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. Participants refer to women receiving services provided by WEE Actors.

Goal

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

Objectives

Through the use of this packet, participants supported by WEE Actor frontline-level staff will view and visualize a series of pictures to help foster understanding and discussion among training participants during facilitation of the Risky Business Technical Learning Conversations (TLCs).

Setting the Foundation

Phase 1

Build the Structure

Phase 2

Engage Participants

Phase 3

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

About the RICHES Project ...................................................... Error! Bookmark not defined.

How to Use the Risky Business Picture Packet ...................... Error! Bookmark not defined.

Picture Packet ........................................................................ Error! Bookmark not defined.

<table>
<thead>
<tr>
<th>Picture</th>
<th>Description</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Picture 1</td>
<td>Five Risks on Hand</td>
<td>7</td>
</tr>
<tr>
<td>Picture 2</td>
<td>Physical Injury</td>
<td>8</td>
</tr>
<tr>
<td>Picture 3</td>
<td>Poisons</td>
<td>9</td>
</tr>
<tr>
<td>Picture 4</td>
<td>Emotional Harm</td>
<td>10</td>
</tr>
<tr>
<td>Picture 5</td>
<td>Harm to Growth and Development</td>
<td>11</td>
</tr>
<tr>
<td>Picture 6</td>
<td>Threats to Education</td>
<td>12</td>
</tr>
<tr>
<td>Picture 7</td>
<td>Rural Women Working in a Field</td>
<td>13</td>
</tr>
<tr>
<td>Picture 8</td>
<td>Urban Children Selling on the Street</td>
<td>14</td>
</tr>
<tr>
<td>Picture 9</td>
<td>Five Risks with Child’s Hand in the Center</td>
<td>15</td>
</tr>
<tr>
<td>Picture 10</td>
<td>Child Work vs. Child Labor</td>
<td>16</td>
</tr>
<tr>
<td>Picture 11</td>
<td>10-year-old Boy Cooking at Night</td>
<td>17</td>
</tr>
<tr>
<td>Picture 12</td>
<td>14-year-old Girl Selling Goods on the Street</td>
<td>18</td>
</tr>
<tr>
<td>Picture 13</td>
<td>6-year-old Girl Tending Siblings at Mother’s Shop</td>
<td>19</td>
</tr>
<tr>
<td>Picture 14</td>
<td>12-year-old Boy Working in the Field with Father</td>
<td>20</td>
</tr>
<tr>
<td>Picture 1b</td>
<td>Mother Dreaming of Child’s Future</td>
<td>21</td>
</tr>
<tr>
<td>Picture 2b</td>
<td>Small Amount of Money</td>
<td>22</td>
</tr>
<tr>
<td>Picture 3b</td>
<td>Medium Amount of Money</td>
<td>23</td>
</tr>
<tr>
<td>Picture 4b</td>
<td>Large Amount of Money</td>
<td>24</td>
</tr>
</tbody>
</table>

Annex .......................................................................................... 25

Acknowledgments............................................................................. 25
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

To access the full toolkit, please consult https://grameenfoundation.org/riches.
How to Use the Risky Business Picture Packet

This Picture Packet is Part 3 of a three-part training package that also includes RICHES Risky Business – Part 1: Training of Trainers (TOT) Guide and RICHES Risky Business – Part 2: Facilitator’s Guide. The Picture Packet 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 Frontline-level Staff, such as trainers and facilitators, should be trained on how to use the Picture Packet, particularly among populations with limited literacy which rely on visual queues for learning.

Process Description: The RICHES Risky Business – Part 3: Picture Packet should be printed before the facilitation of the Risky Business: Making Businesses Safe for Everyone curriculum, as indicated in the facilitator’s guide.

Materials Needed: Printer and paper.

Time Needed: The Technical Learning Conversations (TLCs) are 30 to 45-minute group discussions designed to be delivered sequentially according to the RICHES Risky Business – Part 2: Facilitator’s Guide. It is recommended that each TLC be delivered during a regular weekly group meeting over the course of six weeks.

Adaptations Needed: None required.

Cost Drivers in Use of Tool: This guide can be printed in black and white.

Risks to Consider: Participation in this training will take time – a valuable resource for busy entrepreneurs. 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.

1 The Risky Business: Making Businesses Safe for Everyone training package also includes a TOT Guide for experienced trainers to use in order to prepare facilitators to use the Facilitator’s Guide with women entrepreneurs.
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.
Picture 1: Five Risks on Hand
Picture 2: Physical
Picture 3: Chemical
Picture 4: Emotional
Picture 5: Growth and Developmental
Picture 6: Educational
Picture 7: Rural Women Working in a Field
Picture 8: Urban Children Selling on the Street
Picture 9: Five Risks with Child’s Hand in the Center
Picture 10: Child Work vs. Child Labor
Picture 11: 10-year-old Boy Cooking at Night
Picture 12: 14-year-old Girl Selling Goods on the Street
Picture 13: 6-year-old Girl Tending Siblings at Mother's Shop
Picture 14: 12-year-old Boy Working in the Field with Father
Picture 1b: Mother Dreaming of Child’s Future
Picture 2b: Small Amount of Money
Picture 3b: Medium Amount of Money
Picture 4b: Large Amount of Money
Annex

Acknowledgments

This tool was developed by Alison Burgon Bardsley, Bobbi Gray, Amelia Kuklewicz with support of Bindi Jhaveri, Francis Arthur, Beverly Brul and Erica Haworth of Grameen Foundation and Chris Camillo and Deepa Ramesh of the American Bar Association Rule of Law Initiative (ABA ROLI). Illustrations were designed by Lorraine Harris Randle and Dede Mulyana; graphics were designed by Lilli Beth Gelvezon. Final editing was conducted by Jenna Smith of Grameen Foundation.

The team is grateful to Sarah Sunderlin Simpson of the Office of Child Labor, Forced Labor, and Human Trafficking (OCFT) for her direction, editing, design input, and support during the development of this tool. The team also thanks the many OCFT staff who took time to review drafts and provide design and editing support, including Kristen Pancio, Alexander Billings, and Tanya Shugar.

We would like to acknowledge the following individuals for participating in the field-test of these guides and contributing substantially to their improvement: Beverly Brul (Grameen Foundation, Philippines), Dorothy Mae Albiento (ABA ROLI), and Guadalupe Portillo (ABA ROLI). We would also like to thank the organizations ASAPROSAR, ASHI, Apoyo Integral and World Vision Development Foundation, Inc. for their participation in field-testing the Technical Learning Conversations.

Finally, the team extends our deep gratitude to all those who helped organize and participate in pilot trainings and learning events, especially for their creative ideas, recommendations, and suggestions that helped guide the refinement of this tool.

- Karina Saravia Tolentino and Luis Garcia Bedregal, COOPAC MF Prisma, Peru
- Joanna Ryan, Vision Fund International
- Edouine Francois, MEDA, Canada
- Soumitra Dutta, Independent Consultant, India
- Aloke Chakraborty, Independent Consultant, India
- Sandra Patricia Galán, ASAPROSAR, El Salvador
- Department of Trade and Industry (DTI) - Bureau of Small and Medium Enterprise Development, Philippines
- Edgar Aguilar Paucar, International Labour Organization (ILO)
- Abel Ovenseri, LAPO Microfinance Bank, Nigeria
- Kenneth Okakwu, LAPO Institute for Microfinance and Enterprise Development, Nigeria

"Risky Business: Making Businesses Safe for Everyone. Part 3: Picture Packet" by Alison Burgon Bardsley, Bobbi Gray, Amelia Kuklewicz of the RICHES project funded by the U.S. Department of Labor, led by grantee the Grameen Foundation USA in partnership with sub award the American Bar Association Rule of Law Initiative licensed under CC BY 4.0. Through this Creative Commons license, you are encouraged to remix, transform and build upon this material.
To cite this work, we suggest the following citation:


If this work is adapted for private or commercial use, we encourage the following acknowledgment:

This work, “[NAME OF YOUR DERIVATIVE/ADAPTATION]” is a derivative of “Risky Business: Making Businesses Safe for Everyone. Part 3: Picture Packet” licensed under CC BY 4.0 developed by Alison Burgon Bardsley, Bobbi Gray, Amelia Kuklewicz as part of the RICHES project, funded by the U.S. Department of Labor, Office of Child Labor, Forced Labor and Human Trafficking, led by grantee the Grameen Foundation USA in partnership with sub award the American Bar Association Rule of Law Initiative. This material does not necessarily reflect the views or policies of the United States Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement by the United States Government. Neither does this material suggest endorsement by Grameen Foundation USA or the American Bar Association Rule of Law Initiative.