:

Dimensions of Well-being	Characteristics	Reasons for Differences among Groups / Perspectives
Type of business owner / type of business:		
Successes / constraints:		
Labor constraints:		
Work-life balance:		
Plan for growth:		
Plan for crisis:		
Needs to support business women:		

RICHES: CHILD LABOR AWARENESS FOCUS GROUP DISCUSSION

Date: _____

Group #: _____

Community and Organization Name: _____

Moderator Name(s): _____

Number of participants: _____

Characteristics of the Group: Urban/Rural & Trade/Agricultural (gender, age):

Purpose: To understand the awareness level of the community/potential beneficiaries regarding child labor and acceptable working conditions for children.

Technique: This focus group discussion is based on a "pile classification" activity that involves the participants in a discussion about the types of people / households that most resort to child labor and the reasons for this. The survey questions will prompt a discussion about how children and parents can have a different experience based on important factors and characteristics of the community.

Sample selection: The exercise is best done in an enclosed area with the help of a small working group of 5 to 8 people who are familiar with the community and its members. The FGD participants could be members of a community bank or savings group, a church group, etc.

Fieldwork: This interview should be done by two people: one who facilitates the activity and one who records the interview and/or takes notes during the interview.

Time required: 1.5 hours.

Materials and preparation: Moderators should have counters (small stones or beans / seeds / bottle caps) for this exercise.

Methodology:

1. The moderator should explain the purpose of the session: "Thank you for agreeing to participate in our focus group discussion today. Your group has been selected to give us your perspective on the role that children play in earning money, either by their own initiative or to help their families. We are not asking you to reflect on your own personal experience, unless you want to share it, but rather on your perspective of how you think other people would act or feel, etc. Nothing you say will be attributed to you personally; that's why we do not ask for your full names so you that you are able to respond freely. We are using this research to help community-based organizations in different countries around the world conceive of and design products and services that can help raise awareness about situations in which it is acceptable for children to work and child labor. If there are piles with many counters, ask yourself: "Can you subdivide this further?"

The moderator should explain: "Before starting this exercise, I would like you to tell me what it means to have "a good life" or to experience "well-being." What are the characteristics of "a good life"? The

participants should list some qualities of a good life. If the group needs help, the moderator can offer some possible characteristics: health, income, types of food they eat, where they eat, types of work, where they live, access to education, good relationships, spirituality, etc.

2. After the group describes "well-being" or "good life," explain that you would like to divide the community into different levels of well-being. Say: "With these counters, I would like you to create groups / stacks of counters that represent levels of well-being in your community. These groups should be based on the well-being of the members of the community. The size of the stack / group represents the number or percentage of community members that fit a certain description of well-being." If you need additional help to explain, give your own example of how you would group your own community. You can also clarify well-being using income, housing, jobs, access to food, health, education, etc. Groups should be organized in size based on the number of community members at a given level. For example, there may be 4 final groups: those with a high level of well-being, and this group could be relatively small; a larger group of people representing the middle class and most of the counters could be here; a group that represents people around the poverty line, but have jobs, and a final group that is small and represents the poor. What does this stack mean / how would you label each stack?

Ask the group, which group or groups do you identify with? (In the questions below, examine more closely the groups that are identified and allow them to share their impression of the other groups.)

- **Well Being and Economic Activity:** What are the characteristics of these groups (what do they do to make a living, in what type of houses do they live, etc.)? Why are there so many or so few in this group?

- **Child's Experience:** What is it like to be a child (consider children up to the age of 17)? Do they go to school? Do they help work on the farm / in a business / leave school to start a job? How will the experiences of boys and girls be different or similar? Will the experiences vary according to age? How do family members (mothers / fathers) decide the roles their children will play? Do the parents decide together? Make decisions independently for different children? Do you think that mothers / fathers share an opinion about when their children work or do not work?
- **Vulnerability to Shocks:** When children perform housework, help financially or have their own work, do they face similar risks as adults (what is the nature of the work they could do)? What do you (the community) like or dislike about the activities they decide to do, or are required or should do to help the household? Do you ever worry about their safety? How are they taught to be safe when they participate in economic activities (even if it is caring for a sibling or another child)?
- **Need to achieve dreams: What dreams does this group have? How do you plan to achieve them?** What do you think each group wants or needs to help them achieve their dreams / hopes for their children?

For Notes	
Pile Number and Name	Characteristics
1.	<p>Well-being / economic activities:</p> <p>Child experiences:</p> <p>Vulnerability to Risks or Shocks/Coping with shocks:</p> <p>Needs to achieve dreams:</p>
2.	<p>Well-being / economic activities:</p>

	<p>Child experiences:</p> <p>Vulnerability to Risks or Shocks/Coping with shocks:</p> <p>Needs to achieve dreams:</p>
3.	<p>Well-being / economic activities:</p> <p>Child experiences:</p> <p>Vulnerability to Risks or Shocks/Coping with shocks:</p> <p>Needs to achieve dreams:</p>
4.	<p>Well-being / economic activities:</p> <p>Child experiences:</p>

	<p>Vulnerability to Risks or Shocks/Coping with shocks:</p> <p>Needs to achieve dreams:</p>
5.	<p>Well-being / economic activities:</p> <p>Child experiences:</p> <p>Vulnerability to Risks or Shocks/Coping with shocks:</p> <p>Needs to achieve dreams:</p>

Follow-up Questions

<p>Which groups are most vulnerable to income crises?</p> <p>How will they normally be fixed when an emergency or crisis has passed?</p>	
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<p>Does an emergency or crisis affect children and adults in a similar or different way? Why or why not?</p>	
<p>How do family members (mothers / fathers) decide how the family will face a shock? Is it the same as what was noted earlier when asked to reflect on just deciding the future of their children?</p>	

Stand-Up Activity

1. Ask them to stand up if they have done one of the following things in their business. Those who haven't remain seated. Count the number of people in each and write down.

Situation surrounding Work and Sacrifices	# Of customers
Asked for help or depended on the help of family members to get the business going	
Sent children to work outside the home	
Worked more than 8 hours daily with your children	
Made a sacrifice to repay their loan on time	

Withdrawn one or more children from school	
Asked older children to take care of younger children while parents attended to the business	
Reduced spending for your children's education, e.g. Not buying supplies, not paying on time	
Children have been in contact with chemical products, fire, machinery, without protection.	
Children supported you selling products on the street.	
Children travelled to dangerous areas to buy supplies or sell products.	
Reduced amount of food consumption or food quality for you or your children.	
Not earning enough in the business to cover the basic needs of the family.	
Other: (According to the Facilitator's Criteria)	

Follow-up Questions

Are any of these sacrifices unacceptable to you?	
What are the acceptable situations for children to work?	
What are NOT acceptable situations for children to work?	

When is it generally acceptable for a child to work compared to what you might know about what is legally acceptable (is there a difference)?	
What would be, in your opinion, the definition of child labor?	
What laws do you know?	
How do parents generally view "on-the-job training" for their children versus child labor?	
What is the role of financial services providers, for example? How could they help a family avoid resorting to child labor?	
What is the role of other community groups / services / government services?	
In your opinion, if we design a tool (Things, Proposals, and Actions), products / services to ensure that children who have to work or who work of their own accord are	

safe, what do you think it would need to include? (and how could this vary?)	
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The note taker can use the following form to take notes about the conversation. Notes on awareness of child labor / acceptable work conditions:

Other notes:

Well-Being & Child Labor Pile Sorting Analysis Matrix

A final analysis matrix will combine lessons / findings from all FGDs conducted (with men / women; commercial / agriculture; urban / rural, etc.) using the main questions and then sharing main variations among the groups as well as perspectives. It will use a matrix such as the following to summarize the key findings:

Dimensions of Well-being	Characteristics	Reasons for Differences among Groups / Perspectives
Well-being / economic activities		
Child Experiences		
Vulnerability to shocks		
Needs to achieve dreams		
Needs to reduce CL / ACW		

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- ¹ United Nations, Department of Economic and Social Affairs. *Youth: Frequently Asked Questions*. Retrieved November 6, 2019, from, <https://www.un.org/development/desa/youth/what-we-do/faq.html>.
- ² *Microcredit*. (2019). In *Encyclopedia Britannica*. Retrieved November 12, 2019, from, <https://www.britannica.com/topic/microcredit>.
- ³ World Bank. (2015). *Microfinance: A Critical Literature Survey*. IEG Working Paper (No. 4). Retrieved November 6, 2019, from, <https://openknowledge.worldbank.org/bitstream/handle/10986/23546/Microfinance000a0literature0survey.pdf?sequence=1&isAllowed=y>.
- ⁴ World Bank. (2009). *Microinsurance Models*. Working Paper (No. 65201). Retrieved November 6, 2019, from, <http://documents.worldbank.org/curated/en/683471468331770716/Micro-insurance-business-models>.
- ⁵ Gibson, T. & van der Vaart, H.J. (2008). *Defining SMEs: A Less Imperfect Way of Defining Small and Medium Enterprises in Developing Countries*. Retrieved November 11, 2019, from, https://webcache.googleusercontent.com/search?q=cache:vZ8bQw-zbqsj:https://www.brookings.edu/wp-content/uploads/2016/06/09_development_gibson.pdf+&cd=17&hl=en&ct=clnk&gl=ec&client=firefox-b-d.
- ⁶ WAGE Consortium. *Women and Girls Empowered (WAGE Program)*, Retrieved May 7, 2020, from <http://www.wageglobal.org/>.
- ⁷ Blume, J. & Breyer, J. (2011). *Microfinance and Child Labor*. Retrieved April 19, 2019, from <https://www.microfinancegateway.org/library/microfinance-and-child-labour>.
- ⁸ Acceptable conditions of work are considered to be positive conditions of work in terms of wages, hours of work, and health and safety, while unacceptable conditions of work are considered to be negative conditions related to these areas. More specific definitions for these two terms are provided in Section III of this report.
- ⁹ These estimates represent information from household surveys from 105 countries. An estimated 218 million children work in both child labor and legal employment. Alliance 8.7. (2017). *Global Estimates of Child Labour: Results and Trends, 2012-2016*. Retrieved April 19, 2019, from https://www.ilo.org/wcmsp5/groups/public/---dgreports/-dcomm/documents/publication/wcms_575499.pdf.
- ¹⁰ These other forms of child labor, initially referred to by the ILO as “unconditional worst forms”, are prohibited for all children. For more explanation, see ILO. *Convention 182*. Retrieved April 19, 2019, from <https://www.ilo.org/public/english/standards/relm/ilc/ilc87/com-chic.htm>.
- ¹¹ Alliance 8.7. (2017). *Global Estimates of Child Labour: Results and Trends, 2012-2016*. Retrieved April 19, 2019, from https://www.ilo.org/wcmsp5/groups/public/---dgreports/-dcomm/documents/publication/wcms_575499.pdf.
- ¹² Alliance 8.7. (2017). *Global Estimates of Child Labour: Results and Trends, 2012-2016*. Retrieved April 19, 2019, from https://www.ilo.org/wcmsp5/groups/public/---dgreports/-dcomm/documents/publication/wcms_575499.pdf. See also ILO and Walk Free Foundation. *Global estimates of modern slavery: Forced labour and forced marriage*. (2017). Retrieved April 19, 2019, from https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_575479.pdf.
- ¹³ ILO. *What is Child Labour?* Retrieved April 19, 2019, from, <https://www.ilo.org/ipec/facts/lang--en/index.htm>.
- ¹⁴ ILO. *Worst Forms of Child Labour*. Retrieved April 19, 2019, from <https://www.ilo.org/ipec/facts/WorstFormsofChildLabour/lang--en/index.htm>.
- ¹⁵ ILO. *Recommendation 190*. Retrieved April 19, 2019, from <https://www.ilo.org/public/english/standards/relm/ilc/ilc87/com-chir.htm>.
- ¹⁶ UNICEF. *Child Labour*. Retrieved April 19, 2019 from, <https://data.unicef.org/topic/child-protection/child-labour>. See also, Alliance 8.7. (2017) *Global Estimates of Child Labour: Results and Trends, 2012-2016*. Retrieved April 19, 2019, from, https://www.ilo.org/wcmsp5/groups/public/---dgreports/-dcomm/documents/publication/wcms_575499.pdf/.
- ¹⁷ UNICEF. *Child Labour*. Retrieved April 19, 2019, from <https://data.unicef.org/topic/child-protection/child-labour>.
- ¹⁸ ILO. (2018). *Improving the Safety and Health of Young Workers*. Retrieved April 19, 2019, from, https://www.ilo.org/wcmsp5/groups/public/---ed_protect/---protrav/---safework/documents/publication/wcms_625223.pdf.

- ¹⁹ Alliance 8.7. (2017). *Global Estimates of Child Labour: Results and Trends, 2012-2016*. Retrieved April 19, 2019, from https://www.ilo.org/wcmsp5/groups/public/---dgreports/-dcomm/documents/publication/wcms_575499.pdf.
- ²⁰ ILO. (2015). *Unacceptable Forms of Work: A Global and Comparative Study*. Retrieved April 19, 2019, from https://www.ilo.org/global/publications/WCMS_436165/lang--en/index.htm.
- ²¹ Alliance 8.7. (2017). *Global Estimates of Child Labour: Results and Trends, 2012-2016*. Retrieved April 19, 2019, from https://www.ilo.org/wcmsp5/groups/public/---dgreports/-dcomm/documents/publication/wcms_575499.pdf.
- ²² UNICEF. *Child Labour*. Retrieved April 19, 2019, from <https://data.unicef.org/topic/child-protection/child-labour/>.
- ²³ Alliance 8.7. (2017). *Global Estimates of Child Labour: Results and Trends, 2012-2016*. Retrieved April 19, 2019, from https://www.ilo.org/wcmsp5/groups/public/---dgreports/-dcomm/documents/publication/wcms_575499.pdf.
- ²⁴ Alliance 8.7. (2017). *Global Estimates of Child Labour: Results and Trends, 2012-2016*. Retrieved April 19, 2019, from https://www.ilo.org/wcmsp5/groups/public/---dgreports/-dcomm/documents/publication/wcms_575499.pdf.
- ²⁵ Alliance 8.7. (2017). *Global Estimates of Child Labour: Results and Trends, 2012-2016*. Retrieved April 19, 2019, from https://www.ilo.org/wcmsp5/groups/public/---dgreports/-dcomm/documents/publication/wcms_575499.pdf.
- ²⁶ Alliance 8.7. (2017). *Global Estimates of Child Labour: Results and Trends, 2012-2016*. Retrieved April 19, 2019, from https://www.ilo.org/wcmsp5/groups/public/---dgreports/-dcomm/documents/publication/wcms_575499.pdf.
- ²⁷ Alliance 8.7. (2017). *Global Estimates of Child Labour: Results and Trends, 2012-2016*. Retrieved April 19, 2019, from https://www.ilo.org/wcmsp5/groups/public/---dgreports/-dcomm/documents/publication/wcms_575499.pdf.
- ²⁸ National Research Council. (2004). *Chapter: 8 Acceptable Conditions of Work*, within *Monitoring International Labor Standards: Techniques and Sources of Information*. Washington, DC: The National Academies Press. Retrieved April 19, 2019, from <https://doi.org/10.17226/10937>.
- ²⁹ ILO. (2015). *Unacceptable Forms of Work: A Global and Comparative Study*. Retrieved April 19, 2019, from https://www.ilo.org/global/publications/WCMS_436165/lang--en/index.htm.
- ³⁰ ILO. (2015). *Unacceptable Forms of Work: A Global and Comparative Study*. Retrieved April 19, 2019, from https://www.ilo.org/global/publications/WCMS_436165/lang--en/index.htm.
- ³¹ ILO. (2015). *Unacceptable Forms of Work: A Global and Comparative Study*. Retrieved April 19, 2019, from https://www.ilo.org/global/publications/WCMS_436165/lang--en/index.htm.
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