



Risky Business: Making Businesses Safe for Everyone

Part 2: Facilitator's Guide

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Primary Audience

Frontline-level staff and/or participants of Women's Economic Empowerment (WEE) Actors. WEE Actors are entities or individuals that support the development or expansion of women's businesses, provide livelihood or financial services, and/or support women (globally) in efforts to increase their access to economic opportunities, especially those living in developing economies.

Frontline-level staff include those working directly with women to help achieve WEE objectives, including staff who facilitate education and group-based learning. Participants refer to women receiving services provided by WEE Actors.

Goal

Improve awareness among women entrepreneurs and their families supported by WEE Actors to (1) recognize signs of harmful work for children (child labor) and adults within their businesses and other income-generating activities, and (2) to devise solutions to mitigate harm.

Objectives

Through the use of this guide, participants supported by WEE Actors will be engaged independently or through the support of WEE Actor frontline-level staff to:

- Participate in six group-based technical learning conversations to learn about risks of harmful work for children and adults, and mitigation strategies.
- Access digital micro-learning sessions.
- Complete a pre- and post-test to assess knowledge change, if applicable.

SETTING THE FOUNDATION
Phase 1

BUILD THE STRUCTURE
Phase 2

ENGAGE PARTICIPANTS
Phase 3



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About the RICHES Project

Few would expect that investments in women’s enterprises are increasing the risk or incidence of harmful work for children (child labor) or adults. However, [research](#) conducted by the *Reducing Incidence of Child Labor and Harmful Conditions of Work in Economic Strengthening Initiatives* (RICHES) project unveiled that as women entrepreneurs struggle to manage the labor burdens of their businesses along with household tasks and child care many are turning to those closest in reach for help—their children.

Grameen Foundation, in partnership with the American Bar Association Rule of Law Initiative and funded by the U.S. Department of Labor, Office of Child Labor, Forced Labor and Human Trafficking (OCFT), launched the RICHES project with the goals of supporting women’s enterprises responsibly, and mitigating the risk of harmful work for children and adults or the use of other negative coping strategies. To achieve this goal, RICHES has developed a toolkit for Women’s Economic Empowerment (WEE) Actors to equip them with practical ideas and tools to integrate and assess child protection and safe business practices throughout their work. For the purposes of the RICHES project, WEE Actors are any entity or individual that supports the development or expansion of women’s businesses, provides livelihood or financial services, and/or supports women (globally) in efforts to increase their access to economic opportunities, especially those living in developing economies.

The RICHES toolkit is organized in three phases (see Figure 1 below).

Phase 1 represents a **minimum set of practices** and related tools that all WEE Actors should have on hand and use to promote child protection and safe and healthy business practices within women’s economic initiatives and/or businesses. Phase 1 covers:

1. Building awareness of the risks to children and women’s health and safety when supporting women’s businesses or WEE activities;
2. Assessing the risks and identifying situations of harmful work for children and adults and how to remedy these issues;
3. Committing to Do No Harm principles when developing and/or implementing women’s economic initiatives; and
4. Knowing where to go for help and where to find resources.

Phases 2 and 3 offer a more comprehensive approach to child protection and health and safe business practices through market research, training and assessments at the organizational level, direct participant training, product development, and monitoring and evaluation.



Figure 1: RICHES Toolkit for WEE Actors



Toolkit for WEE Actors

SETTING THE FOUNDATION Phase 1

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

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

BUILD THE STRUCTURE Phase 2

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

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

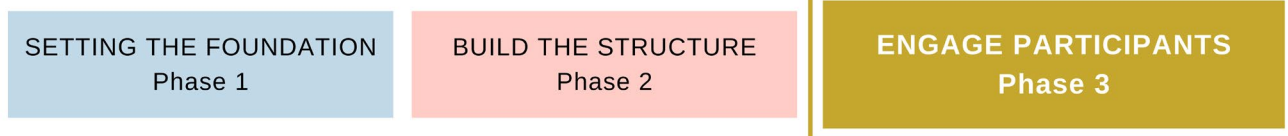
ENGAGE PARTICIPANTS Phase 3

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

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



How to Use the Risky Business Facilitator’s Guide



The Risky Business Facilitator’s Guide is designed to be part of **Phase 3: Engage Participants**.

¹ and **RICHES Risky Business – Part 3: Picture Packet** that includes a set of numbered pictures and handouts. This guide also contains two optional Technical Learning Conversations (TLCs) with a focus on the value of education as well as web-links to facilitate access to the digital curriculum as well as a local adaptation guide, and a pre- and post-test survey instrument.

This Facilitator’s Guide is comprised of a series of TLCs to help women entrepreneurs improve the safety and health in their business for themselves and their children. This Facilitator’s Guide is designed for Women’s Economic Empowerment (WEE) Actors, such as entities or individuals that support the development or expansion of women’s businesses, provide livelihood or financial services and/or support women (globally) in efforts to increase their access to economic opportunities, especially those living in developing economies. WEE Actor frontline-level staff should have been trained by an experienced trainer using the **RICHES Risky Business – Part 1: TOT Guide** prior to using this Facilitator’s Guide.

In addition, each TLC has its own objectives, which are steps toward accomplishing the overall objectives of this guide. The following table provides the title of each TLC and its objectives:

Risky Business: Keeping Businesses Safe for Everyone Technical Learning Conversations	
TLC Number and Title	Objectives <i>By the end of the TLC, participants will have:</i>
1. Identifying 5 Workplace Safety Risks	<ul style="list-style-type: none"> Identified 5 workplace risks. Used picture of hand illustrating 5 risks to identify safety and health dangers for a common business. Shared solutions for making common businesses safer for adults and children.

¹ The Risky Business: Making Businesses Safe for Everyone training package also includes a TOT Guide for experienced trainers to use to prepare facilitators to use the Facilitator’s Guide with women entrepreneurs.



Risky Business: Keeping Businesses Safe for Everyone Technical Learning Conversations	
2. Identifying Harmful Work Using the 3 Ds	<ul style="list-style-type: none"> • Used picture of hand illustrating 5 risks to identify workplace dangers for children. • Defined harmful child work versus child work. • Used 3 Ds to help identify harmful child work.
3. Using WISE Solutions to Address Harmful Work	<ul style="list-style-type: none"> • Identified WISE solutions to address harmful work situations. • Applied WISE solutions to example harmful work situations. • Discussed WISE solutions for their own work situations.
4. Preparing and Coping with Shocks	<ul style="list-style-type: none"> • Identified the financial consequences of unexpected expenses. • Identified ways to prepare for unexpected expenses.
5. Know Before You/They Go	<ul style="list-style-type: none"> • Defined the worst forms of harmful child work. • Identified the signs of some “jobs” that are too good to be true. • Generate strategies for mitigating risks for trafficking.
6. Concluding Risky Business: Keeping Businesses Safe for Everyone	<ul style="list-style-type: none"> • Reviewed three key learnings from the training. • Shared one new learning from the training that will never be forgotten. • Planned actions to fulfill commitments to keep businesses safe.
<i>Optional TLC 1b: Our Children’s Future</i>	<ul style="list-style-type: none"> • <i>Described a vision for our children’s future.</i> • <i>Discussed challenges and opportunities children face in achieving this vision.</i> • <i>Identified the benefits of education to a child’s growth and development.</i>
<i>Optional TLC 2b: The Value of Education</i>	<ul style="list-style-type: none"> • <i>Identified the future returns from investing in education for children – particularly girls.</i> • <i>Discussed the trade-offs of keeping children in school or not.</i>
<i>Optional: Digital Sessions</i>	<ul style="list-style-type: none"> • <i>Accessed and reviewed 6 digital education sessions on the 7-taps micro-learning platform.</i>

Process Description: Prior to using this Facilitator’s Guide, the facilitator should have been trained by an experienced trainer using the **RICHS Risky Business – Part 1: TOT Guide**. Before and after the TLCs are conducted, the facilitator may wish to conduct a pre- and post-test mini survey with the participants to assess changes in short-term knowledge, attitudes, and behaviors. The pre- and post-test mini survey is located in the Annex of this Facilitator’s Guide.

The facilitator uses this guide to lead six 30-minute TLCs with the training participants (a group of women entrepreneurs). The facilitator leads the TLCs sequentially according to the order of this guide.

Materials Needed:

- **RICHS Risky Business – Part 3: Picture Packet**
- 3 leaves, pieces of paper, stones, or beans for each participant



- *Optional* Paper and pencil for each participant
- Flip chart paper and marker
- A bag or basket
- Handout with human trafficking hotline website or phone number

Steps:

Each TLC is comprised of the following four steps:

Step 1: The facilitator introduces the topic of the TLC and discusses commitments made in the previous session.

Step 2: The facilitator presents new information to the participants.

Step 3: The facilitator challenges the participants to engage with information to understand its relevance to their lives. This is achieved with pictures, stories, role-plays, games, problem solving activities or other participatory methods.

Step 4: The facilitator encourages the participants to make a commitment to action with the new information – to use or share the new information at home.

There are a variety of features written into the text of the **RICHES Risky Business – Part 2: Facilitator’s Guide** and embedded in the format of each activity. The intention is to give the facilitator written signals that make the delivery of the activity easier. The following table contains a list of the features:

Additional Features of the Technical Learning Conversations	
<i>Italics font</i>	= instructions for the facilitator (Do not read this text to the participants.)
Regular font	= specific information or instructions for the facilitator to read or closely paraphrase to the participants
❓	= specific open questions for the facilitator to ask participants (deliver this text as it is written.)
(Parenthesis)	= additional instructions or information for the facilitator
[Brackets]	= example answers
👉	= special notes to the facilitator

Remember that the facilitator does not have all the answers. The participants come to the TLCs with a great deal of experience and have many things to add. It is important that all participants (including the facilitator) teach and learn.

Important Adult Learning Principles to Remember	
▪	Create a safe learning environment.
▪	Give feedback to the participants and praise them for their efforts.
▪	Show respect by valuing the participants’ knowledge and experience with the subject.
▪	Let the participants know that you are a learner with them.
▪	Ask open —not closed— questions to promote discussion and interaction.



- Use **small groups** (as suggested in the Technical Learning Conversations). Small groups help involve participants, build a sense of teamwork, and create safety.

Time Needed: The Technical Learning Conversations (TLCs) in this guide are 30 to 45-minute group discussions designed to be delivered sequentially according to the order in this guide. It is recommended that each TLC be delivered during a regular weekly group meeting over the course of six weeks.

Adaptations Needed: The Annex of this guide contains the **RICHES Risky Business Local Adaptation Guide** to assist the facilitator in modifying the TLCs as needed to ensure that the information is suitable for the local needs of the participants.

Cost Drivers in Use of Tool: The primary cost driver from use of this tool is staff time as well as any meeting space costs of the organization decides to hold the meeting in a location outside of the office. Other costs include the printing of this guide and the **RICHES Risky Business – Part 3: Picture Packet** which can be printed in black and white.

Risks to Consider: Participation in this training will take time – a valuable resource for busy entrepreneurs. Sensitivity (including gender sensitivity) should be used in the time of day the training is scheduled, costs those participants may incur traveling to the training, and the effort required to negotiate time away from family, employment, and household duties with other household members. In addition, this training discusses harmful child work and human trafficking, which are both highly sensitive topics that training participants may have been victims of or whose household members may be at risk of. Every effort should be made to provide a safe learning environment where learners can share freely without risk of judgement or punitive action and be provided resources of where to get help.

Since the COVID 19 pandemic, the way we interact socially has changed. Internationally, some COVID 19 prevention measures have been established for spaces of social interaction, which are:

- Maintain 1.5 meters distance between people who interact.
- Wash your hands frequently with soap and water or use 70% alcohol-based solutions.
- Cover your nose and mouth when coughing or sneezing, with a tissue or the inner corner of your elbow. Dispose of the waste in the non-recyclable and sanitary inorganic waste can. Wash hands with soap and water after disposal.
- Avoid hand contact with the face as much as possible, especially the nose, mouth, and eyes.
- Clean and disinfect commonly used surfaces and objects.
- Avoid sharing objects of personal use between people, such as cell phones.

Make sure to adhere to these measures in the training space, this could involve training smaller groups, among other changes.

In addition, before delivering this training, find out and follow the indications of the health ministry of your country regarding the prevention of COVID 19, because the measures to avoid the transmission of this disease may change depending on the severity of the case for each country, territory, and city.

Languages and Adaptations: This tool has been adapted for El Salvador and the Philippines and is available in Spanish and Filipino.



Phase 3: Engage Participants

Technical Learning Conversations (TLCs)

TLC 1: Identifying 5 Workplace Safety Risks

Objectives

By the end of this Technical Learning Conversation, participants will have:

1. Identified 5 workplace safety risks.
2. Used picture of hand illustrating 5 workplace risks to identify safety and health dangers for a common business.
3. Shared solutions for making common businesses safer for adults and children.

Materials

- **RICHES Risky Business – Part 3: Picture Packet:** Pictures 1 (large picture of adult hand with 5 types of risk on the fingers), 2-6 (5 large pictures of 5 types of risk), 7 or 8 (picture 7 if working in a rural setting and picture 8 if working in an urban setting).
- Tape

Time: 30 minutes

Steps:

1. Workshop opening - 5 minutes

Welcome to the first session of Risky Business: Keeping Businesses Safe for Everyone Technical Learning Conversations. My name is _____ (name). Today and during the next 6 sessions, we are going to talk about how to keep workplaces and businesses safe and healthy for yourself and your children.

A workplace is any place where work activities happen. It could be a farm, factory, store, or the home. Work can include working as an employee or under a contract or working in your own business or home. It can be paid or unpaid.

Let’s get to know each other and find out about each other’s businesses. Let’s go around the circle and share our names and what type of work we do.

Thank participants for sharing. Then say:

During this training we will learn about how to identify workplace risks that you need to be aware of to keep yourself and your children safe.

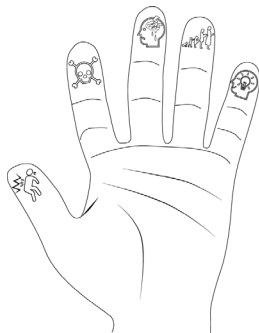
2. Introduce 5 types of risks from harmful working conditions - 10 minutes

Workplace safety involves protecting ourselves and our children from physical and emotional harm.

Show picture 5 (hand with 5 types of risk). If possible, tape this somewhere visible in the room.



Picture 1



We can use our hand to remember 5 types of risks that we need to be aware of to protect our safety and health in our businesses.

Hold up your hand and ask participants to follow you as you point to each finger and say the 5 risks aloud together.

These 5 risk areas include physical, chemical, emotional, growth and developmental, and educational.

Let’s talk about each of these 5 types of risk in detail:

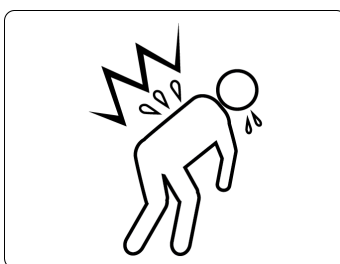
Show large pictures (pictures 2-6) of each type of risk as you describe them to the group.

If possible, tape the pictures somewhere visible in the room.

1. Physical is the first risk area that we will discuss.

Show picture 2

Picture 2



When we are working, we need enough food and rest and need to be safe from getting hurt.

❓ What are some examples of how our bodies could be hurt in our businesses or workplace?

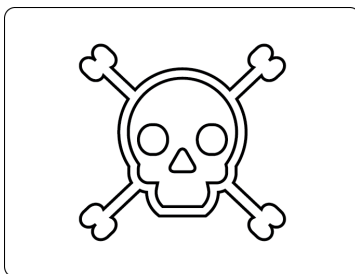
[Accidents, carrying heavy loads, repetitive motions, strain, inadequate rest, illness, birth defects, death, loud noises]

To assess this risk, we can ask ourselves, “Can we or our children use our bodies at work without pain?”

2. The next risk area is Chemical.

Show picture 3

Picture 3



When we are working, our health can be harmed by chemicals or poisons that get inside our bodies. We need to make sure that we can breathe clean air, and keep our skin safe from chemicals, waste, and disease when we are working. This is especially important for pregnant mothers whose baby might be harmed if the mother is exposed to harmful chemicals such as pesticides.

❓ What are some examples of how we might be exposed to harmful chemicals or waste in our businesses? *[Exposure to chemicals, pesticides, dyes, cleaning solutions, animal waste, or garbage.]*

To assess this risk, we can ask, “Are we and our children breathing clean air, drinking clean water, and staying safe from dangerous chemicals or waste?”

3. The next risk is Emotional harm.

Show picture 4

Picture 4



When we are working, we need to feel safe and secure and have positive relationships with others. We can be emotionally hurt when we are exposed to stress, fear and/or abuse.

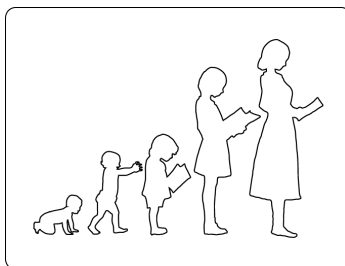
❓ What are some examples of things that might harm us emotionally in our businesses? *[Being subject to abuse or getting yelled at, working long hours, not having time to spend with others, being afraid of others who might wish to cause us harm.]*

To assess this risk we can ask, “do we and our children feel safe and secure in our relationships?”

4. The next risk area is Growth and Developmental.

Show picture 5

Picture 5



When we are working, we need to protect our children from doing work that does not match their age and may stop them from growing up in a normal and healthy way. For example, very young children cannot take care of babies alone because they are not old enough to understand things that can go wrong and how to solve problems without an adult. This is also true for a pregnant woman who does work that might hurt the unborn baby. Very young children and unborn babies are greater risk of harm because they still have a lot of growing to do. If they are hurt while they are young, it might make it so they do not grow and develop normally into a healthy adult. The younger the child, the more vulnerable they are to risks in the business.

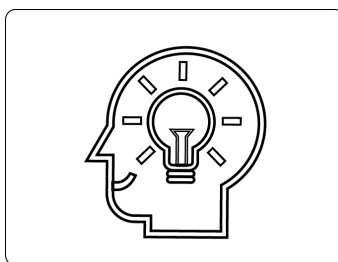
- ❓ **What are some examples of things in our business that might cause harm to growth and development?** *[A child is too young, pre-conception/pregnancy/infancy, childhood, young adulthood, too much responsibility, reduced life quality as you get older due to pain/injury/long-term effects of exposure.]*

To assess this risk we can ask, “can we and our children live, work and learn in a way that is age-appropriate?”

5. The next risk area is Educational.

Show picture 6

Picture 6



Work should not prevent our children from attending and participating in school.

- ❓ **What are some examples of things that might make it so our children cannot attend or participate in school?** *[Inadequate rest, no time for school, working long hours, missing school for work, no time to study, injuries and illness.]*

To assess this risk we can ask, “can our children regularly attend and participate in school?”

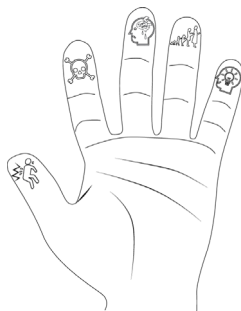
When thinking about business safety and health, we can use the fingers of our hand to help us remember the 5 risks that we need watch out for in our businesses.

Let’s review the 5 areas of risk.



Hold up your hand and ask participants to follow you as you point to each finger on the picture and say the risks aloud together.

Picture 1

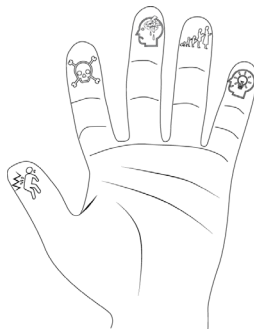


3. Use hand with 5 types of risk to identify potential dangers in a business - 10 minutes

Let's see how we can use the hand with 5 types of risk to identify potential dangers in a typical business.

Pass out a copy of the adult hand showing the 5 types (picture 1) of risk to each participant.

Picture 1



First, let's think about a common business and what risks might be present.

For training in rural areas, show picture of women working in a field with a heavy load and pesticides (picture 7).

Picture 7



For training in urban areas, show the picture of the family selling goods on the street (picture 8).

Picture 8



Think about the risks or ways the women or children in the picture could be harmed.

- ❓ **Using the 5 areas of risk on the fingers, what risks can you identify?** [*physical: heavy loads, educational: children maybe not in school, chemical: pesticides*]
- ❓ **What are some ways that this woman could make her business safer for herself?** [*Wear protective gear when working with pesticides, keep children away from pesticides, break up heavy loads into smaller parts, picking up heavy loads in the proper way, ensure children attend school regularly, re-arranging the business to keep hot stoves/ovens and sharp equipment away from children.*]

Thank them for participating.

4. Invite participants to commit sharing the information with their household and friends - 5 minutes

Say:

Remembering the 5 risks can help you look for ways to make your workplace safer for you and your children.

- ❓ **Who is willing to share what you have learned today with your household and friends?**

Thank you! I look forward to continuing our discussion in our next session.



TLC 2: Identifying Harmful Child Work Using the 3 Ds

Objectives

By the end of this Technical Learning Conversation, participants will have:

1. Used picture of hand illustrating 5 risks to identify workplace dangers for children.
2. Defined harmful child work versus child work.
3. Used 3 Ds to help identify harmful child work.

Materials

- **RICHS Risky Business – Part 3: Picture Packet:** Pictures 2-6 (large pictures of 5 types of risks), 9 (adult hand with 5 risks on the fingers with child hand inside the adult hand), 10 (child work vs. harmful child work)
- Flipchart paper, marker, and tape.

Time: 30 minutes

Steps:

1. Review previous session - 5 minutes

Welcome participants and say:

In our last session, we discussed ways to recognize safety risks in our business and we began talking about potential solutions.

? Would anyone like to share how their perspective of safety at your business has changed?

After 2 or 3 participants have shared, thank them for participating. Then say:

In previous sessions, we have learned about 5 types of risk that we need to protect ourselves and our children from in our businesses. Today we are going to explore these risks specifically for children and discuss types of work that are harmful for children.

2. Use the hand with the 5 types of risk to identify potential harm from a child’s perspective - 10 minutes

Children are more vulnerable than adults because their bodies are still growing. Children do not have the maturity to recognize risks and hazards that adults do, and they do not have the life experience to know their physical, mental, and emotional limits. Children cannot solve problems as an adult would, and they are more vulnerable to abuse.

It is critical for parents and caregivers to supervise and monitor them while they may be working and to keep the 5 types of risk in mind to help make workplaces and businesses safer.

Remember, the younger the child, the more vulnerable they are to risks in the business.

Let’s revisit the 5 types of risk and discuss how they apply to our children.

? Who would like to share one type of risk that we have discussed?



When someone gives an answer:

- *show the related large picture (pictures 2-6)*
- *ask what they remember about that area or risk. For example, if someone says “physical” ask, what do we mean by physical risks?*
- *then, relate the new information listed below as it relates to each type or risk and how children are more at risk for harm than adults*
- *if possible, tape each picture up as they are discussed*

Continue to prompt for more answers until all 5 types or risk are shared and an explanation has been discussed.

1. Physical

[carrying heavy loads, accidents/injuries, physical abuse, including sexual abuse, repetitive motions, strain, rest, cuts/bites, falls, fire/burns, cold, illness, birth defects, death, exposure to germs, chemicals, pesticides, dyes, cleaning solutions, animal waste]

Picture 2



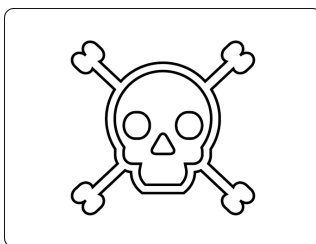
Say:

Children are more vulnerable than adults to physical harm. Because of their growing bodies, they are more vulnerable to temperature extremes, loud noises, lack of food and water, heavy weights, physical strains, and other injuries that could prevent them from developing into a healthy adult.

2. Chemical

[Exposure to chemicals, pesticides, dyes, cleaning solutions, animal waste]

Picture 3



Say:

Children are more vulnerable than adults to chemical exposure. Children are at greater risk of absorbing toxins through their skin and in breathing in toxic substances such as pesticides. Breathing toxic substances can cause permanent harm to a child's brain.

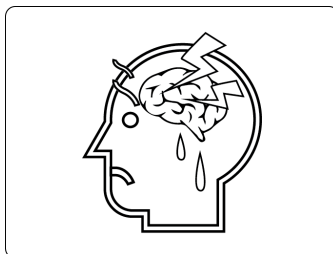


This is especially important for pregnant mothers whose fetus might be harmed if the mother is exposed to toxic chemicals or pesticides.

3. Emotional

[mental abuse, stress, fear, isolation, no play time, excluded from family and community]

Picture 4



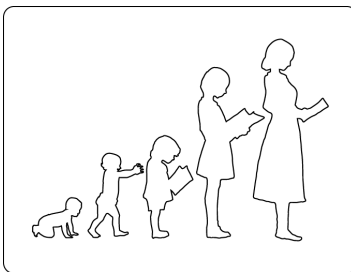
Say:

Children want to please adults yet are dependent on them for their care and safety. Their vulnerability makes them an easy target for abuse, neglect, and intimidation. Children are also more vulnerable to physical and sexual abuse.

4. Growth and Developmental

[Too young, pre-conception/pregnancy/infancy, childhood, young adulthood, too much responsibility, excessive work hours, reduced life quality as you get older due to pain/injury/long-term effects of exposure]

Picture 5



Say:

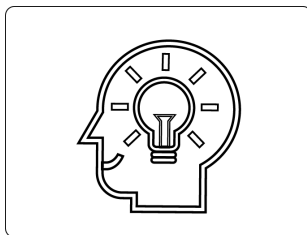
Children do not have the developmental maturity to judge risks that could harm their physical health. Because of peer pressure, or even pressure from adults, children may be willing to do tasks that could hurt their growing bodies. Because they are growing, children need more rest and sleep than adults and need time with other children to play, grow, study, and develop into healthy adults.

5. Educational

[Low performance in school and participation, missed school]



Picture 6



Say:

As we have discussed, regular attendance and the completion of school can help our dreams for our children come true. School attendance is associated with less risky behavior in teens and higher incomes as adults. Education is crucial when we are younger and especially important for girls. Also, investing in education can prevent continued poverty.

? What questions do you have?

Say:

We can use our hand to remember these 5 risks for ourselves and our children in our businesses. Because children are at greater risk than adults, it is critical for parents and caregivers to think through the risks that children may face before they begin working, and to continually supervise and monitor them while they may be working to help them when problems come up.

Show the picture 9 (the hand with the 5 types of risk on the fingertips and the child’s hand in the center).

Picture 9



We can assess these risks for our children by asking:

Can our children regularly attend and participate in school?

Can our children live, work, and learn in a way that is age-appropriate?

Can our children use their bodies without pain?

Do our children feel safe and secure in their relationships?

Are our children breathing clean air, drinking clean water, and staying safe from dangerous chemicals or waste?

Then say:

3. Defining child work versus harmful child work using the 3 Ds - 15 minutes



During this training, we are discussing two problems that commonly occur around the world: harmful work for children (also known as child labor) and poor working conditions for adults.

Any work that is considered dangerous, hazardous, or considered bad for their health, education, or development is called harmful child work and is considered by law, illegal.

? Do you think that all work is harmful for children? Why or why not?

Not all work done by children is harmful to children, but when the work is dangerous or bad for our children’s health or development or education, it is harmful child work.

Harmful child work can cause physical and emotional harm and hurt families and communities.

? Are household chores a form of harmful child work?

Household chores in a child’s home, under safe conditions, under the supervision of close family members, and that is not excessive so as to interfere with the child’s education is not considered harmful child work by law.

? What types of work may be considered acceptable for children?

Work can be good for children if it is age-appropriate and leaves time for a child to study, rest, and play and contributes to their normal development.

Identifying harmful child work and poor working conditions for adults can be more easily identified if we remember the 3 Ds: Dirty, Difficult Dangerous.

Paste a flip chart on the wall with the 3 Ds listed.

**Dirty
Difficult
Dangerous**

Let’s practice identifying the 3 Ds

Hold up the picture 10 (harmful child work vs. child work)

Picture 10



This picture shows examples of child work versus harmful child work. Remember, harmful child work (also known as child labor) is harmful to a child’s health and well-being, and we can use the 3 Ds to help us identify if it is dirty, dangerous, or difficult.



Use the table below to help you talk about each of the scenes in Picture 11 and assess if the child labor scenes are Dirty, Dangerous or Difficult. Each scene corresponds to the table below for further discussion if needed.²

➡ Note to Facilitator		
	Child Work	Harmful Child Work (Child Labor)
1	Child work is age-appropriate.	Harmful child work is considered work that is mentally, physically, socially, and/or morally dangerous and harmful for a child, such as work that causes them to experience fatigue, injuries, illnesses, stress, isolation, or humiliation.
2	Child work is acceptable when household tasks are assigned only a few hours a day, and does not affect a child’s time for study, play and rest.	Harmful child work is household or economic work that prevents a child from having the time or opportunity to study, play or rest. Work such as this includes work during school hours, work for long hours any day of the week, or work between the hours after dark and sunrise. Standards may also depend on the age of the child.
3	Child work is tasks that are considered enhance a child’s physical, mental, and emotional development.	Harmful child work is work that causes harm to a child’s body, mind, or emotions such as work: on busy streets; using hazardous farm tools; involving pyrotechnics, or the handling of chemicals. These types of work may also prevent them from enrolling in school, force them to drop out prematurely, require them to skip school, or to combine school attendance with work.

Let us look at some examples to make sure we understand harmful child work versus child work.³ As you listen to these examples remember the 3 Ds to help you decide if it is harmful child work or child work.

Sushila is eight years old. She works all day in a plantation and does not go to school.

❓ **Are there any of the 3 Ds in this example? If so, what?**

Sushila does not get the opportunity to play or to get a basic education because she works all day and is eight years old. The environment in which she works at a plantation can seriously harm her health and development. This work is difficult and dangerous and Sushila’s work is a form of harmful child work.

Maya is eight years old. She helps her mother look after her younger brothers and sisters for a few hours a day, but also goes to school regularly.

❓ **Are there any of the 3 Ds in this example? If so, what?**

² Family Development Session Module on Child Labor, ILO, March 2019

³ Book 1: Child Labor, Children’s Rights and Education, ILO



Maya’s work isn’t necessarily dirty, dangerous, or difficult. It does not put her health in danger. Maya does more than just work. She has time to attend school and play with her friends. Maya’s work is not considered to be harmful child work, it is household chores.

Lieu is 15. She helps her mom gather firewood and feed the family’s chickens before school, while her mother is busy gathering vegetables to sell at the market.

❓ Are there any of the 3 Ds in this example? If so, what?

Lieu is performing child work – not harmful child work. She is of legal working age. Her work tasks are not described as dangerous, and her work is not interfering with her schooling.

Joao, who is age 14, weeds and sprays pesticides on crops, and harvests what his mother grows. He works 10-hour days with a machete, but only during school holidays and on weekends.

❓ Are there any of the 3 Ds in this example? If so, what?

Joao is working over 8 hours per day - difficult and is performing work (spraying pesticides, using a machete) that is typically considered dirty and dangerous. Depending on the country in which he is living, he may also be working under the legal age for work.

❓ What questions do you have?

4. Invite participants to commit share - 5 minutes

Say:

Today we discussed that working safely as an adult means something different than working safely as a child and that the 5 risks especially apply to our children who are more vulnerable. We also discussed the difference between child work and harmful child work and how to identify harmful child work with the 3 Ds – Dirty, Dangerous and Difficult.

❓ Who is willing to share what you have learned today with your household and friends?

Thank you! I look forward to continuing our discussion in our next session.



TLC 3: Using WISE Solutions to Address Harmful Work

Objectives

By the end of this Technical Learning Conversation, participants will have:

1. Identified WISE solutions to address harmful work situations.
2. Applied WISE solutions to example work situations.
3. Discussed WISE solutions for their own work situations.

Materials

- **RICHES Risky Business – Part 3: Picture Packet:** Pictures 9 (adult hand with 5 types of risk and a child’s hand in center), and 11-14.
- Flip chart paper, marker, and tape.

Time: 30 minutes

Steps:

1. Review previous session - 5 minutes

In our last session, we discussed using the 5 risks on the hand to identify safety risks for our children. We also discussed the 3 Ds – Dirty Dangerous and Difficult to help identify harmful child work.

- ❶ **Who would like to share any changes that they made in their business to make it safer and healthier?**

After 2 or 3 participants have shared, thank them for participating. Then say:

Today we are going to discuss strategies to address the risks that we or our children may face at work.

2. Introduce WISE Solutions to address harmful work. - 10 minutes

Let’s use our hands to remind us of the 5 risks we or our children may face at our workplaces:

<p style="text-align: center;"> Physical Chemical Emotional Growth and Developmental Educational </p>
--

We have also discussed a simple way to help us identify harmful child work with the 3 Ds. Let’s say the 3 Ds together:

Dirty

Dangerous

Difficult

Today we are going to learn about solutions to address harmful work situations. When we address harmful work situations in our businesses, we are “**WISE**.”



Paste the following flip chart on the wall:

WISE stands for 4 solutions to address harmful work situations:

W - Warn and teach about risks

I - Isolate from Risks

S - Substitute Lower for Higher Risks

E - Eliminate Risks

Say:

Let's discuss each solution together.

Warn and Teach About Risks: this includes communicating with, training about, and supervising children around risks. This is the LEAST effective strategy.

- ❓ What are some ways you can warn and teach a child about risks?

[Teach children to wear light-colored or reflective clothing when performing night work; utilize warning lights to bring more attention to nighttime physical hazards in the workplace]

Isolate from Risks: this means putting distance or other barriers to protect children from risks.

- ❓ What are some ways you can isolate a child from risks?

[Use gates, barricades, or ropes to block access to worksite areas that are unsupervised at night.]

Substitute Lower for Higher Risks: this means making changes to equipment, supplies, processes, or other factors to decrease the risk.

- ❓ What are some ways that you can substitute a lower risk for higher risk?

[Substitute lower with brighter lighting to improve visibility in workspaces.]

Eliminate Risks: this means eliminating a work task or condition or stopping a specific person such as a child from engaging in risky work. This is the MOST effective strategy.

- ❓ What are some ways you can eliminate workplace risks for a child?

[Eliminate nighttime work (generally from 8 p.m. to 6 a.m.) performed by children.]

3. Practices using WISE to find solutions to harmful work situations – 10 minutes

Let's practice using **WISE** – warn, isolate, substitute, and eliminate to find solutions to harmful work situations.

Divide participants into four groups.

Then say:

I am going to give each group a picture of a child in a work situation. In your group, see if you can identify risks that the child is facing, any of the 3Ds, and then use WISE to come up with a way to prevent harm to the child. Be prepared to share with the rest of the group.

Pass out pictures of the following children to four groups. Be sure to tell each group the title of the picture.

1. A 10-year-old boy cooking in his family's restaurant.



Picture 11



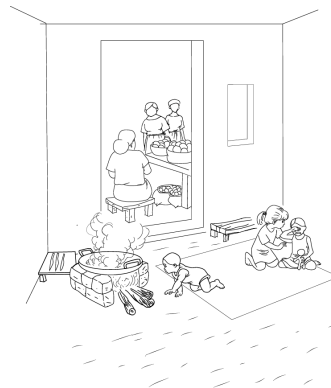
2. A 14-year-old girl selling goods on the street.

Picture 12



3. A 6-year-old girl tending younger siblings at her mother's shop.

Picture 13



4. A 12-year-old boy working in the fields with his father.



Picture 14



? What questions do you have about this activity?

Respond to questions. Then say:

You will have 5 minutes.

After 5 minutes invite each group to share their picture and their WISE solution.

5. Invite participants to discuss with their household ways to address health and safety risks using WISE solutions – 5 minutes

Say:

Today we have learned that we can address harmful work situations with WISE Solutions. We can warn, isolate, substitute, or eliminate risks.

? Before the next meeting, who is willing to discuss WISE solutions with their family and friends?

Thank you!

I look forward to continuing our discussion in our next session.



TLC 4: Preparing for and Coping with Shocks

Objectives

By the end of this Technical Learning Conversation, participants will have:

1. Identified the financial consequences of unexpected expenses
2. Identified ways to prepare for unexpected expenses

Time: 30 minutes

Steps:

1. Review previous session – 5 minutes

Welcome participants and say:

In our last session, we discussed how we can address harmful workplace situations with WISE solutions – we can warn, isolate, substitute, and eliminate risks.

? Who would like to share their experience in using one of these solutions to make their workplace safer?

After 2 or 3 participants have shared, thank them for participating. Then say:

Today we are going to talk about planning for unexpected expenses that may prevent our children from accomplishing the dreams we have for them.

2. Understanding how our children's education and future may be negatively affected by unexpected expenses – 10 minutes

We are going to start with a visualization activity. Please close your eyes. Keep your eyes closed and think of a happy moment in your life. It could be a happy occasion or event. Try to see that moment in your mind. Think about where you are and who you are with. Think about what you are doing in the happy moment.

Keep that image in your mind and keep your eyes closed.

I am going to walk around and when I touch you on your shoulder, I want you to share with the group what your happy moment is. If I touch your shoulder and you do not feel comfortable sharing with the group, just move your head silently and I will move on to another person.

You may open your eyes. Thank you for sharing your happy moments!

We all know too well that, along with the happy moments in life, we also experience very difficult times. Today we are going to talk about ways to prepare for difficult times in life. Preparing for the difficult times can help us protect our children from the 5 types of risk.

? What kind of events occur that threaten our happiness?

[The death of loved ones, accidents, diseases, natural disasters, thefts, fires, loss of employment.]

? What are some of the things that happen after these events occur e.g., consequences?



[Feeling sorry, having financial difficulties, loss of income, sale of assets, lost opportunities for children, feeling confused, frustrated, and discouraged, having to borrow money, changes, adjustments.]

Thank you for your participation.

We all know these difficult events happen to everyone at some point in life. Unfortunately, these events often result in large, unexpected expenses and may threaten the dreams and hopes we have for our children. We are going to discuss how we can prepare for these events, ahead of time, so that when they happen, we can be as prepared as we can and protect our dreams and hopes for our children.

I am going to tell you about Christine and a very difficult time in her life.

Christine’s Emergency *Without* Planning Ahead

Christine is the mother of three children and is happily married. She works selling produce in the market that she grows on her farm with her husband. One day she came home from the market to find that her husband had an accident. He had broken his leg when he fell off a cart. His injury was severe, and he had to be transported to a city health clinic. The transportation fees were high, and the medical expenses were even higher. Christine went to a moneylender to cover the medical expenses. Her husband was not able to work for many months. Without her husband’s income, Christine did not have enough money to pay the moneylender, and there was not enough money for food or school fees. Christine was forced to keep her children home from school, and her 12-year-old daughter went away to work as a housemaid.

Ask:

- ❓ What happened to Christine?**
- ❓ How was the family affected by her husband’s injury?**
- ❓ Is there anything that Christine’s family could have done to prepare for an emergency like this?**

Continue to prompt for as many participants to give ideas that want to.

Thank you for participating.

3. Protecting our hopes and dreams for our children by saving for difficult times – 10 minutes

Let us listen to another version of Christine’s story.

Christine’s Emergency *With* Planning Ahead

Christine and her husband have dreams for the future of their three children. Christine and her husband know that one of the keys to helping their children accomplish these dreams is to make sure they attend and participate in school regularly. Christine knows that accidents can happen even though she is careful to keep her business safe for herself and her children. She knows that if an accident or illness happens, she will need money to pay for medical expenses and even for lost work. Christine sets aside some money each week for difficult times that may come. Christine and her husband also purchased some goats in case they need to raise income in an emergency. One day Christine came home from the market to find that her husband had an accident. He had broken his leg when he fell off a cart. His injury was severe, and he had to be transported to a city health clinic. The transportation fees were high, and the medical expenses were even higher. Christine was able to use some of her savings to cover the transportation and medical expenses. Her husband



was not able to work for many months. During this time the family's income was very low, but Christine was able to sell some of her goats to pay for food and school fees for her children.

❓ What did Christine and her husband do differently in this version of the story?

[She put money aside ahead of time for difficult times.]

❓ How was the family affected differently in this version of the story?

[There was money to pay school fees, they didn't have to take on debt.]

Thank you for your participation.

Preparing ahead of time for unexpected expenses can reduce suffering and can help us keep our children fed and in school even during difficult times. It can be challenging to set money aside for emergencies even when things are going well.

❓ What are some of the reasons why it might be difficult to save money for emergencies?

[Lack of income, expenses exceed income, debt, temptation spending, unexpected events.]

Divide the participants into groups of four.

These are difficult circumstances and there are no easy answers. By talking about possible solutions together we can have ideas for our own lives and for those we care about.

In your groups, discuss the following:

- **What are some ways to overcome the challenges of saving for emergencies?**

You will have 5 minutes.

After 5 minutes, ask:

❓ Who would like to share ideas that their group came up with to overcome the challenges of saving?

[Ideas might include reducing expenses, purchasing some animals, joining a savings group, opening a savings account, and increasing income with a new business]

You have many great ideas. Thank you for sharing!

Protecting our children's future requires us to make sure they can attend school regularly. We can protect our children's future by managing our money well, having insurance, and saving for emergencies. This takes practice and planning. Sometimes one small change can make a big difference.

You may be wondering how much is enough to save for an emergency? Generally, to prepare for emergencies, experts recommend that you set aside 8,800 pesos [Philippines] or 200 USD [El Salvador]. This amount is based on averages and the needs of your family may be more or less. Another rule of thumb is to try to build at least one month's worth of your family's expenses as your emergency savings.

The following table gives the source material for computing recommended emergency savings amounts.



➔ Note to Facilitator

Saving for Emergencies

To better understand how financially resilient people around the world are to unexpected expenses, the 2017 Global Findex survey asked respondents whether it would be possible to come up with an amount equal to 1/20 of gross national income (GNI) per capita in local currency within the next month.¹

Philippines	According to the World Bank, the 2019 GNI per capita for the Philippines was \$3,580 USD. 1/20 of \$3,580 USD = \$180 USD, or 8,800 pesos
El Salvador	According to the World Bank, the 2019 GNI per capita for El Salvador was \$4,000 USD. 1/20 of \$4,000 USD = \$200 USD

¹Demirgüç-Kunt, Asli, Leora Klapper, Dorothe Singer, Saniya Ansar, and Jake Hess. 2018. *The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution*. Washington, DC: World Bank. doi:10.1596/978-1-4648-1259-0.

- ❓ **What are some new actions, even if they are small, that you could make this week to prepare for family emergencies?** *[Ideas might include: begin saving a small amount of money each week, set a goal to spend less, discuss the need for saving for emergencies with the household].*

Thank you for sharing.

4. Invite participants to talk with their households about how to prepare for unexpected expenses - 5 minutes

Say:

It takes the entire household working together to prepare for emergencies. This may include reducing expenses to save, purchasing some animals, joining a savings group, or looking for ways to increase income.

- ❓ **Who is willing to talk with their families about making a plan to prepare for emergencies?**

Thank you! I look forward to continuing our discussion in our next session.



TLC 5: Know Before You/They Go

Objectives

By the end of this Technical Learning Conversation, participants will have:

1. Defined the worst forms of harmful child work.
2. Identified the signs of some “jobs” that are too good to be true.
3. Generate strategies for mitigating risks for trafficking.

Materials

- Handout with the human trafficking hotline website or phone number

Time: 30 minutes

Steps:

1. Review previous session - 5 minutes

Welcome participants and say:

In our last session, we discussed the importance of preparing for unexpected expenses so we can protect the dreams and hopes for their children.

❓ Who would like to share their experience talking to their families about preparing for emergencies?

After 2 or 3 participants have shared, thank them for participating. Then say:

Protecting our children’s future requires us to make sure they can attend school regularly. We can protect our children’s future by managing our money well and saving for emergencies. This takes practice and planning. Sometimes one small change can make a big difference!

2. Define the worst forms of harmful child work (child labor) - 5 minutes

Today we are going to talk about protecting our children from the worst forms of harmful child work that can cause very great harm and even death. This type of harmful child work includes:

1. Types of modern slavery including forced or indentured labor, child trafficking, and participating in armed conflicts.
2. Commercial sexual exploitation which includes child prostitution and pornography.
3. Using children in any type of illegal activity, including selling or trafficking drugs.
4. Work that is hazardous to the health, safety, or morals of children. This can include working for very long hours, under dangerous conditions, or work that prevents the child from attending school.

These are difficult things to talk about. We must discuss this type of harmful child work so that we can protect ourselves and our children from it.

The most common worst form of harmful child work is work that is hazardous to the health, safety, or morals of a child. We’ve already discussed strategies to identify this type of work – we’ve discussed the



hand with the 5 types of risks, and we’ve discussed the 3 Ds.

Hazardous work for children can include working for very long hours, working under dangerous conditions, or work that prevents the child from attending school. We’ve discussed WISE Solutions to address this type of work.

❓ What questions do you have about these worst forms of harmful child work (child labor)?

Now we are going to talk about another worst form of work that can affect children and adults.

3. Identified warning signs of human trafficking and what to do if you suspect human trafficking – 10 minutes

Sometimes children and even adults are lured into one of the worst forms of work by someone promising a better life – good work, high pay, a chance to live somewhere new and promises of sending money home to the family. Usually the promises seem “too good to be true.” Children and adults can be lured away from their families and home with these promises, especially when they are going through difficult times. Rather than finding a better life with the new job, they find that they are trapped and forced to work in horrible and dangerous circumstances.

None of us want our children to fall victim to people who would harm them in this way. Let’s look at how a family might let their child fall victim to this type of work.

Angela’s Story

When the promise of work is too good to be true

Angela is 13 and lives in a small rural village where there has been too much rain. The harvest was very poor, and her family has run out of food. Times are very difficult for Angela’s family. One day a woman comes to the village. She wears nice clothes and is very kind. She makes friends with Angela and her family. The woman tells Angela that she can help with her family’s problems. The woman knows a friend who is looking for someone to help take care of their home and children. She promises Angela good money, a nice place to live and says that she can send money home to her family. Angela and her parents are so grateful to the woman! Angela’s parents agree to let Angela leave the village with the woman with hopes that this will be an answer to their difficult times. When Angela arrives at her new job, she realizes very quickly that something is wrong. She works very long hours cleaning and caring for the family’s children. She is given no pay and isn’t allowed to go to school. She is not allowed to contact her family and is not allowed to leave the house. Angela doesn’t know if she’ll ever see her family again.

❓ What happened to Angela?

[Angela became a victim to modern slavery]

Angela became a victim of modern slavery. We call this human trafficking. The woman that promised the job to Angela is called a human trafficker. Human traffickers are very skilled and prey on vulnerable families and children – especially during difficult times.

Human traffickers disguise themselves as something they are not. They can lure victims in person or through social media. Social media is especially dangerous because human traffickers can disguise their identity.



❓ What were some of the warning signs that this job might put Angela in danger?

[Angela was being recruited for work away from her family at age 13 – below the legal working age. The woman promised that this job would solve their family problems by allowing Angela to send money home. The woman was a stranger but knew of the family's difficult circumstances which made them vulnerable.]

If a promise of a job seems too good to be true, chances are it probably is! Another warning sign was the separation of Angela from her family. One-way human traffickers gain control of their victims is by separating them from their homes and family and not allowing communication between the child and parents.

Human traffickers are skilled at disguising who they really are. They offer promises of a job or lifestyle that seems too good to be true. They offer protection in the form of clothes, food, housing or may even give gifts to the victim. They might also use physical abuse and threats to control their victim or their victim's family.⁴ The internet is a very common place for human traffickers to find victims and children are especially at risk. It is very important to know what your children are doing online and with whom they are chatting.

If you suspect human trafficking, it is important that you contact the authorities.

Use the table below to share the human trafficking hotline with participants.

In [country] the human trafficking hotline is:

➞ Note to Facilitator	
Human Trafficking Hotlines	
Philippines	For the Philippines, the human trafficking hotline is 1343. More information can be found at https://www.1343actionline.ph/
El Salvador	For El Salvador, the human trafficking hotline is 911. In the case of the PNC at 2511-1318 and the mobile phone number 7070-5152.

4. Invite participants to commit to discuss warning signs of human trafficking with their households - 5 minutes

❓ Before the next meeting, who is willing to talk about warning signs of human trafficking with their households?

Thank you!

I look forward to continuing our discussion in our next session.

⁴ <http://www.ungift.org/2017/09/23/technology-abetting-traffickers-and-eradicating-trafficking>



TLC 6: Concluding Risky Business: Keeping Businesses Safe for Everyone

Objectives

By the end of this Technical Learning Conversation, participants will have:

1. Reviewed three key learnings from the training.
2. Shared one new learning from the training that will never be forgotten.
3. Planned actions to fulfill commitments to keep businesses safe.

Materials

- **RICHES Risky Business -- Part 3: Picture Packet:** Pictures 10 (adult hand with 5 types of risk in a child's hand in the center), and 2-6 (large pictures of the 5 types of risk).
- Bowl or basket that is easy to pass around

Time: 30 minutes

Steps:

1. Review sessions - 5 minutes

Welcome the participants and say:

In our last session, we discussed the worst forms of harmful child work including hazardous working conditions that harm the health, safety, or morals of children. We discussed that this can include working for very long hours, under dangerous conditions, or work that prevents the child from attending school. We also discussed human trafficking and some of the warning signs to watch out for.

❶ What remaining questions do you have about the worst forms of harmful child work?

Answer the questions as they come up, then thank them for their participation.

In our final session today, we are going to review what we have learned during all of our sessions together.

2. Roleplay to review the 5 types of risk - 10 minutes

We have discussed the importance of business safety both for ourselves and for our children. The 5 types of risk help us to remember the areas that we need to protect ourselves and our children from to help keep our businesses safe.

Show the picture 9 (the adult hand with the 5 rules of thumb with the child's hand in the center).



Picture 9



Let’s say the 5 types of risk together

Repeat the 5 types of risk as you point to each finger on the picture of the hand.

1. *Physical*
2. *Chemical*
3. *Emotional*
4. *Growth and Developmental*
5. *Educational*

We’ve also discussed the 3 Ds to help us identify harmful child work. Let’s say them together:

Dirty

Dangerous

Difficult

We used WISE solutions to address harmful work scenarios. Let’s say what WISE stands for together:

Warn

Isolate

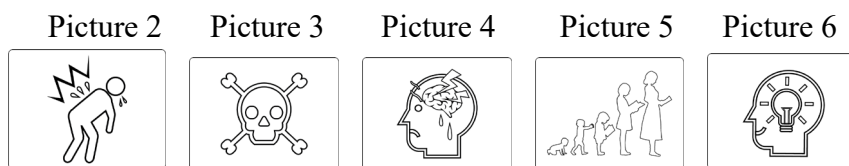
Substitute

Eliminate

Remember, elimination is the most effective way to address risks in a business while simply warning about a hazard is the least effective strategy.

Divide the participants into 5 groups.

Give each group one of the large pictures of the 5 risks and tell the groups not to let the other groups see their picture!



Then say:

We have talked about many challenges and serious things in our time together. It is time for us to be a little silly and play a game to help us remember what we have learned. In each of your groups, figure out a way



to use actions to act out a business risk that relates to your picture. Your group will perform your skit for the rest of us, and our job will be to guess which of the 5 risks you are acting out. You will not talk in your skit – just use actions to help us guess what your picture represents. For example, if your picture is the “physical” picture, your group will work together to act out an injury that could happen in your business.

You will have 5 minutes to prepare.

? What questions do you have about the activity?

After all the questions have been answered say:

You may begin.

Walk around and check to make sure the groups can come up with an “act” that relates to their picture. Remind them that when they perform it for the group they are just to use actions and not words.

After 5 minutes ask:

? Which group would like to perform their act first?

Remember, it is the job of the rest of us to guess which of the 5 risks they are acting out.

Ask each group to take turns acting out their risk while the other participants guess what is on their picture.

You all are wonderful actors and guessers! Thank you all for participating!

3. Invite participants to share a new learning that they will never forget – 10 minutes

You have shared many ideas throughout the training about how to make businesses safer for yourselves and for your children and how to save money for emergencies.

Ask everyone to stand and form a circle – including the facilitators as part of the circle.

Hold up a bowl or basket.

Let us take some time to fill up this bowl [or basket] with things that we have learned that we will never forget. Each of us will have a turn holding the bowl [or basket] and will share one new thing that you have learned from this training that you will never forget. There are no wrong answers, and we want to hear from everyone.

Let us begin.

(It may be helpful if the facilitator starts and shares something new that he or she learned from the participants that he/she will never forget and then passes the bowl [or basket] to the next person.)

Thank you! You can return to your seats.

4. Invite participants to commit to a plan with a partner - 5 minutes

RICHES Risky Business – Part 2: Facilitator's Guide



For your children to accomplish the hopes and dreams you have for them you and they will need to learn and work in a safe environment and attend school regularly. One of the most important things we can do to keep them safe while working is to keep them within eyesight and earshot. You have all shared things that you have learned that you will never forget.

Ask everyone to form pairs by turning to his/her neighbor.

Think about one thing that you will change to make your business safer based on what you have learned in this training. When you are ready, share your commitment with your partner.

Give the participants some time to share their commitments with their partners.

Ask everyone to stand.

Congratulations! You have completed the *Risky Business: Making Businesses Safe for Everyone* Technical Learning Conversations!

Thank the participants and invite them to applaud.



Optional TLCs and Digital Content

In some contexts, work may act as a barrier to education attendance and participation for children for several reasons. Parents may be discouraged of the quality of education offered at school and feel that working may afford their children a better opportunity for learning. Or parents may (and sometimes even children themselves) value work over attending school to help support the family during a financial, health or another type of crisis. This issue is complex, and it is important to understand what local circumstances beneficiaries may be facing as they balance work and schooling for their families. The optional TLCs that follow (TLC 1b and 2b) are intended for local circumstances where the value of education and school attendance is a concern.

Also, given constraints experienced with the COVID-19 pandemic, the RICHES Project developed a series of digital learning sessions to serve either as job-aids to WEE Actor frontline-level staff or as an alternative means to access the information shared in the paper version of the Risky Business Curriculum.

TLC 1b: Our Children’s Future

Objectives

By the end of this Technical Learning Conversation, participants will have:

1. Described a vision for our children’s future.
2. Discussed challenges and opportunities children face in achieving this vision.
3. Identified the benefits of education to a child’s growth and development.

Materials

- **RICHES Risky Business – Part 3: Picture Packet:** Picture 1b (mother dreaming of child’s future)
- 3 leaves, pieces of paper, stones, or beans for each participant

Time: 30 minutes

Steps:

1. Introduce the *Risky Business: Keeping Businesses Safe for Everyone* training - 5 minutes

Welcome to the first session of Risky Business: Keeping Businesses Safe for Everyone Technical Learning Conversations. My name is _____(name). Today and during the next 8 sessions, we are going to talk about how to keep businesses safe and healthy for yourself and those you work with.

A workplace is any place where work activities happen. It could be a farm, factory, store, or the home. Work can include working as an employee or under a contract or work in your own business or home. It can be paid or unpaid.

Let’s get to know each other and find out about each other’s businesses. Let’s go around the circle and share our names and what type of work we do.

Thank participants for sharing. Then say:



During this training we will learn about how to keep businesses safe and healthy for everyone. Today we are going to talk about dreams for our children's future.

2. Share hopes and dreams for the future - 10 minutes

Let us start by sharing our hopes and dreams for our children's future.

Hold up Picture 1b (mother dreaming of child's future).

Picture 1b



We all want what is best for our children. We each may have different ideas for what we want for our children's future. Begin to think about what you want for your children's future.

Give each participant 3 leaves, ripped up pieces of paper, stones or beans. Then explain the following:

Each of us has dreams for ourselves and for our family. Please find a partner and sit facing her/him. Share with your partner your answer to this question:

- **What are 3 dreams you have for a happy future for your children?**

Use one leaf, stone, or bean to represent each of your dreams.

Give the partners 5 minutes to discuss together. Walk around and ensure that each member is sharing 2 or 3 dreams.

Then ask:

- ❓ **Who will share your 3 dreams for a happy future for your children?**

Show us 1 leaf, piece of paper, stone, or bean for each dream you tell.

[Learn a trade or skill, work at a good job, enjoy good health, complete school, get married, have children]

Thank the participants for sharing. Then say:

There are both opportunities and challenges that our children face in achieving our dreams for them.

- ❓ **What are some of the challenges that your children may face in achieving your hopes and dreams for them?** *[No available jobs, no money for school fees, health concerns/injuries, safety, early marriage, poor quality schools.]*

Thank the participants for sharing. Then say:



One of the most important things we can do to help our children accomplish our dreams for them is to make sure they attend school. There are many benefits of completing school. In fact, education shapes the future for our children!

- ❓ **What are some of the benefits of completing school?** *[Learn to read, write, and count. Provide for a better future for themselves and their families.]*

Thank the participants for sharing. Then say:

Education has the power to make the world a better place. Research has shown that education has the power to reduce poverty and child marriage and can increase income and even improve peace and health for households and communities.⁵

3. Have pairs discuss how completing school can help children accomplish our future dreams for them - 10 minutes

Divide participants into pairs. Then say:

Helping our children accomplish the dreams that we have for them requires good planning. One way that you can help them is supporting them to complete school. We know that there can be many challenges in keeping our children in school and even some reasons why we may not want them to go. I am going to tell you a story about a girl named Anna. Listen for some of the challenges that Anna and her mother face. After the story, with your partner, you are going to discuss some ways that Anna and her mother might address some of their problems.

Anna's Story

Anna is a ten-year-old girl who lives with her mother and three younger siblings. Anna's father died last year and Anna's mother works selling food on the street. Anna's mother loves her children very much and has dreams for their future, but she often does not earn enough money for the family to have enough food and pay for school fees. Anna dropped out of school two months ago to work for a family friend in his shop. Anna gives the money that she earns to her mother to help buy food and pay for medicine. While Anna's mother wants Anna to have a better life in the future, she does not see the value of sending Anna to school. The school is poor quality, and the teachers are often absent. Besides, Anna is paid regularly by her family friend and is learning to work.

We all know families that face very hard challenges like Anna and her mother. There are no easy answers but if we discuss ideas together we can share and learn from each other. With your partner, discuss the following questions:

- **Anna's mother does not see the value of sending Anna to school because the school is of poor quality and the teachers are often absent. Do you agree with Anna's mother?**
- **How could staying in school affect Anna's future?**

⁵ World Bank Group, GlobalPartnership.org. <https://www.globalpartnership.org/education/the-benefits-of-education>



- **What advice would you have for Anna and her mother?**

You have 5 minutes to discuss with your partner.

After 5 minutes, ask:

- ❓ **Anna's mother does not see the value of sending Anna to school because the school is of poor quality and the teachers are often absent. Do you agree with Anna's mother?**
- ❓ **How could staying in school affect Anna's future?**
- ❓ **What advice would you have for Anna and her mother?**

Thank the participants for sharing. Then say:

There are many challenges to keep children in school. We can all agree that Anna's future will be better if she completes her schooling so that she can have a chance to have a better life.

Thank participants for participating.

- 4. Invite participants to share their hopes and dreams for their children's future with their household members - 5 minutes**

Say:

Helping our children accomplish the dreams that we have for them requires good planning. Before our next session I invite you to share your hopes and dreams for your children's future with them and other members of your household.

- ❓ **Before the next meeting, who is willing to discuss your hopes and dreams for your children's future with them and other members of your household?**

Thank you!

I look forward to continuing our discussion in the next session.



TLC 2b: The Value of Education

Objectives

By the end of this Technical Learning Conversation, participants will have:

1. Identified the future returns from investing in education for children – particularly girls.
2. Discussed the trade-offs of keeping children in school or not.

Materials

- **RICHES Risky Business – Part 3: Picture Packet** Pictures 2b, 3b and 4b (pictures of pretend money showing a 10% increase) The activity in this session could also be done with play money if available.

Time: 30 minutes

Steps:

1. Review previous session - 5 minutes

Welcome participants and say:

In our last session, we discussed our hopes and dreams for our children's future. I hope some of you were able to share your hopes and dreams with your children and family.

❓ Who would like to share what it was like sharing your hopes and dreams with your children and household?

After 2 or 3 participants have shared, thank them for participating.

Then say:

For your children to achieve the hopes and dreams you have for them, your children must be able to regularly attend and complete school.

2. Share the value of education - 10 minutes

We have discussed the many benefits of education. We have discussed that education shapes our child's future. It can help our children have more options for their lives.

Research has shown that completing school leads to higher incomes. In fact, for every year of education completed, people earn an additional \$10 for every \$100. This is a 10% increase. *[Adjust the currency to reflect a 10% increase in income in the country you are teaching in].*

I need 3 volunteers for our next activity. Who would be willing to come forward to help demonstrate different levels of income based on different amounts of education?

When the 3 volunteers come forward have them stand in a line.

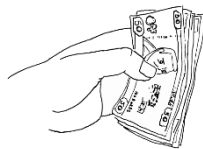
Standing by the first volunteer say:

We are going pretend that each of our volunteers received different numbers of years of education and we are going to see how much additional money they can earn as a result.



We are going to pretend that volunteer number one completed primary school. We are going to pretend that she now earns \$100.00. *Hand the volunteer a picture of the single hand holding \$100.00 of play money (picture 2) and ask her to hold it so the group can see. (Adjust the currency based on the country training is being given in).*

Picture 2b



We are going to pretend that volunteer number two completed primary school and two years of secondary school. Because this volunteer went to two years of school longer than our first volunteer, we can expect that she would earn \$120.00. *Hand the volunteer the picture of two hands holding \$120.00 of play money (picture 3) and ask her to hold it so the group can see. (Adjust the currency based on the country training is being given in).*

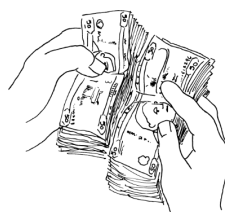
Picture 3b



We are going to pretend that volunteer number three completed primary school and all of secondary school. Because this volunteer completed school to age 18, we can expect that she would earn \$200.00.

Hand the volunteer the picture of the two separate hands holding \$200.00 of play money (picture 4) and ask her to hold it so the group can see. [Adjust the currency based on the country training is being given in.]

Picture 4b



oAs you can see additional years of education can make a big difference in our children's future income!

? Why do you think those with more education earn more money?

[More specialized skills, able to negotiate, able to manage money and understand business.]

One reason is that the world is demanding workers with specialized skills. This means that people need more education now for new jobs than they did in the past.

Education is especially important for girls.



❓ Why do you think education is especially important for girls?

[They will be mothers, they may not have as many opportunities as boys, they sometimes get married young].

Women with more education are much more likely to be able to make their own decisions such as who they marry, earn more money, how many children they have, what they will do to earn money, and making important household decisions.⁶

3. Discuss trade-offs of work and attending school - 10 min

We all agree that completing school is very important for our children to accomplish our hopes and dreams for them. This is especially true for our daughters. We also know that there are challenges in keeping our children in school. Let's listen to some stories about families who have hard decisions to make about keeping their children in school. Together we will discuss ideas of how these families can face their challenges.

Rishi - doesn't want to go to school

Rishi, age 11, has a mother who works selling her garden produce in the village market every day. Rishi's father deserted the family recently. Times are very hard for Rishi's family. Rishi learns that he can work for a mechanic helping to repair scooters. He begins working and feels proud to help support his family. When his mother tells him that he must go to school, Rishi says that he does not like school and wants to earn money instead.

❓ If you were Rishi's mother, what advice would you have for her?

Sarah – too much work to go to school

Sarah is 8 years old. Her mother works cleaning houses and is away from her home for long hours. Sarah's father works in the fields. While her parents are working Sarah takes care of her younger siblings and is responsible for cooking and caring for the home. Last year Sarah's younger sister was very sick and now there are many medical bills to pay.

❓ What advice do you have for Sarah's parents?

❓ Is it possible for Sarah to work and go to school? Why or why not?

After 2 or 3 participants have shared, thank them for participating. Then say:

These are difficult circumstances, and there are no easy answers. By talking about possible solutions together we can have ideas for our own lives and for those we care about.

❓ What are other examples of why it is difficult for children to stay in school in your community?

❓ What are some ideas in overcoming these challenges in your community?

⁶ [UNICEF Education and Equity](#)



After 2 or 3 participants have shared, thank them for participating. Then say:

One benefit of coming together as a group to discuss these things is to help each other learn about resources that could be available to help us keep our children in school. These resources could be helping one another, talking with our spouses, and making a plan to keep our children in school, or even getting help from the community or government.

Thank them for participating.

4. Invite participants to share the importance of completing school with their household members - 5 minutes

Say:

We all know that helping our children accomplish the dreams that we have for them requires good planning.

Before our next session, I invite you to discuss with your family about how to face the challenges of keeping in school and what can be done to make sure they finish school so that they can earn more money.

Ask:

❓ Who will commit to discussing the value of education with their families?

Thank you!

I look forward to continuing our discussion in our next session.



Digital Sessions

To reach a wider audience and in light of not always being able to conduct in-person training, RICHS created Risky Business Digital Sessions of similar information provided in this guide.

Materials Needed: You can access these sessions through an application provided by 7taps, which is a micro-learning application, by smartphone, tablet or computer using the QR codes or links below. These digital sessions can be given directly to WEE Actor participants to use or to frontline-level staff to use with participants. To use these sessions, access to the internet is necessary.

	English Version	French Version	Spanish Version	Filipino Version
Title	Managing Risks in the Business	Gérer les risques dans l'entreprise	Manejando los riesgos en el negocio	Pangagasiwa ng mga Panganib sa Negosyo
QR Code				
Link	https://app.7taps.com/rkqEURyQfj	https://app.7taps.com/jBv4TjxLsMO	https://app.7taps.com/m/5QRZcbrVug	https://app.7taps.com/Q9eVtZ85i7

Steps:

- **Step 1:** Share the link to digital curriculum with each frontline-level staff person or participant.
- **Step 2:** The first screen they should see is an introductory slide introducing the curriculum. Use the forward and backward arrows (if accessing on a computer) or simply swipe right or left on a mobile phone to progress to the next slide.
- **Step 3:** Each session will include a brief introductory explanation, followed by simple pre-test questions. A green check will indicate the answer provided is correct, or a gray X will indicate the answer provided is incorrect.
- **Step 4:** To view the video, the user will have to click the link which will take the user to a YouTube video. Once the video has been completed, the user may have to back-click to return to the application to progress to the next slide.
- **Step 5:** After certain slides, the user will also be asked if they would like to conduct a Business Safety and Health Diagnostic (which is the same application provided in the [RICHS Business Diagnostics Guide](#) on their business. This also takes the user to an external link. Similarly, if this option is selected, the user may have to back-click to return to the application to progress to the next slide.

Time Needed: Each session takes 10-15 minutes to complete, and there are 6 sessions in the digital version of Risky Business. Each session includes test questions, a short video, reflection questions, and a link to the Business Diagnostic.



Adaptations Needed: No adaptations are possible given these are pre-recorded videos and the application is static.

Cost Drivers in Use of Tool: The primary cost driver to use this tool is in its sharing (costs for sending via SMS or other digital means) and the data costs incurred by the user to access.



Annexes

Acronyms and Glossary of Terms

Acronym	Definition
ABA ROLI	American Bar Association - Rule of Law Initiative
ILAB	Bureau of International Labor Affairs (U.S. Department of Labor)
ILO	International Labor Organization
NGO	Non-Governmental Organization
OCFT	Office of Child Labor, Forced Labor, and Human Trafficking
RICHES	Reducing Incidence of Child Labor and Harmful Conditions of Work in Economic Strengthening Initiatives
TLC	Technical Learning Conversation
USDOL	U.S. Department of Labor
WEE	Women’s Economic Empowerment
WISE	Warn, Isolate, Substitute, Eliminate

Term	Definition
Children at Risk of Engaging in Harmful Child Work (Child Labor)	<p>A child “at risk of engaging in child labor” is one who meets one or more of the following conditions:</p> <ol style="list-style-type: none"> 1) Living in an area where harmful child work is prevalent; 2) Living in poverty (as defined by national standards); 3) Of school age, but not attending school; 4) Having one or more siblings engaged in harmful child work; 5) Orphaned; 6) The head of a household; 7) Affected by a disability; <p>Living in an area with low school enrollment or high dropout rates</p>
Child Work	Household chores and forms of legal work, including light work. This type of work does not interfere with schooling. According to international standards, the minimum age for work is 14 or 15, depending on the country, as some developing countries have lower minimum ages for work.
Facilitator	A frontline-level staff person who engages directly with participants to facilitate and lead Technical Learning Conversations.
Frontline-level Staff	Frontline-level staff refers to WEE Actor staff who work directly with women to help achieve WEE objectives and are primarily based at the field-level. Frontline-level staff may be facilitators, community agents, credit officers, social workers, agricultural extension agents, among others.



Harmful Child Work (Child Labor)	Harmful work for children, or child labor , is any work that hinders a child’s development and work that is: a) physically, mentally, or morally dangerous and harmful for children; and b) interfering with a child’s schooling. The term harmful child work is also used interchangeably with harmful work for children or child labor . The RICHES Toolkit also identifies harmful child work as any child work that is Difficult, Dangerous, or Dirty (also known as the 3 Ds).
Management-level Staff	Management refers to WEE Actor staff who are primarily based at the headquarters level of the organization and lead strategy and program development and oversight.
Participants	Participants refer to women receiving services provided by WEE Actors. Participants can be women living in developing economies that own businesses, engage in livelihood activities, are clients of financial service providers, or participate in trainings to increase their access to economic opportunities. Depending on the WEE Actor, they can also be referred to as clients, beneficiaries, or members.
RICHES Toolkit	A collection of tools that seek to assess the risks of, raise awareness about, and mitigate the risks of harmful child work and harmful working practices among women’s economic empowerment (WEE) Actors and their participants. The RICHES toolkit includes: an online portal for accessing the toolkit, risk assessments and diagnostics for assessing risks of harmful child work and harmful business practices, market research and monitoring and evaluation tools, paper-based and video-based dialogue-based curriculum, management and frontline-level staff training, guides for linking out to child protection organizations and facilitating intra-household and community dialogues.
Trainer	A WEE Actor management-level staff person or an external expert who trains frontline-level staff facilitators on how to conduct Technical Learning Conversations.
Women’s Economic Empowerment (WEE)	Women’s economic empowerment is 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.



<p>Women’s Economic Empowerment (WEE) Actor or Initiatives</p>	<p>Broadly refers to entities or individuals that support the development or expansion of women’s businesses, provide livelihood or financial services and/or support women (globally) in efforts to increase their access to economic opportunities, especially those living in developing economies. WEE Actors can be microfinance institutions, savings group support organizations, non-governmental organizations, donors, investors, or government programs.</p>
<p>Worst Forms of Harmful Child Work (WFCL)</p>	<p>The four categories of WFCL are as follows:</p> <ul style="list-style-type: none"> 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, 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; and d) work which, by its nature or by the conditions in which it is carried out is likely to harm the health, safety, or morals of children.



Notes to the Facilitator

The following table is for reference and to aid in answering specific questions about country-specific compulsory education requirements.

➞ Note to Facilitator	
Compulsory Education Requirements	
Philippines	In the Philippines, education is compulsory for 1 year of kindergarten, typically beginning at age 5 and 12 years of elementary and secondary education to age 18
El Salvador	In El Salvador, education is compulsory from age 6 for twelve years to age 18.
Where can you find more information on Harmful child work and Available Programs? <ul style="list-style-type: none"> National and local government labor agencies. (Ministry/Department of Labor, regional and municipal labor offices. Child and youth protection agencies, commissions, and committees (Ministry/Department of Youth, National Child Labor Committee, National Anti-Trafficking Task Force, Council on the Welfare of Children, etc.) Criminal law enforcement agencies (Ministry/Department of Justice, Procurer General, anti-drug trafficking and border control agencies, municipal police offices). International multilateral organizations with responsibilities for serving children and families or workers. U.S. Department of Labor, By the Sweat and Toil of Children app, https://www.dol.gov/general/apps/ilab 	

The following table can help you answer country specific questions about legal working ages for children.

➞ Note to Facilitator	
Country	Legal Working Age
Philippines	<p>The minimum working age for children in the Philippines is age 15 and that child must have access to education.</p> <p>A child between the ages of 15 and 18 is not allowed to work for more than 8 hours a day and not more than 40 hours per week, nor at night, and must have access to education. No child below the age of 18 can undertake hazardous tasks.</p> <p>Children below the age of 15 may work. 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</p>



➔ Note to Facilitator

Country	Legal Working Age
	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.
El Salvador	<p>The minimum age for work in El Salvador is age 14. The work must not be at night, must not be harmful, and the child must be allowed to go to school.</p> <p>If the child is under 16, they cannot work more than 6 hours per day, or 34 hours per week, and not more than 8 hours, or 44 hours per week if they are ages 16 to 18.</p> <p>In El Salvador, the minimum age for work is age 14. This means that children under the age of 14 and those aged 14 are permitted to work only if the work does not harm them or prevent them from going to school. Children have to be at least 18 years of age to do hazardous work and at least aged 17 to do domestic service work. Children cannot work at night (7:00 p.m. to 6:00 a.m.) and are limited to working a certain number of hours per day (6 hours maximum under the age of 16, and 8 hours maximum from ages 16 to 18) and per week (34 hours maximum under the age of 16 and 44 (daytime) hours maximum from ages 16 to 18), based on their age. The law also says which types of work activities are hazardous and exploitive for children. The law also says that the work of children under the age of 18 needs to be appropriate for their age, physical condition, and development.</p>

Additional Resources

Resources on child rights used in this guide:

- [UN Convention on the Rights of the Child \(UNCRC\)](#)
- [Book 1: Child Labor teacher's kit, book 1: Children's rights and education, ILO](#)

Resources on the benefits of education used in this guide:

- [Global Partnership for Education, Benefits of Education](#)
- [UNICEF Education and Equity](#)

Additional resources on Harmful Child Work:

- The International Labor Organization's [Safe work for youth - Packet for employers "Keep them safe!" - Tips for small business owners](#); [Healthy beginnings: Guidance on safe maternity at work](#) manual; and [The tripartite process of determining hazardous child labour - Guide for facilitators](#).
- The Promoting and Protection the Interests of Children who Work (PPIC-Work) project's [Hazard Assessment and Mitigation in the Workplace](#) manual



Where can you find more information on Harmful Child Work and Available Programs?

- National and local government labor agencies. (Ministry/Department of Labor, regional and municipal labor offices.
- Child and youth protection agencies, commissions, and committees (Ministry/Department of Youth, National Child Labor Committee, National Anti-Trafficking Task Force, Council on the Welfare of Children, etc.)
- Criminal law enforcement agencies (Ministry/Department of Justice, Procurer General, anti-drug trafficking and border control agencies, municipal police offices).
- International multilateral organizations with responsibilities for serving children and families or workers.
- U.S. Department of Labor, By the Sweat and Toil of Children app, <https://www.dol.gov/general/apps/ilab>

Additional resources on occupational safety and health:

- The United States Department of Labor Occupational Safety and Health Administration’s publication on [Workplace Hazards for Young Workers](#).
- The World Health Organization publication on [Healthy workplaces: a model for action: for employers, workers, policymakers and practitioners](#).

Resources on human trafficking:

- [Archived Department of State Global Hotline List](#)
- [UN.GIFT.HUB](#) The United Nations Global Initiative to Fight Human Trafficking (UN.GIFT) was conceived to promote the global fight on human trafficking, on the basis of international agreements reached at the UN.



Local Adaptation Guide

This is the local adaptation guide for the **Risky Business: Making Businesses Safe for Everyone Facilitator's Guide** Technical Learning Conversations. Its purpose is to help you remember to provide trainees and participants with information that is current and suitable for the area in which you work.

Why is it important to make these modifications to the Technical Learning Conversations that you facilitate?

- Participants will find the information more interesting or relevant if the Technical Learning Conversations use local names, local laws, and appropriate currency and monetary amounts; and
- If the participants can relate to the characters in the story and their situations, they will be more likely to try to apply the skills and information to their own lives.

The table below details items in each session of the training and steps that the facilitator should consider adapting to local context, along with possible sources to obtain the information.

Local Adaptation Guide RICHES Risky Business: Making Businesses Safe for Everyone				
TLC	Step	Adaptation Required	Source	Adaptation Notes
TLC 1: Identifying 5 Workplace Safety Risks	Step 3	If working in a rural setting, use picture 8. If working in an urban setting, use picture 9.	Risky Business: Making Businesses Safe for Everyone – Part 3: Picture Packet	
TLC 2: Identifying Harmful Work Using the 3 Ds	Step 2	Sushila (Replace name with a local female name)	Facilitators, members of the community, staff of the microfinance or self-help promoting institution	
	Step 2	Maya (Replace name with a local female name)	Facilitators, members of the community, staff of the microfinance or self-help promoting institution	



Local Adaptation Guide RICHES Risky Business: Making Businesses Safe for Everyone				
TLC	Step	Adaptation Required	Source	Adaptation Notes
	Step 2	Joao (Replace name with a local male name)	Facilitators, members of the community, staff of the microfinance or self-help promoting institution	
TLC 3: Identifying WISE Solutions for Harmful Work		None		
TLC 4: Preparing for and coping with shocks	Step 2 and Step 3	Christine (Replace name with a local female name)	Facilitators, members of the community, staff of the microfinance or self-help promoting institution	
TLC 4: Preparing for and coping with shocks	Step 3	Adjust minimum emergency savings amount based on 1/20 of monthly gross national income (GNI) per capita.	The Global Findex Database 2017, World Bank	



Local Adaptation Guide				
RICHES Risky Business: Making Businesses Safe for Everyone				
TLC	Step	Adaptation Required	Source	Adaptation Notes
TLC 5: Know before you/they go	Step 3	Information for the local or national human trafficking hotline website or phone number	Archived Department of State Global Hotline List. National and local government labor agencies. (Ministry/Department of Labor, regional and municipal labor offices. Child and youth protection agencies, commissions, and committees (Ministry/Department of Youth, National Child Labor Committee, National Anti-Trafficking Task Force, Council on the Welfare of Children, etc.). Criminal law enforcement agencies (Ministry/Department of Justice, Procurer General, anti-drug trafficking and border control agencies, municipal police offices).	
	Step 3	Angela (Replace name with a local female name)	Facilitators, members of the community, staff of the microfinance or self-help promoting institution	
TLC 6: Concluding Risky Business		None		



Local Adaptation Guide				
RICHES Risky Business: Making Businesses Safe for Everyone				
TLC	Step	Adaptation Required	Source	Adaptation Notes
TLC 1a Our Children's Future (Found in the Annex)	Step 3	Anna (replace name with a local female name)	Facilitators, members of the community, staff of the microfinance or self-help promoting institution	
TLC 2b: The value of Education (Found in the Annex)	Step 2	Adjust currency to reflect a 10% increase in income in the country you are teaching in	Local currency	
	Step 3	Rishi (replace name with a local female name)	Facilitators, members of the community, staff of the microfinance or self-help promoting institution	
	Step 3	Sarah (replace name with a local female name)	Facilitators, members of the community, staff of the microfinance or self-help promoting institution	



RICHES Risky Business Pre- and Post-Test Mini Survey

INTRODUCTION AND CONSENT

Good day, my name is [NAME OF ENUMERATOR/SURVEYOR]. I work for [NAME OF SERVICE PROVIDER]. We are asking a few questions to **learn about** your practices and understanding of business safety and health for yourself and your children. The survey will take approximately 20 minutes. Your responses will **not in any way affect your participation** with [NAME OF SERVICE PROVIDER]. Please try to answer the questions honestly.

Do you agree to participate in this knowledge change survey? Yes ☐ No ☐

1 Date (day / month / year) <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid black; width: 30px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px; margin: 2px;"></div> </div>		2 Name of the interviewer <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>	
A3. Community (or city) name <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>		A4. Full Name of Participant (and/or Participant ID) <div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>	
A5. Survey Type 1. Pre-test 2. Post-test		A6. Participant's Age <div style="border-bottom: 1px solid black; width: 50px; margin: 5px 0;"></div>	A7. Sex 1. Male 2. Female 3. Other

	Questions	Answer Options	Skip Patterns
1	At what age do you think it is okay for a child (anyone under 18 years of age) to support a household business?		
2	Based on your answer to the prior question, why do you feel this age is appropriate for a child to work in a household business? (Multiple Answers Possible)	a. A child of this age can both work and go to school b. A child of this age <i>wants</i> to work rather than go to school c. At this age, school is less important than work d. A child of this age needs to develop skills by having a job e. A child of this age needs to earn his/her own money f. It is a community custom for a child of this age to work g. A child of this age works because that is the age at which adults in the community began working	



	Questions	Answer Options	Skip Patterns
		h. A child of this age works because parents need the income generated from the child’s work i. Other (specify) _____ j. I do not know	
3	Can you name at least five types of safety and health risks that children could face while working in a household business? <i>(Multiple Answers Possible)</i>	a. Physical (hurt themselves, accidents) b. Chemical (poisons, biological, germs, animal waste) c. Emotional (verbal, sexual, physical abuse, stress) d. Growth and Developmental (too young for tasks, pregnancy-related injuries to fetus) e. Educational (work too many hours and interferes with schooling) f. Other (specify) _____ g. Other (specify) _____ h. Other (specify) _____ i. Other (specify) _____ j. I don’t know	
4	How confident do you feel that you could identify business safety and health risks in your own business?	a. Very confident b. Somewhat confident c. Not confident	
5	How confident do you feel that you could reduce safety- and health-risks in your own business?	a. Very confident b. Somewhat confident c. Not confident	
6	In the last six months, have you assessed your business for safety- and health-risks?	a. Yes b. No	
7	In the last six months, have you tried to make your business safer for yourself?	a. Yes b. No	No→skip to Q9
8	If yes, how? <i>(Multiple Answers Possible)</i>	a. Upgraded equipment b. Created sound barriers c. Improved storage of chemicals d. Substituted toxic chemicals e. Built handwashing station	Once answered, all answers skip to



	Questions	Answer Options	Skip Patterns
		f. Improved lighting g. Established safety protocols h. Other (specify)_____	Q10
9	If no, why not? <i>(Multiple Answers Possible)</i>	a. Too expensive b. Can’t identify risks/don’t have any risks c. Not enough time d. Am not the primary decision maker for the business e. I do not own a business f. Other (specify)_____ g. Other (specify)_____	
10	In the last six months, have you tried to make your business safer specifically for children?	a. Yes b. No	No=skip to Q12
11	If yes, how? <i>(Multiple Answers Possible)</i>	a. Upgraded equipment b. Created sound barriers c. Improved storage of chemicals d. Substituted toxic chemicals e. Built handwashing station f. Improved lighting g. Established safety protocols h. Reduced working hours for children i. Reduced child interaction with other adults j. Other (specify)_____	Once answered, all answers skip to Q13
12	If no, why not? <i>(Multiple Answers Possible)</i>	a. Too expensive b. Can’t identify risks/don’t have any risks c. Not enough time d. Am not the primary decision maker for the business e. I do not own a business f. Other (specify)_____ g. Other (specify)_____ h. Not applicable/have no children/no children working in business	
13	Can you identify a few ways that work in your family business could be harmful to a child? <i>(Note: Different ways a participant might articulate their answer)</i>	a. Mentally dangerous b. Physically dangerous c. Socially dangerous d. Morally dangerous e. Harmful to a child f. Prevents a child from having time to study g. Prevents a child from having time to play	



	Questions	Answer Options	Skip Patterns
	<p><i>have been provided. If there is no option that seems relevant in the list, use the other category.)</i></p> <p><i>(Multiple Answers Possible)</i></p>	<ul style="list-style-type: none"> h. Prevents a child from having time to rest i. Causes harm to a child’s body j. Causes harm to a child’s mind k. Causes harm to a child’s emotions l. Too Dirty m. Too Dangerous n. Too Difficult o. Other (specify) _____ p. Other (specify) _____ q. Other (specify) _____ r. Other (specify) _____ s. I do not know 	
13a	<p>Post-test only question: Can you name the 3 Ds of Harmful Work?</p> <p><i>Read the options. One answer possible.</i></p>	<ul style="list-style-type: none"> a. Difficult, Demanding, Distracting b. Difficult, Dangerous, Dirty c. Dangerous, Dirty, Drastic d. Don’t know 	
14	<p>Can you describe the worst forms of harmful child work? Name as many examples or types as you know.</p> <p><i>(Prompt: What activities are considered some of the worst forms of harmful child work? Hint, most countries will have a law against these.)</i></p> <p><i>(Multiple Answers Possible. If they use any of the terms in any of the answer responses, you can circle the associated letter.)</i></p>	<ul style="list-style-type: none"> a. Types of slavery including forced or indentured labor, child trafficking, and participating in armed conflicts b. Commercial sexual exploitation which includes child prostitution and pornography. c. Using children in any type of illegal activity, including selling or trafficking drugs. d. Work that is hazardous to the health, safety, or morals of children. This can include working for very long hours, under dangerous conditions, or work that prevents the child from attending school. e. Other (specify) _____ f. Other (specify) _____ g. I do not know 	
15	<p>Can you describe a few characteristics that could indicate human trafficking?</p>	<ul style="list-style-type: none"> a. Job offers made through the internet or social media b. Promises for better life c. Promises for travel d. Offer of protection in the form of clothes, food, housing 	



	Questions	Answer Options	Skip Patterns
	<i>(Multiple Answers Possible)</i>	e. Provides gifts to victim f. Use physical abuse and threats to control their victim or their victim’s family g. Separation of worker from their homes and family h. Not allowing communication between the child and parents i. A job that seems too good to be true j. Other (specify) _____ k. Other (specify) _____ l. I do not know	
16	What should you do if you suspect human trafficking or if you are a victim of human trafficking? <i>(Multiple Answers Possible)</i>	a. Call police b. Call human trafficking hotline c. Other (specify) _____ d. I do not know	
17	Do you know a number you can call to report human trafficking?	a. Yes b. No	No=Skip to Q19
18	What is the number?	a. 1343 (Philippines) b. 911 (El Salvador) c. Other (specify) _____ d. Don’t know	
Say to the participant, “The next section will ask questions related to household finances.”			
19	What are some ways to prepare for unexpected household expenses? <i>(Multiple Answers Possible)</i>	a. Saving b. Reducing expenses c. Purchasing livestock d. Increasing Access to credit e. Other (specify) _____ f. Other (specify) _____ g. I do not know	
20	In the last six months, have you done any of the following? <i>(Read out loud and circle if answer is Yes. Multiple Answers Possible)</i>	a. Opened a savings account b. Joined a savings group c. Increased amount of money saved d. Purchased an insurance policy e. Renewed an insurance policy f. Submitted an insurance claim for reimbursement g. Reduced household expenses	



	Questions	Answer Options	Skip Patterns
		<ul style="list-style-type: none"> h. Invested in assets such as livestock, land, etc. i. Taken a loan for emergencies j. Taken a loan for growing a business k. Have done none of the above 	
21	If an emergency were to occur in <i>your</i> household, how likely is it that you would have to pull your children out of school to assist you with income generation or caring for others in the household?	<ul style="list-style-type: none"> a. Very likely b. Somewhat likely c. Not very likely d. Not likely at all a. Not applicable (no children) 	
22	In general, during times of financial hardship, do you think that taking children out of school so that they can work is very acceptable, somewhat acceptable, not very acceptable, or not acceptable at all?	<ul style="list-style-type: none"> a. Very acceptable b. Somewhat acceptable c. Not very acceptable d. Not at all acceptable 	
23	In the last six months, have you had to pull your children out of school to work, or to help care for others?	<ul style="list-style-type: none"> a. Yes b. No c. Not applicable (no children) 	
24	Now, imagine that you have an emergency, and you need to pay [<i>INSERT 1/20 OF GNI PER CAPITA IN LOCAL CURRENCY</i>]. Would it be very possible, somewhat possible, not very possible, or not at all possible to come up with this amount in the next month?	<ul style="list-style-type: none"> a. Very possible b. Somewhat possible c. Not very possible d. Not at all possible e. Don’t know f. Refused 	
25	What would be the <i>main</i>	<ul style="list-style-type: none"> a. Savings 	



	Questions	Answer Options	Skip Patterns
	<p>resource that you would use to come up with this amount?</p> <p><i>(Multiple answers possible)</i></p>	<p>b. Family, relatives, or friends</p> <p>c. Money from working or a loan from an employer</p> <p>d. A credit card or borrowing from a formal financial institution</p> <p>e. An informal private lender or pawn house</p> <p>f. Some other source</p> <p>g. Don’t Know</p> <p>h. Refused</p>	

Optional Questions		The following pre and post-test questions are associated with the optional session in the Risky Business curriculum that focuses on the value of education.
26	<p>Can you identify at least two long-term benefits of education for children?</p> <p><i>(Multiple Answers Possible)</i></p>	<p>a. Higher income as an adult</p> <p>b. More skills</p> <p>c. Access to more jobs</p> <p>d. Better health</p> <p>e. Reduced poverty</p> <p>f. Reduced child marriage</p> <p>g. More decision-making power</p> <p>h. More active citizenship</p> <p>i. Other (specify) _____</p> <p>j. I don’t know</p>
27	<p>According to the law, until what age must a child stay in school in [specific country]?</p>	
28	<p>According to the law, what is the minimum age for work for children in [name of country where survey is taking place]?</p>	

Say to the participant, "We have finished the questions. Thank you very much for your time. I appreciate the opportunity to have spoken with you."



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