

Monitoring and Evaluation Guide

Part 1: Word-based Templates

Version: February 4, 2022

Primary Audience

Any Women's Economic Empowerment (WEE) Actor, including monitoring and evaluation (M&E) staff, training supervisors, research teams, and other program management staff. 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 countries.

Goal

Understand the short- and long-term impacts anticipated from the use of the RICHES Toolkit.

Objectives

Through the use of this guide, WEE Actors will have:

• Implemented a variety of tools/instruments to monitor and evaluate various initiatives within the RICHES toolkit.

SETTING THE FOUNDATION
Phase 1

BUILD THE STRUCTURE
Phase 2

ENGAGE PARTICIPANTS
Phase 3





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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 with household tasks and unpaid care work, 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



ROBES 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.

BUILD THE STRUCTURE Phase 2

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

ENGAGE PARTICIPANTS Phase 3

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

- 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)

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

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

To access the full toolkit, please consult https://grameenfoundation.org/riches.

How to Use the M&E Guide

SETTING THE FOUNDATION
Phase 1

BUILD THE STRUCTURE
Phase 2

ENGAGE PARTICIPANTS
Phase 3

The RICHES Monitoring and Evaluation (M&E) Guide is designed to be part of **Phase 3: Engage Participants**. While the M&E Guide is placed in Phase 3, it has some tools that can also be used in Phases 1 and 2, such as to support implementation and learning from Understanding Harmful Work Training that is implemented in Phases 1 and 2 as well as Phase 2, such as the Risky Business Curriculum.

The RICHES M&E Guide consists of two parts: **Part 1: Word-based Templates** and **Part 2: Excel-based Templates**. Part 1 has 11 tools, several of which are also found in Part 2, which has 3 tools. Those tools found in Part 2 are simply those easier to adapt when using Excel.

Process Description: This guide provides example M&E tools that can be used to support the assessment of the immediate outcomes or longer term impacts of a WEE Actor implementing individual or a combination of RICHES tools, such as the <u>RICHES Understanding Harmful Work Training</u>, the <u>RICHES Risky Business Curriculum</u>, and the <u>RICHES Intra-Household Dialogue Guide</u>. Various tools are provided, such as pre- and post-test surveys and focus group discussion guides that assess changes in knowledge, attitudes, and practices among participants, quality control tools, and workshop evaluations for WEE Actor managers and frontline-level staff. This guide will not provide guidance on sampling or interview techniques but provides tools that can be adapted for multiple purposes such as for project management or evaluation.

Please note: None of the tools are designed to be implemented with children. The Impact Survey suggests resources that can be consulted if child-level surveys are of interest.

Important Concepts to Note:

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.

Harmful work for adults, or unacceptable conditions of work or UACW, is any work that is considered to be detrimental and is often based on wages (ex. whether work provides a living wage), work time and rest days (ex. hours of work that exceed eight hours a day or 48 hours per week), or harmful working conditions (poor occupational health and safety conditions).

Materials Needed: Depending on the tool, printers and copy paper, digital data collection tools (such as electronic tablets, etc.), or Microsoft Excel will be needed. It is recommended that you copy and paste the tool itself (without the instructions of use) into a new Word document if using paper-based surveys.

Time Needed: Implementation of each tool will vary based on the M&E instrument used. Time estimates

are given with each tool.

Adaptations:

- 1. Each individual tool provides guidance on adaptation, where needed.
- 2. The M&E Guide uses the words "program participants" or "participants" to describe a service provider's beneficiaries or female entrepreneurs. These terms can be modified as appropriate for the type of service provider that will be using the tool. For example, "program participants" or "participants" can be replaced with client, beneficiary, or other meaningful words prior to filling this out.
- 3. All guides and training materials within the RICHES Toolkit have been designed to ensure their accessibility, particularly for differently-abled individuals. For this reason, this tool has been developed in Microsoft Word, using at a minimum 12-point font, and graphics and tables have been labeled with alternative text. You may wish to adjust the sizes of the tables to allow for notetaking or adjust the font size if printing out for your specific use.

Cost Drivers in Use of Tool: As with most M&E tools and processes, staff time for preparation, data collection, analysis, and report-writing as well as travel for data collection (and possible contracts with research firms if third party data collectors are needed), will drive the costs of each tool.

Risks to Consider: Given all tools provided in this guide are designed to be used with adults, all ethical research protocols for adults should be followed. This may also require approval from organizational, university or country-level institutional review boards (IRBs).

Participation in the M&E processes will take time - a valuable resource for WEE Actor staff and busy entrepreneurs. Every effort should be made to provide a safe environment where those participating in the FGDs, interviews, etc. 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.

¹ Please see the article published by the Abdul Latif Jameel Poverty Action Lab (J-PAL) on <u>Ethical</u> <u>Conduct of Randomized Evaluations</u> for more information.

In addition, before facilitating M&E processes, 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 community.

Languages: This guide is available in English. If any of the individual tools highlighted in this Guide are available in other languages, they will be noted within the tool itself.

Phase 3: Engage Participants

Risky Business Curriculum M&E Tools

All tools in this section support implementation and evaluation of the Technical Learning Conversations (TLCs) of the <u>RICHES Risky Business Curriculum</u> for women entrepreneurs. TLCs are the individual dialogue-based sessions that make up the Risky Business Curriculum.

Tool 1: Risky Business Curriculum Training Plan Template

Background: This template is designed to help WEE Actors, such as project managers or training supervisors, to develop a training plan for conducting the <u>RICHES Risky Business Curriculum</u> TLCs. What is provided here is a snapshot of the official tool that is available in the <u>RICHES M&E Guide – Part 2:</u> Excel-based Templates.

Process Description: This training plan can be adapted to match the context for how training will occur. A simple training plan will include a) the time for completion of the entire curriculum, b) the TLCs that will be implemented and when, c) the people who will facilitate the TLCs, and d) the groups that will participate in the TLCs.

Materials Needed: To develop a training plan, you will need:

- Names of the frontline-level staff or facilitators who will be in charge of facilitating the TLCs.
- Names of the groups that will be trained as well as when the groups typically meet (most relevant for groups that already meet on a consistent basis, such as a women's savings group meeting schedule, village bank meetings, etc.).
- An open copy of the <u>RICHES Risky Business Curriculum</u>, as a reference.

Time Needed: It is estimated to take a project manager one to several hours to develop a training plan depending on the number of individual facilitators and groups to be trained.

Adaptations Needed: The months of the year can be changed to specific days, weeks, etc. For each additional facilitator, you can copy and paste the template. For the Excel-based Template in Part 2, there are columns for each month of the year, but also columns to represent weeks within a month have also been added (and are hidden from February-December and can be unhidden if the training plan needs a week-by-week plan. The weeks are provided for the month of January as an example.). The ellipses ("…") in both Parts 1 and 2 denote that the concept can be repeated from one facilitator to the next, or month to month, etc.

Cost Drivers in Use of Tool: The primary cost driver from the use of this tool is staff time.

Risks to Consider: No known risks.

Languages: This tool is available in English.

Risky Business Curriculum Training Plan Template

		Jan	Week I	Week 2	Week 3	Week 4	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Target Comple- tion Date	Actual Comple -tion Date
1	TLC 1: Identifying 5 Workplace Safety Risks																		
Facilitator 1	Group 1:																		
Facili	Group 2:																		
	•••																		
2	TLC 1: Identifying 5 Workplace Safety Risks																		
itator	Group 1:																		
Facilitator 2	Group 2:																		
	•••																		
:																			
1	TLC 2: Ident	ifying I	Iarmfu	l Worl	c Using	g the 3	Ds												
tator	Group 1:																		
Facilitator 1	Group 2:			_			_												

Tool 2: Risky Business Technical Learning Conversation (TLC) Attendance Sheet

Background: This tool is designed for WEE Actors, specifically project managers, training facilitators, and M&E officers, to capture people who attend individual TLCs conducted from the <u>RICHES Risky Business Curriculum</u>. It can also be adapted for use with other group-based gatherings, such as for capturing participation in the <u>RICHES Intra-household Dialogue Guide</u> sessions. You can use the Wordbased Attendance Sheet found in this guide or the Excel-based Attendance Sheet found in the <u>RICHES M&E Guide – Part 2: Excel-based Templates</u>. If the Excel-based Attendance Sheet is used, total attendance can later be calculated and consolidated in the Attendance Summary, also found in the <u>RICHES M&E Guide – Part 2: Excel-based Templates</u>, or in Tool 3 found in this guide.

Process Description: This Attendance Sheet assumes classroom-based training. This sheet can be prefilled out by a trainer if the names of the participants are consistent from training-to-training or filled out by the participant themself if the sheet is passed around for each participant to fill in their details. Additional data requirements can be added to the sheet as needed. When accessed in Excel, the Session Name provides a drop-down list of each session in the <u>RICHES Risky Business Curriculum</u> to facilitate changing this form and printing for each session.

Materials Needed: A copy of the Attendance Sheet should be printed out for each TLC to be conducted. A pen or pencil will be needed to complete the Attendance Sheet.

Time Needed: It is estimated to take a project manager about 5 minutes to assess attendance during a training if simply checking for attendance among a list of participants whose names have been prefilled. This will depend on the number of participants attending. Otherwise, if TLC participants are filling out the form themselves, this could take up to 20 minutes, depending on the number of participants.

Adaptations Needed: For each new use of the Attendance Sheet, the name of the TLC should be changed to reflect the TLC that will be implemented. The last column of the template can be adapted for gathering additional information that is required for tracking attendance for a training. Depending on the literacy levels and ownership of mobile devices, this can be used to track phone numbers, addresses, age, or other socioeconomic details. If there is someone completing the form on behalf of the group but is not the facilitator of the group, this can be added as a field to the form.

Cost Drivers in Use of Tool: The primary cost driver from the use of this tool is staff time to pre-fill and adapt the Attendance sheet as well as printing for each TLC session.

Risks to Consider: Be careful about the extra information asked about participants that is not already typical to information requested by the WEE Actor as some information such as age, ethnic background, etc. can be sensitive. Only collect additional information that serves a purpose.

Languages: This tool is available in English.

Risky Business TLC Attendance Sheet

Session	TLC 1: Identifying 5 Workplace
Name:	Safety Risks
Date:	
Facilitator:	

Ī		Check one of the				
		following:				
_	Name (and ID)	Male	Female	Other	Present (Mark with X)	[OTHER INFORMATION NEEDED: YOU COULD ALSO REQUEST PHONE NUMBERS, AGE, ETC. ADAPT AS NEEDED.]
1						
2						
3						
4						
5						
6						
7						

Tool 3: Risky Business Training Attendance Summary Template

Background: This tool is designed for project managers to track overall attendance from multiple trainings/meetings conducted using the <u>RICHES Risky Business Curriculum</u>. You can use the Word-based Attendance Summary Template found in this guide or the Excel-based Attendance Summary Template found in the **RICHES M&E Guide – Part 2: Excel-based Templates**. If the Excel-based Attendance Summary is used, total attendance can later be calculated and consolidated from individual Attendance Sheets (Tool 2 of this Guide) or found in the Excel-based tools in Part 2.

Process Description: The Attendance Summary documents the target and actual numbers of participants per session and can be used to calculate the total number of participants per session and per facilitator.

Materials Needed: Copies of completed Attendance Sheets captured from each TLC implemented. A pen or pencil will be needed to complete the Attendance Sheet.

Steps:

Step 1: Fill out the participation target for each of the 6 TLC sessions. This can be based on the total number of participants already served by a facilitator or by other means. This template can be revised to provide specific targets per group (by adding an actual and target row per group). Otherwise, the target can be the anticipated total number of participants per facilitator.

Step 2: Transfer the total participants captured from individual TLC Attendance Sheets for each facilitator (in the rows where it says Group 1, Group 2, etc.)

Step 3: Sum the total number of participants for all groups for each facilitator in the "Actual" row. You can clear the "0" in the Word-based template found in this guide and use this to document the total attendance for all groups per each TLC.

In the Excel-based template found in Part 2, the gray row sums the actual participants in the groups trained below it for each facilitator. Follow the same instructions above for the Excel-based Attendance Summary Template found in Part 2.

Time Needed: It is estimated to take a project manager about 10-15 minutes per facilitator, per TLC session completed to calculate attendance; however, this will be influenced by the number of groups per facilitator that are tracked.

Adaptations Needed: Aside from adaptations mentioned above under "Process Description", instead of using "Facilitator 1", "Facilitator 2", add the actual names of the Facilitators. Add extra rows for facilitators and groups, where needed.

Cost Drivers in Use of Tool: The primary cost driver from the use of this tool is staff time to adapt and pre-fill the Attendance Summary with facilitator names and group names and calculate the total attendance from all available attendance data.

Languages: This tool is available in English.

Risky Business Training Attendance Summary Template

	TLC 1: Identifying 5 Workplace Safety Risks	TLC 2: Identifying Harmful Work Using the 3 Ds	TLC 3: Using WISE Solutions to Address Harmful Work	TLC 4: Preparing for and Coping with Shocks	TLC 5: Know Before You/They Go	TLC 6: Concluding Risky Business: Keeping Businesses Safe for Everyone
Facilitator	1					
Target						
Actual	0	0	0	0	0	0
Group 1						
Group 2						
Group 3						
Group 4						
•••						
Facilitator	· 2					
Target						
Actual	0	0	0	0	0	0
Group 1						
Group 2						
Group 3						
Group 4						
•••						



Background: This tool is designed for WEE Actors, specifically project managers or training supervisors, to observe, evaluate and support facilitators to improve implementation of the <u>RICHES Risky Business</u> Curriculum TLCs.

Process Description: This tool is designed as an Observation Checklist that a project manager or training supervisor can use to assess the quality of implementation of a TLC by a facilitator and to initiate a conversation with the facilitator to discuss strengths and areas of improvement. It is advised that this Observation Checklist be used at least once per session and at least once per facilitator to identify if there are common challenges in facilitation or with specific content of the TLCs.

Steps:

To complete the Observation Checklist, follow these steps:

- **Step 1:** Fill out the information regarding the TLC, the name of the facilitator, date, etc.
- **Step 2:** Observe a TLC being implemented by a facilitator. Take caution not to interrupt the session itself and only provide feedback once the session has been completed by the facilitator.
- **Step 3:** For each question asked, mark whether you observed a behavior of the facilitator or the participants. Mark "Y" if the behavior was observed, "N" if it was not, or "NA" if it was Not Applicable. NA should only be used if the facilitator had no opportunity to practice the element.
- **Step 4:** Add up all the "Ys" or "NAs" in the last row of the table and transfer that number next to the question that asks how many "Ys" or "NAs" were calculated out a total of 24 possible. While it is left to the service provider to decide on the threshold of "Ys" expected out of the 24, it is advised than any score lower than 15 should result in a substantial discussion advising areas of improvement.
- **Step 5:** Once the TLC has been completed, share with the facilitator areas where they met the expected behaviors, noting any strengths, as well as areas of improvement.
- **Step 6:** Document any decisions made between the supervisor and facilitator for key areas of improvement needed.

This tool can also be used in conjunction with the Session-Specific Focus Group Discussion in Tool 5, found in this guide, which is designed to gather input from participants regarding their experience as participants in the education.

Materials Needed: Copies of blank Observation Checklists and a pen or pencil will be needed assess the quality of a TLC as it is being facilitated.

Time Needed: It is estimated to take a supervisor about 20-30 minutes to observe a facilitator implementing a Risky Business TLC; however, this will be influenced by the total time used to facilitate the sessions. An extra 10-15 minutes will be needed immediately after the observation or at a later time to share your observations and discuss any next steps.

Adaptations Needed: No adaptations expected, aside from filling out the Observation Checklist.

Cost Drivers in Use of Tool: The primary cost driver from the use of this tool is staff time to travel and visit a group while a TLC is being implemented, as well as printing, paper, and travel costs.

Risks to Consider: This tool is designed to be a positive experience where a facilitator can gain insight into what went well and what can be improved within each session. The aim should not be to criticize but provide positive reinforcement to the facilitator.

Languages: This tool is available in English.

RICHES Technical Learning Conversation (TLC) Observation Checklist

Fac	cilita	tor Name:Office/Branc	eh:		
Ob	serve	er Name: Observer Posi	ition:		
Ris	sky B	Business TLC Observed:			
	-	Name/Identification: Date:			
01	очрі	Tumo Tuonimention.			
1	Tec	chnical Content			
		Communicated all technical information accurately	Y	N	
		Responded to questions accurately	Y		N/A
	c.]	Brought focus back to the promoted behavior when "inaccurate" info	ormation Y	N	N/A
	d.	Acknowledged when questions were beyond his/her technical knowl	ledge Y	N	N/A
2	Ses	sion Management and Organization	•		
	a. (Completed all TLC steps	Y	N	
	b. (Completed all TLC steps in order	Y	N	
	c.	Completed the TLC within 10 minutes of recommended time	Y	N	
	d.]	Had all materials (visuals, notes, props, etc.) ready and organized	Y	N	
	e.	Attendance of participants was captured	Y	N	
3	Fac	cilitation and Teaching Skills			
	a.	Used small groups as suggested—including size of group (pairs, three	es, etc.) Y	N	N/A
	b. 3	Small-group management			
	ı	 Clearly defined the question/topic to be discussed 	Y	N	
	ı	 Helped arrange participants to assure they faced each other 	Y	N	
	ı	 Circulated around the room to clarify, help, and encourage group 	os Y	N	
	!	 Asked for reports (sample or all groups) according to learning seguide 	ssion Y	N	
	c. (Open-ended questions			
		 Used open-ended questions as indicated in the TLC 	Y	N	
	-	 Used open-ended questions to probe and encourage active discus 	sion at		
		other times—must give specific example:	Y	N	
	d. 3	Spoke loudly and clearly	Y	N	
	e.	Visuals		-	
	ı	Showed <i>all</i> visuals included in the TLC	Y	N	N/A
	I	 Assured that all participants could see the visuals /videos (moved 	d around		
		the room, passed them around the room, used a member to circul them or asked for participants to assemble around a picture or vio see it better)	I Y	N	N/A

Facilitator

f. Used other teaching techniques/facilitation skills as written in learning session guide (stories, demonstrations, role-plays, games, videos)	Y	N	N/A
4. Attitudes Displayed			
a. Provided praise/affirmation to the participants—must give specific example:	Y	N	
b. Demonstrated respect for the participants—must give specific example:	Y	N	
c. Helped participants feel at ease with participating—must give specific example:	Y	N	
d. Attempted to create a dialogue and/or limit "lecture style"—must give specific example:	Y	N	
COUNT			
Notes: 1. N/A (Not Applicable) should only be used if the field officer did not have a or practice the element. Otherwise "Y" or "N" should be used in each case.	n op	port	tunity to use
2. For "must give specific example" - if no specific example can be given "N'	' sho	ould	be circled.
Score: No. of "Y" + No. of "N/A"	, = _		out of 24
Comments:			
Agreed upon actions (between facilitator and training supervisor):			

Training Supervisor

Tool 5: Risky Business TLC-Specific Focus Group Discussion (FGD) Guide

Background: This tool is a short Focus Group Discussion Guide (FGD) designed for WEE Actor project managers or training supervisors to engage participants in a discussion to gather their feedback from participating in a specific Technical Learning Conversation (TLC) that facilitators implement from the <u>RICHES Risky Business Curriculum</u> and to gather participants' overall experience with the training. Used in conjunction with *Tool 6: RICHES Risky Business Complete Curriculum FGD Guide* found in this guide, a comprehensive view of the participant experience with all Risky Business Curriculum TLCs can be assessed.

Process Description: A training supervisor or other project manager can use the FGD guide after a facilitator implements a specific TLC and prior to the group disbanding. In conjunction with the Observation Checklist in Tool 4 found in this guide, the supervisor can monitor quality control of the implementation of the RICHES TLCs by triangulating their own observations with feedback from participants.

It is advised that this FGD is used at least once per TLC and at least once per facilitator to ensure both facilitation and design of the TLC itself are evaluated.

Materials Needed: Copies of blank FGD guides, a pen or pencil, and a recording device (if desired) will be needed to conduct the FGD on a TLC. Travel incentives and snacks should also be estimated for participants to encourage their participation.

Time Needed: It is estimated to take a supervisor or project management about 30 minutes to an hour to conduct the FGD; however, this will be influenced by the degree of participation by the participants.

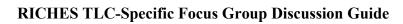
Adaptations: No adaptation expected, though new questions can be added, or existing questions deleted depending on the overall need of the evaluation.

Cost Drivers in Use of Tool: The primary cost driver from the use of this tool is staff time to travel and visit a group after a TLC is implemented; printing costs, paper, and a recording device, if desired for capturing the conversation to facilitate notetaking later.

Risks to Consider: This tool is designed to be a positive experience where a facilitator gains insights into what went well and what can be improved within each session. The aim should not be to criticize but provide positive reinforcement to the facilitator.

Language: This tool is available in English.





Facilitator Name:	Office/Branch:	_
Observer Name:		_
TLC Number and Name:		
Group Name/Identification:	Date:	_
Number of participants in FGD:		
What was your favorite part about the session?		
What did you dislike about the session?		
What did you learn that is important to you?		
What was confusing about the session?		
Did anything make you uncomfortable in the session?		
Is there any additional information you would like to have after the session?		
What questions do you still have?		
When you get home, what lessons will you share with your friends or family?		

(If the group has participated in other RICHES Risky Business Curriculum TLCs):	
Overall, how satisfied are you with the training so far?	
What could be improved?	

Tool 6: Risky Business Complete Curriculum FGD

Background: This FGD is designed for external evaluators or WEE Actor quality control or M&E teams to assess participant satisfaction with the <u>RICHES Risky Business Curriculum</u> TLCs, specifically when using the paper-based curriculum. Used in conjunction with *Tool 5: RICHES TLC-Specific FGD Guide* found in this guide, a comprehensive view of the participant experience with all Risky Business Curriculum TLCs can be assessed.

Process Description: This FGD can be conducted after the last of all six TLCs has been completed. It is advised that this tool is repeated at least three times with different population segments reached by the program. For example, if the training was implemented in both urban and rural areas, at least 3 FGDs per urban and 3 per rural would be implemented in each region/branch/etc. If only one region participated in the education, for example, this would result in 6 total FGDs. Other segments that could be important could be gender, age, and participants with and without children.

Materials Needed: Copies of blank FGD guides, a pen or pencil, and a recording device (if desired) will be needed to conduct the FGD. Travel incentives and snacks should also be included, if desired, for participants to encourage their participation.

Time Needed: It is estimated to take an evaluator about 30 minutes to an hour to conduct the FGD; however, this will be influenced by the degree of participation by the participants.

Adaptations: New questions can be added, or existing questions deleted depending on the overall need of the evaluation. Additional information on the FGD participants can also be captured in the FGD guide, if the details are not already known by the project. In the Oral Informed Consent section, text written in brackets "[...]" and ALL CAPS denotes information that can be adapted to the service provider. Also in the Oral Informed Consent section, a person that can serve as a contact should be added in case a participant wants to raise questions later or provide personal feedback without other group members present.

Cost Drivers in Use of Tool: The primary cost driver from the use of this tool is staff time to travel and visit a group after a TLC is implemented; printing costs, paper, and a recording device, if desired for capturing the conversation to facilitate notetaking later. Costs associated with travel incentives and snacks should also be included, if desired, for participants to encourage their participation.

Risks to Consider: This tool is designed to be a positive experience where a WEE Actor gains insights into what went well and what can be improved within each TLC. The aim should not be to criticize individual facilitators but provide positive reinforcement to the facilitator and other WEE Actor staff.

Language: This tool is available in English.

RICHES Risky Business Complete Curriculum FGD Guide

Facilitator Name:	Office/Branch:
Group Name/Identification:	Date:
Total Number of Participants in FGD:	
ORAL INFORME	D CONSENT
My name is, and I am comi AND/OR SERVICE PROVIDER] office.	ng from the [NAME OF EVALUATING TEAM
We are asking you to participate in the following diseducation [DESCRIBE EDUCATION IN THE WA discussion, you will be asked about your opinion on the life. This discussion will last for approximately 30 min	Y IT WAS MARKETED LOCALLY]. In this usefulness and relevance of the education to your
This discussion is for research purposes only, and all files. We ask all group members to respect other's private said in the group, but we cannot be sure this will not be You will not be personally identified in any presentation would like to audio record the group discussion so we later.	acy and not tell people outside the group what was happen so others may learn something about you. on of the study reports. With your permission, we
Your participation in this study is completely voluntar Also, you are free to refuse to answer any questions to feel uncomfortable. You may ask us any questions all Your participation or non-participation in the focus receive from [NAME OF SERVICE PROVIDER] in a	hat you feel are not appropriate or that make you bout the study at any point during the discussion. group will not affect any services you currently
There is no anticipated discomfort for those contribution—but as stated above, others outside the group may leadirectly benefit from taking part in this study, the informand services in the community.	arn something about you. Although you may not
There is no direct compensation for your participation.	
Do you agree to participate in this study? [If NO, that indicate below that the oral informed consent has been regarding audio recording.]	· ·
□ Oral informed consent received	
Do you agree to be audio recorded? [If YES, indicate proceed with the focus group without recording.]	below. If any of the participants responds "NO",
□ Consent to audio record interview received	

Signature of interviewer:	Date:/				
If you have any concerns about this study, you may contact:					
[NAME OF CONTACT]	[NAME OF CONTACT]				
[TELEPHONE NUMBER OF CONTACT]	[TELEPHONE NUMBER OF CONTACT]				
[EMAIL OR OTHER CONTACT INFORMATION]	[EMAIL OR OTHER CONTACT INFORMATION]				

Say: I'd like to begin by asking the members of your group a few questions about you. Can you provide your first name only, along with your age, marital status, business activities and the number of school aged children that currently live with you?

Name of FGD Participant	Sex (Male/ Female)	Business Activities	Number of children of school age in the household

	Questions	Answers
1	Now I would like to talk about your experience as participants in the RICHES technical learning conversations [DESCRIBE HOW THIS WAS REFERENCED LOCALLY]. Please share what you most liked about the RICHES	

	Questions	Answers
	Risky Business training?	
2	There were 6 total TLC sessions facilitated in the training. The topics covered were: a. Identifying 5 Workplace Safety Risks b. Identifying Harmful Work Using the 3 Ds c. Using WISE Solutions to Address Harmful Work d. Preparing for and Coping with Shocks e. Know Before You/They Go f. A final summary session reviewing all that was learned Which of these sessions was your favorite and why?	
3	Which of these sessions were your least favorite and why?	
4	What was confusing about the Risky Business training?	
5	Did anything make you uncomfortable in the Risky Business training?	
6	How satisfied are you with the person who facilitated the training? Probe: Do you feel s/he was well-prepared? Why or why not? Probe: Do you feel s/he engaged you and	

	Questions	Answers
	respected your opinions or experiences? Why or why not?	
	Probe: If you had questions that could not be answered during the session, did s/he follow up and provide answers later? Did s/he address your questions to your satisfaction?	
7	Is there any additional information you would like to have after participating in the training? What questions do you still have?	
8	What have you shared with friends and family regarding this training?	
9	What discussions did you have with your children regarding what you learned in the training?	
10	How confident do you feel about your ability to assess business safety and health risks for yourselves and your children? Why?	
11	What do you believe was the most significant change you experienced due to your participation in the training?	

Tool 7: Risky Business Paper-based Curriculum Pre- and Post-Test Mini-Surveys

Background: This tool is designed for WEE Actor evaluation and quality control teams to assess changes in short-term knowledge, attitudes and behaviors of those who participate in the <u>RICHES Risky Business Curriculum</u> TLCs, specifically when using the paper-based curriculum. While it is designed to be short and take very little time, it can be added to other larger surveys implemented by evaluators of the Risky Business Curriculum or used alone by implementing organizations to monitor program outcomes.

Process Description: When used with simple sampling methods, such as Lot Quality Assurance Sampling, this instrument can serve as a cost-effective means to understand short-term impacts of the TLCs. WEE Actor M&E teams can conduct the mini survey as well as the actual facilitators themselves. If using paper surveys, Freedom from Hunger designed a simple Client Outcomes Performance (COPE) indicators tool to assist with inputting and analyzing participant data. *Note:* The same survey instrument can be used when conducting the pre- or post-test. Questions used only in the post-test are shaded in gray and should not be asked during the pre-test.

Materials Needed: Copies of blank pre-/post-test mini-surveys and a pen or pencil if completing survey using paper. This survey can also be adapted for digital data collection and will require digital devices, such as a tablets or mobile phones, and a data collection program such as Google Form, TaroWorks, ODK, Survey CTO, to name a few.

Time Needed: It is estimated to take approximately 20-25 minutes to conduct the survey.

Adaptations: New questions can be added, or existing questions deleted depending on the overall need of the evaluation. text written in brackets "[...]" and ALL CAPS denotes information that can be adapted to the service provider.

Cost Drivers in Use of Tool: The primary cost driver from the use of this tool is staff time to travel and visit a group after a TLC is implemented, printing costs, paper or digital data collection device and data collection program. Travel incentives and snacks should also be estimated for participants to encourage their participation.

Risks to Consider: This tool is designed to be a positive experience where a facilitator gains insights into what went well and what can be improved within each TLC. The aim should not be to criticize but to provide positive reinforcement to the facilitator.

Language: This tool is available in English. This tool can be accessed in English in this guide; however, this mini-survey is also accessible in Spanish, French, and Filipino when accessing them from the <u>RICHES</u> <u>Risky Business Curriculum</u> Facilitator's Guide.

Risky Business Making Workplaces Safe for Everyone: Mini-Survey for Paper-based Curriculum

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?			
1 Date (day / month / year)	2 Name of the interviewer		
A3. Community (or city) name	A4. Full Name of Participant (and/or Participant ID)		
A5. Survey Type 1. Pre-test	A6. Participant's Age A7. Sex 1. Male		
2. Post-test	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 wants 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 	

	Questions	Answer Options	Skip Patterns
		 g. A child of this age works because that is the age at which adults in the community began working 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? (Multiple Answers Possible)	 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) 	
	Possible)	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 confidentb. Somewhat confidentc. Not confident	
5	How confident do you feel that you could reduce safety- and health-risks in your own business?	a. Very confidentb. Somewhat confidentc. 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?	a. Upgraded equipmentb. Created sound barriers	Once answered,

	Questions	Answer Options	Skip Patterns
	(Multiple Answers	c. Improved storage of chemicals	all
	Possible)	d. Substituted toxic chemicals	answers
	1 Ossible)	e. Built handwashing station	skip to
		f. Improved lighting	Q10
			Q10
		g. Established safety protocolsh. Other (specify)	
9	If no, why not?		
9	in no, why not:	a. Too expensive b. Con't identify rights/den't have any rights	
		b. Can't identify risks/don't have any risks	
	(Multiple Answers	c. Not enough time	
	Possible)	d. Am not the primary decision maker for the business	
	1 0351010)	e. I do not own a business	
		f. Other (specify)	
		g. Other (specify)	
10	In the last six months,	a. Yes	
	have you tried to make	b. No	No=skip
	your business safer		to Q12
	specifically for children?		
11	If yes, how?	a. Upgraded equipment	Once
		b. Created sound barriers	answered,
		c. Improved storage of chemicals	all
	(Multiple Answers	d. Substituted toxic chemicals	answers
	Possible)	e. Built handwashing station	skip to
		f. Improved lighting	Q13
		g. Established safety protocols	
		h. Reduced working hours for children	
		i. Reduced child interaction with other adults	
		j. Other (specify)	
12	If no, why not?	a. Too expensive	
		b. Can't identify risks/don't have any risks	
		c. Not enough time	
	(Multiple Answers	d. Am not the primary decision maker for the business	
	Possible)	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	a. Mentally dangerous	
	ways that work in your	b. Physically dangerous	

	Questions	Answer Options	Skip Patterns
	family business could be harmful to a child? (Note: Different ways a participant might articulate their answer have been provided. If there is no option that seems relevant in the list, use the other category.)	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 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	
	(Multiple Answers Possible)	n. Too Difficult o. Other (specify) p. Other (specify) q. Other (specify) r. Other (specify) s. I do not know	
13a	Post-test only question: Can you name the 3 Ds of Harmful Work? Read the options. One answer possible.	a. Difficult, Demanding, Distractingb. Difficult, Dangerous, Dirtyc. Dangerous, Dirty, Drasticd. Don't know	
14	Can you describe the worst forms of harmful child work? Name as many examples or types as you know. (Prompt: What activities are considered some of the worst forms of harmful child work? Hint, most countries will have a law against these.) (Multiple Answers Possible. If they use any of the terms in any of the answer responses, you	 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)	

	Questions	Answer Options	Skip Patterns
	can circle the associated letter.)		
15	Can you describe a few characteristics that could indicate human trafficking?	 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 	
	(Multiple Answers Possible)	 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? (Multiple Answers Possible)	 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?	 a. Saving b. Reducing expenses c. Purchasing livestock d. Increasing Access to credit e. Other (specify) 	

	Questions	Answer Options	Skip Patterns
	(Multiple Answers Possible)	f. Other (specify) g. I do not know	
20	In the last six months, have you done any of the following? (Read out loud and circle if answer is Yes. Multiple Answers Possible)	 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 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?	a. Very likelyb. Somewhat likelyc. Not very likelyd. Not likely at alla. 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?	a. Very acceptableb. Somewhat acceptablec. Not very acceptabled. 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?	a. Yesb. Noc. Not applicable (no children)	
24	Now, imagine that you	a. Very possible	

	Questions	Answer Options	Skip Patterns
	have an emergency, and you need to pay [INSERT 1/20 OF GNI PER CAPITA IN LOCAL CURRENCY]. 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?	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> resource that you would use to come up with this amount? (Multiple answers possible)	 a. Savings b. Family, relatives, or friends c. Money from working or a loan from an employer d. A credit card or borrowing from a formal financial institution e. An informal private lender or pawn house f. Some other source g. Don't Know h. Refused 	

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	Can you identify at least	a. Higher income as an adult
	two long-term benefits of	b. More skills
	education for children?	c. Access to more jobs
		d. Better health
	(Multiple Answers	e. Reduced poverty
	Possible)	f. Reduced child marriage
		g. More decision-making power
		h. More active citizenship
		i. Other (specify)
		j. I don't know
27	According to the law,	
	until what age must a	
	child stay in school in	
	[specific country]?	

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

Tool 8: Risky Business Video-based Curriculum Pre- and Post-test Mini-surveys

Background: This tool is designed for WEE Actor evaluation and quality control teams to assess changes in short-term knowledge of those who participate in the <u>RICHES Risky Business Curriculum</u>, specifically when using the video-based curriculum. These are the survey questions included in the video-based curriculum, but they can also be included in any paper-based or enumerator-facilitated survey, when applicable. This tool also includes the reflection questions included for each video.

Process Description: If a participant has accessed the Risky Business Curriculum videos through 7-taps (see the links found in *Activity 21: Optional Session/Information on Digital Content* of the <u>RICHES Risky Business Curriculum</u> Trainer's Guide), they will be prompted to complete and reflect on the questions provided in this tool. However, the questions have also been provided here to be used independent of the video-based curriculum to track knowledge and attitude change months after the curriculum has been completed or integrated into a larger quantitative and/or qualitative assessment. Questions used only in the post-test are shaded in gray and should not be asked during the pre-test.

Materials Needed: Copies of blank pre-/post-test mini-surveys and a pen or pencil if completing survey using paper. This survey can also be adapted for digital data collection and will require digital devices, such as a tablets or mobile phones, and a data collection program such as Google Form, TaroWorks, ODK, Survey CTO, to name a few.

Time Needed: It is estimated to take approximately 20-25 minutes to conduct the survey.

Adaptations: New questions can be added, or existing questions deleted depending on the overall need of the evaluation. Text written in brackets "[...]" and ALL CAPS denotes information that can be adapted to the service provider. As the questions found in this survey come directly from the 7-taps experience, the qualitative questions are presented as "reflection questions" in the app and do not require the participant to write out or answer this within the app. However, they have been added to the survey found in this guide in such a way that a qualitative answer to the reflection questions could be captured.

Cost Drivers in Use of Tool: The primary cost driver from the use of this tool is staff time to travel and visit a group after videos have been completed by the participants, printing costs, paper or digital data collection device and data collection program. Travel incentives and snacks should also be estimated for participants to encourage their participation.

Risks to Consider: One of the greatest risks to anticipate when using the RICHES Risky Business videos is the challenge of internet connectivity. The 7-taps web application will require internet connectivity. The videos can also be accessed through YouTube when a country's mobile network operators have "zero-rated" certain applications, which means a person can access and use certain apps for free (data will not be required).

Language: This tool can be accessed in English in this guide; however, if 7-taps is used, the translated versions of the survey questions and reflection questions can be accessed in Spanish, French, and Filipino.

Mini Mixed-Methods Assessment for the Video-based Risky Business Curriculum

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.

1 Date (day / month / year)	2 Name of the interviewer
A3. Community (or city) name	A4. Full Name of Participant (and/or Respondent ID)
A5. Survey Type 3. Pre-test 4. Post-test	A6. Participant's Age 4. Male 5. Female 6. Other

	Questions	Answers	
Phys	Physical Risks		
1	Which of the following is a physical risk that a business owner, employee and child can face at a business? (Read answer options. Select one.)	 a. Angry customers and verbal harassment b. Lifting heavy boxes, poor lighting & animal bites c. Chemicals, pesticides & fumes 	
1a	Post-test Question Only: What are the 3 Ds of Harmful Work? (Read answer options. Select one.)	a. Difficult, Demanding, Distractingb. Difficult, Dangerous, Dirtyc. Dangerous, Dirty, Drasticd. I don't know	
2	Take a moment to reflect. What Physical Risks can you identify at your business? (Write out qualitative response.)		

3	What physical risks do children face at your business?	
	(Write out qualitative response.)	
4	How can you manage those Physical Risks at your business?	
	(Write out qualitative response.)	
5	What help might you need?	
	(Write out qualitative response.)	
Chei	mical Risks	
6	True or False? A child's skin is more absorbent of chemical substances than an adult's skin.	a. Trueb. False
	(Read answer options. Select one.)	
7	Which of the following are ways to manage risks when handling chemicals? Select all that apply.	a. Have equipment in good working orderb. Store chemicals properly and out of children's reach
	(Read answer options. Select one.)	c. Improve ventilationd. All of the above
8	Take a moment to reflect. What Chemical Risks can you identify are at your business?	
	(Write out qualitative response.)	
9	What Chemical Risks do children face at your business?	
	(Write out qualitative response.)	
10	How can you manage the Chemical Risks at your business?	
	(Write out qualitative response.)	
11	What help might you need?	

	(Write out qualitative response.)	
Emo	tional Risks	
12	True or False? Emotional risks of working in a business include working long hours or in demanding activities. (Read answer options. Select one.)	a. True b. False
13	True or False? One way to prevent children working in a business from experiencing emotional risks is to increase the amount of unsupervised interaction they have with adult customers. (Read answer options. Select one.)	a. True b. False
14	Take a moment to reflect. What Emotional Risks can you identify are at your business? (Write out qualitative response.)	
15	What emotional risks do children face at your business? (Write out qualitative response.)	
16	How can you manage the Emotional Risks at your business? (Write out qualitative response.)	
17	What help might you need? (Write out qualitative response.)	
Edu	cational Risks	
18	True or False? As long as children are in school, they will never experience harmful child work.	a. True b. False
	(Read answer options. Select one.)	

19	True or False? One way to balance children working and going to school is to make sure they don't work too early or too late in the day.	a. True b. False
	(Read answer options. Select one.)	
20	Take a moment to reflect. What risks to education do children face as a result of helping in the business or taking on household chores?	
	(Write out qualitative response.)	
21	How can you manage the risks to education that children might face with helping in the business or taking on household chores?	
	(Write out qualitative response.)	
22	How can you better plan for educational expenses to limit children's absences from school?	
	(Write out qualitative response.)	
23	What help might you need?	
	(Write out qualitative response.)	
Deve	elopmental Risks	
24	True or False? If a pregnant woman is inhaling chemical fumes or gases, it can impact the growth and development of her unborn child. (Read answer options. Select one.)	a. True b. False
		DI LID I LIGHT
24a	Post-test Only: What are the 5 risks children can face when working at our business? (Read answer options. Select one.)	 a. Physical, Developmental, Character, Sexual, Verbal b. Developmental, Growth, Learning, Educational, Mental c. Physical, Chemical, Emotional, Developmental and Educational d. I don't know

25	Take a moment to reflect. What developmental risks do children face at your business?				
	(Write out qualitative response.)				
26	How can you reduce developmental risks?				
	(Write out qualitative response.)				
27	If you are currently, or are planning to become, pregnant, how might you change the way you work in your business or at home to protect your baby?				
	(Write out qualitative response.)				
Kno	w Before You Go (Human Trafficking)				
28	True or False? A human trafficker can be someone	a.	True		
	you know as well as a stranger.	b.	False		
	(Read answer options. Select one.)				
29	True or False? One way to reduce the risk of being	a.	True		
	trafficked is to fully research job opportunities by	b.	False		
	talking to other employees, neighbors, and				
	customers of the potential employer.				
	(Read answer options. Select one.)				
30	True or False? One way to protect children from	a.	True		
	human trafficking is to not allow them to use social	b.	False		
	media without supervision.				
	(Write out qualitative response.)				
31	Take a moment to reflect. What risks to labor				
	exploitation or human trafficking do you know about				
	in your community?				
	(Write out qualitative response.)				
32	What steps can you take to better protect you and				
	your family from labor exploitation or human				
	trafficking?				
	(Write out qualitative response.)				

33	Do you know where to go for help if you believe	
	someone you know is being exploited or trafficked?	
	(Write out qualitative response.)	
34	What help might you need?	
	(Write out qualitative response)	
	(Write out qualitative response.)	

RICHES M&E Guide – Part 1: Word-based Templates Understanding Harmful Work Training M&E Tool

Tool 9: Understanding Harmful Child Work and Working Conditions Training Workshop Evaluation

Background: This tool contains workshop evaluation questions for use in conjunction with the <u>RICHES</u> <u>Understanding Harmful Work Training</u> for WEE Actors that can be shared with training participants to evaluate their satisfaction with different aspects of the training.

Process Description: This workshop evaluation form should be printed out by a training supervisor or other project manager to share with those who participate in the <u>RICHES Understanding Harmful Work Training</u> once the training has been completed. These forms are primarily for use with those who participate in an in-person training. One copy of the workshop evaluation should be printed out for each training participant.

Materials Needed: Blank copies of the workshop evaluation printed out (one copy per training participant), and a pen or pencil.

Time Needed: It is estimated to take a training participant about 10 minutes to complete the evaluation, depending on how much time they spend answering the qualitative questions.

Adaptations: No adaptation expected; however, new questions can be added, or existing questions deleted depending on the overall need of the evaluation. If a training does not occur in-person, you may wish to delete questions in the "Logistics and Materials" section related to in-person participation (for example, Question 1 of this section asks, "The training site was conveniently located to transportation, lodging and food." This question should be deleted if the training was held virtually.

Cost Drivers in Use of Tool: The primary cost driver from the use of this tool is staff time to complete the evaluation, printing costs, paper, and pens or pencils.

Risks to Consider: This tool is designed to be a positive experience where a trainer gains insights into what went well and what could be improved within the <u>RICHES Understanding Harmful Work Training</u>. The aim should not be to criticize but provide positive reinforcement to the trainer.

Language: This tool can be accessed in English in this guide; however, these workshop evaluation tools are also accessible in Spanish and French when accessing them from the <u>RICHES Understanding Harmful</u> Work Training Facilitator's Guide.

Understanding Harmful Child Work and Working Conditions Workshop Evaluation

Please provide feedback on the workshop so that we can improve it for you and others in the future. This evaluation focuses on the content and logistics of the workshop as well as the trainer's performance.

For each statement, place a checkmark in 1 of the boxes to indicate whether you "strongly agree," "agree," "disagree" or "strongly disagree."

TRAINER

		Strongly Agree	Agree	Disagree	Strongly Disagree
1. The trainer of the wor	kshop was well-				
2. The trainer was know topics presented.	ledgeable about the				
3. The trainer presented activities clearly.	the information and				
4. The trainer introduced each activity.					
5. The trainer was effect participation from the					
6. The trainer encourage experience and know presented in the work	edge to the topics				
7. The activities the train workshop helped us to information and pract	o absorb new				
8. The trainer managed	the time well.				

7. The activities the trainer used during this workshop helped us to absorb new information and practice skills.			
8. The trainer managed the time well.			
> How could the trainer have been more effective.	ctive?		
> How could the trainer have been more effective.	ctive?		
> How could the trainer have been more effective.	ctive?		

WORKSHOP CONTENT

This workshop was successful in improving my ability to:

	Strongly Agree	Agree	Disagree	Strongly Disagree
1. Identify the characteristics of harmful work for children and adults, as they occur generally, and within Women's Economic Empowerment (WEE) programs, products, and services.				
2. Distinguish between situations of (1) <i>child</i> work and harmful child work, and (2) adult work and harmful work for adults.				
3. Recognize the benefits for WEE Actors of becoming involved in combating harmful work for children and adults and the steps they can take to address these problems.				
4. Identify the resources that are available to WEE Actors for addressing these problems, including the RICHES Toolkit.				
5. Use tools from the RICHES Toolkit that are aimed at reducing the incidence of harmful work for children and adults.				

>	If you disagreed or strongly disagreed with any of the above items, please suggest what we could do differently to improve your experience.

LOGISTICS AND MATERIALS

		Strongly Agree	Agree	Disagree	Strongly Disagree
1.	The training site was conveniently located to transportation, lodging and food.				
2.	I could easily see and hear the trainer and visual aids.				
3.	The training room had enough space to comfortably carry out the activities.				
4.	The training room had the supplies and equipment required for the activities.				
5.	The handouts were useful for the topics discussed.				
6.	Accurate information about the workshop (e.g., dates, location, and requirements) was provided early enough for me to make adequate preparations.				
7.	The workshop lasted the appropriate amount of time for the topics discussed.				
8.	The workshop started and ended on time each day.				
9.	Sufficient time was provided for breaks and lunch.				

>	How could we have improved the logistics of the training?
	_

OPEN QUESTIONS

1.	In general, what did you like most about this workshop and why?			
2.	What did you like least about the workshop and why?			

Thank you!

RICHES Intra-household Dialogue Guide M&E Tool

Tool 10: Intra-household Dialogue Guide - Session Evaluations

Background: This tool contains workshop evaluation questions for use in conjunction with the <u>RICHES</u> <u>Intra-household Dialogue Guide</u> that can be facilitated with workshop participants to evaluate their satisfaction with different aspects of the workshop. This evaluation is the last activity conducted for each intra-household dialogue facilitated during a workshop and is also found in the <u>RICHES Intra-household Dialogue Guide</u>.

Process Description: This workshop evaluation is an activity facilitated by the person who facilitates the intra-household dialogue sessions using the <u>RICHES Intra-household Dialogue Guide</u>. Prior to the workshop activity, pictures of emojis ($\odot \odot \odot$) should be printed out or drawn on a piece of paper that are large enough for participants to see the face. Examples are provided with this workshop evaluation description.

Materials Needed: One copy per each emoji printed out prior to conducting the intra-household guide sessions.

Time Needed: It is estimated to take a training participant about 5-10 minutes to complete activity.

Adaptations: No adaptation expected. This style of evaluation can also be used with other activities that are designed to engage participants, such as with the <u>RICHES Risky Business Curriculum</u>.

Cost Drivers in Use of Tool: The primary cost driver from the use of this tool is printing costs and/or paper.

Risks to Consider: This tool is designed to be a positive experience where a facilitator of an intrahousehold dialogue gains quick insights into what went well and what could be improved within the facilitated sessions of the <u>RICHES Intra-household Dialogue Guide</u>. The aim should not be to criticize but to provide positive reinforcement to the facilitator.

Language: This tool can be accessed in English in this guide; however, these workshop evaluation tools are also accessible in Spanish, Filipino and French when accessing them from the <u>RICHES Intra-household</u> <u>Dialogue Guide</u>.

RICHES Intra-household Dialogue Session Evaluation

[THE CONTENT PROVIDED HERE COMES DIRECTLY FROM THE EVALUATION ACTIVITIES THAT FOLLOW THE COMPLETION OF EACH INTRA-HOUSEHOLD DIALOGUE WORKSHOP SESSION.]

Say:

I hope that you all learned something from participating in today's session. We looked at the roles each of our household members plays at home and saw that we can make further improvements on how we distribute workloads at home and in the business. We also delved deeper into how decisions are made and how these affect the household.

Do you have any more questions for me? If there are no questions, this completes our second Household Dialogue.

Say:

Before we end, I want to know how you feel about our second session. I have three emojis with me representing your possible feelings to our activity: ② ③ ①. I am going to place them in front and at the count of 3, line up on the emoji that best describes how you feel about what we discussed in the session.

(Count to 3. When all participants have lined up, ask a volunteer from each line to explain why they chose the emoji.)

Questions for session evaluation:

- Why did you choose this emoji?
- What did you like most about our session? What did you like the least?
- What new idea did you learn? What are your realizations?
- What do you think should we improve in the next session?

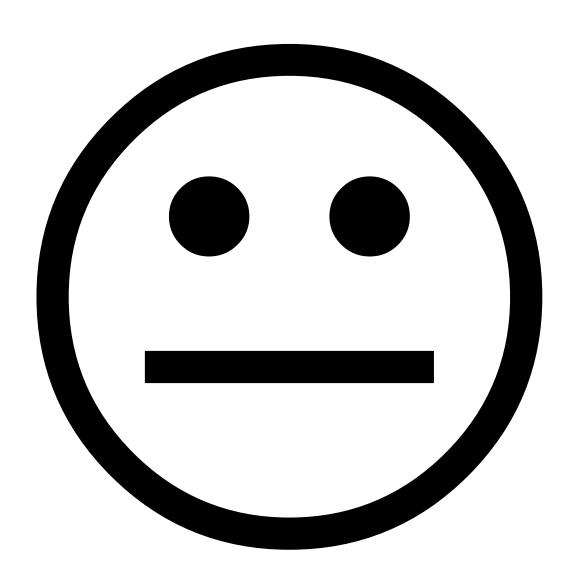
Note to facilitators: It is very important that you take notes of what participants answer to these questions. After the session reflect and decide what you can do differently or incorporate in the next session.

Thank you everyone for participating very actively. Let's give ourselves 3 claps, 3 stomps and together, let's shout 'Let's make better decisions together!'

I hope to see you again next time [REMIND PARTICIPANTS OF DATE, TIME, AND VENUE FOR THE NEXT SESSION, IF APPLICABLE]!





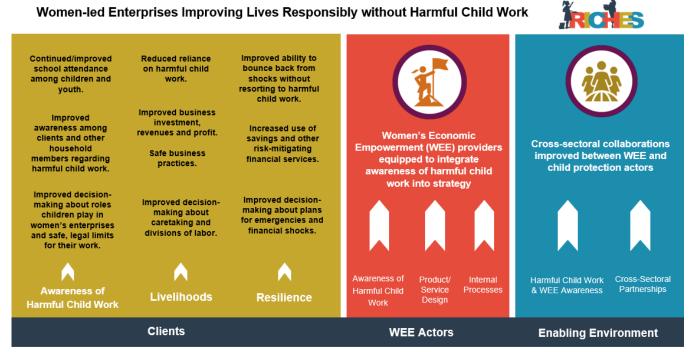


RICHES Impact Survey

Tool 11: RICHES Impact Survey Instrument

Background: This tool is designed for research and evaluation teams to assess changes in short-term knowledge, attitudes and behaviors and outcomes of those who participate in the <u>RICHES Risky Business Curriculum</u> and/or other associated activities. While not exhaustive, key outcomes that are captured in the RICHES Theory of Change (Figure 2) are covered in the survey instrument.

Figure 2: RICHES Toolkit Theory of Change



RICHES Theory of Change

It is important to note that while many harmful child work (child labor) projects include a child survey to assess the likelihood of harmful child work within their service/project area, a tool of this nature is not included in this toolkit. However, if interventions directly engage children, additional guidance, sampling, and survey examples for child-level surveys can be found in resources such as: U.S. Department of Labor publication called <u>Resources for Quantitative Surveys on Child Labor</u> and an International Labor Organization publication called <u>Child Labour Statistics: Manual on methodologies for data collection through surveys.</u>

This tool assumes the primary beneficiary of the project and participant in the survey is an adult, specifically a woman entrepreneur; therefore, answers will measure her or his changes in knowledge, attitudes, and behaviors.

Process Description: This instrument is designed to be conducted as a baseline (pre-implementation) and endline (post-implementation) survey instrument, particularly in conjunction with the <u>RICHES Risky Business Curriculum</u>.

Sampling methodologies and samples are not provided in this guide as it is assumed these will be left up to the implementers and research teams.

Materials Needed: Copies of blank survey instruments and a pen or pencil if completing survey using paper. This survey can also be adapted for digital data collection and will require digital devices, such as a tablets or mobile phones, and a data collection program such as Google Form, TaroWorks, ODK, Survey CTO, to name a few.

Time Needed: It is estimated that this survey can take up to 45 minutes to one hour to complete if all sections are used.

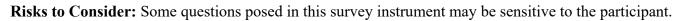
Adaptions: This survey instrument has drawn on the following resources and questions which can easily be adapted for each country context. Specific guidance on adaptation is provided below:

Section D:

- O Question 16: This question provides some answer options that might predict what people say prior to participating in the training but also what we'd expect them to say after the education, such as referencing Too Dirty, Too Dangerous, Too Difficult. For this reason, some answers are somewhat repetitive since it is not assumed at the pre-test (baseline) assessment they'd be using the terminology promoted by the curriculum
- Question 23: Consult *Tool 1: Emergency and External Support Contact List and associated guidance* in the <u>RICHES Linkages Guide</u> for information on how to identify local Human Trafficking Hotlines.
- Section F: Questions 1-3: Consult the World Bank <u>Global Findex Survey</u> to see if there is a specific survey for your country where this question has already been adapted and translated.
- Section G: Most <u>Demographic and Health Surveys</u> use questions on decision-making power that can be adapted. Search for surveys that have been conducted for your country to see if similar questions have been developed and translated into various national and local languages.
- Section H: Question 1: Consult the World Bank <u>Global Findex Survey</u> for your country where this
 question has already been adapted and translated.
- Section I: The current survey presents the Poverty Probability Index (PPI) for El Salvador. Please note that while some questions may seem odd, these questions are those that have been most associated with measuring poverty in El Salvador at a certain time. Change the set of 10 questions for the appropriate country <u>PPI</u>. The PPI is a standardized survey that builds off national economic surveys. When using the PPI, it will be important to refer to the instructions on which questions to use for the country of interest, how to score the survey, and analyze the data.
- Section J: Consult the country-specific survey instruments found in the <u>Global Findex Survey</u>.

Also, text written in brackets "[...]" and ALL CAPS denotes information that can be adapted to the service provider.

Cost Drivers in Use of Tool: The primary cost driver from the use of this tool is staff time to travel and visit a group after a TLC is implemented, printing costs, paper or digital data collection device and data collection program. Travel incentives and snacks should also be estimated for participants to encourage their participation.



Languages: This tool is available in English.

RICHES Impact Survey Instrument

A. Introduction and Permission

Good day. My name is [NAME OF SURVEYOR/ENUMERATOR]. We are conducting a survey about the well-being of our participants, focusing particularly on your household's income generation, business safety and health risks.

Your participation in this study is completely voluntary, and you may leave the discussion at any time. Also, you are free to refuse to answer any questions that you feel are not appropriate or that make you feel uncomfortable. You may ask us any questions about the study at any point during the discussion. Your participation or non-participation in the focus group will not affect any services you currently receive from [NAME OF SERVICE PROVIDER] in any way.

There is no anticipated discomfort for those contributing to this study, so risk to participants is minimal – but as stated above, others outside the group may learn something about you. Although you may not directly benefit from taking part in this study, the information you provide may lead to improved programs and services in the community.

There is no direct compensation for your participation.

Do you agree to participate in this study? [If NO, thank them for their time and dismiss them. If YES, indicate below that the oral informed consent has been obtained. Then proceed with the question below regarding audio recording.]

□ Oral informed consent received

If

Recording of this session is for learning and research purposes only, and recordings will not be used outside the organization for any purpose. Do you agree to be audio recorded? [If YES, indicate below. If NO, proceed with the interview without recording.]

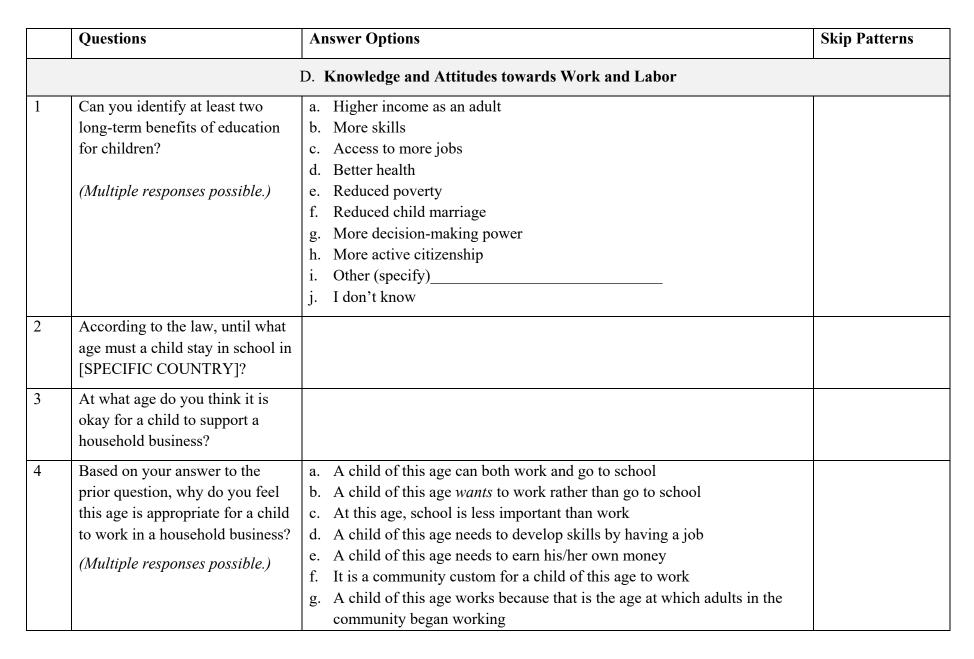
□ Consent to audio record interview rec	ceived
Signature of interviewer:	Date:/
f you have any concerns about this study, you	may contact:
[NAME OF CONTACT]	[NAME OF CONTACT]
[TELEPHONE NUMBER OF CONTACT]	[TELEPHONE NUMBER OF CONTACT]
[EMAIL OR OTHER CONTACT INFORMATION]	[EMAIL OR OTHER CONTACT INFORMATION]

	B. PRE-INTERVIEW IDENTIFICATION				
1	NAME OF SURVEYOR	FAMILY NAME FIRST NAMES			
2	ID OF SURVEYOR				
3	RESERVED FOR SUPERVISOR	1= VERIFIED 2 = CORRECTED 3 = SENT BACK 4 = ACCEPTED			
4	IDENTITY AND SIGNATURE OF SUPERVISOR				
5	NAME OF RESPONDENT	FAMILY NAME FIRST NAMES			
6	ID NUMBER OF HOUSEHOLD				
8	TYPE OF RESPONDENT	1 = FEMALE PARTICIPANT 2 = MALE HEAD OF HOUSEHOLD			
9	VILLAGE/COMMUNITY NAME				
10	COMMUNE NAME/DISTRICT				
11	PROVINCE NAME/STATE/REGION				
12	DATE OF INTERVIEW	DD/MM/YYYY: _ / _ _			
13	TIME OF BEGINNING OF INTERVIEW	HH:MM : (24 HOURS)			
14	TIME OF END OF INTERVIEW (ENTER AGAIN AT BEGINNING OF SURVEY)	HH:MM : (24 HOURS)			

C. HOUSEHOLD ROSTER

ID No	Name	Age	Sex	Relationship	Nature of	Works	If between 5-	If (NAME)	Highest	What type	Can this
NO				to head of	Business	in the	18 years, has	is 5 - 18	education	of disability	person
				the	Owned /	home	(NAME)	years old,	standard	or chronic	read or
				household	Income	or	ever attended	why has	completed	illness, if	write the
				(HH)	generating	outside	or is	(NAME)		any? (Read	language
					Activity	the	attending	never been		options)	of school
					(multiple	home?	school/	to school			instruct-
					answers		training now?	or has not			ion?
					possible)			completed			
								school?			
			1-Male	1-Head of	1-farming /	1-at	1-Never	1-Parents	(Adapt for	0-No	1-Yes
			2- Female	HH/ self	farming	home	Attended	cannot	country	disability	2-No
			3-Other	2-Spouse	inputs	2-	2-Still	afford	education	1- Blind/	
				3-Son /	2-fishing	outside	Attending	schooling	levels)	visual	
				Daughter	3-livestock-	3- not	3-Was	2-School	ŕ	disability	
				4-Step child	raising	applica	attending but	too far		2- Deaf/	
				5-Sibling/	4-	ble	did not	away		hearing	
				sibling-in-	groceries/	(does	complete	3-Not		disability	
				law	sundry	not	4-Was	interested		3- Cannot	
				6-Daughter-	shop	work)	attending but	in school		walk	
				in-law/	5-food		completed	4-Family		4-Can walk	
				son-in-law	production/			does not		but with	
				7-Grandchild	restaurant/			allow		impairment/	
				8-Niece/	bar			schooling		difficulty	
				Nephew	6-vehicle			5-Illness/		5- Mental	
				9-Parent/	repair /			disabled 6-		disability	
				Parent-in-	products			Both or		/learning	
				law	7- daycare/			one of		impairment	
				10-Domestic	school			parents not		6-chronic	
				worker (live-	8- mobile			alive		illness such	

RIC	HES M	&E Gı	ıide							/////////	///////
RIC	TES IMI	XE GI	arde .	in) 11-Other relative 12-Non- related 13-Adopted	money 9- computer / internet cafe 10- paper / school supplies 11- clothing/ sewing 16-other, specify 17- no business/ income generating activity 18 - too young to work			7-Child needed for income generation 8-Other 9-Not applicable (no school- aged children, all have graduated)		as epilepsy, diabetes, high blood pressure, etc. 7-Other, Specify	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
A											
В											
С											
D											
Е											
•••											



	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 don't know 	
5	According to the law, what is the minimum age for work for children in [specific country]?		
6	Can you name at least five types of safety and health risks that children could face while working in a household business? (Multiple responses possible.)	 a. Physical injury (hurt themselves, accidents) b. Exposure to poisons (chemicals, biological, germs, animal waste) c. Emotional harm (verbal, sexual, physical abuse, stress) d. Harm to Growth and Development (too young for tasks, pregnancy-related injuries to fetus) e. Threats to Education (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 	
7	How confident do you feel that you could identify business safety and health risks in your own business?	a. Very confidentb. Somewhat confidentc. Not confident	
8	How confident do you feel you could reduce safety- and healthrisks in your own business?	a. Very confidentb. Somewhat confidentc. Not confident	

	Questions	Answer Options	Skip Patterns
9	In the last six months, have you assessed your business for safety-and health- risks?	a. Yes b. No	
10	In the last six months, have you tried to make your business safer for yourself?	a. Yes b. No	No=skip to D12
11	If yes, how? (Multiple responses possible.)	 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. Other (specify) 	Once answered, all answers skip to D13
12	If no, why not? (Multiple responses possible.)	 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) 	
13	In the last six months, have you tried to make your business safer for children?	a. Yes b. No	No=skip to D14
13a	If yes, how?	a. Upgraded equipmentb. Created sound barriersc. Improved storage of chemicals	

	Questions	Answer Options	Skip Patterns
	(Multiple responses possible.)	d. Substituted toxic chemicals	
		e. Built handwashing station	
		f. Improved lighting	
		g. Established safety protocols	Once answered,
		h. Reduced working hours for children	all answers skip to
		i. Reduced child interaction with other adults	D16
		j. Other (specify)	
14	If no, why not?	a. Too expensive	
		b. Can't identify risks/don't have any risks	
		c. Not enough time	
	(Multiple responses possible.)	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	
15	Can you identify a few ways that	a. Mentally dangerous	
	work in your family business	b. Physically dangerous	
	could be harmful to a child?	c. Socially dangerous	
		d. Morally dangerous	
	(Multiple responses possible.)	e. Harmful to a child	
	(intuitiple responses possitere.)	f. Prevents a child from having time to study	
		g. Prevents a child from having time to play	
		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	
		1. Too Dirty	
		m. Too Dangerous	
		n. Too Difficult	

	Questions	Answer Options	Skip Patterns
		o. Other (specify) p. Other (specify) q. I don't know	
16	Can you describe some of the worst forms of harmful child work (WFCL) (name as many as you know)? (Prompt: What activities are considered some of the worst forms of harmful child work in your country? Hint, most countries will have a law against these.) (Multiple responses possible.)	 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)	
17	Can you describe a few characteristics that could indicate human trafficking?	 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 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 	

	Questions	Answer Options	Skip Patterns
18	What should you do if you suspect human trafficking or if you are a victim of human trafficking?	 a. Call police b. Call human trafficking hotline c. Other (specify) d. Other (specify) e. I do not know 	
19	Do you know a number you can call to report human trafficking?	a. Yes b. No	No=Skip to E1
20	What is the number?	a. 1343 (Philippinesb. 911 (El Salvador)c. Other (specify)d. Don't know	
		E. Household Finances	,
1	What are some ways to prepare for unexpected expenses?	 a. Saving b. Reducing expenses c. Purchasing livestock d. Increasing Access to credit e. Other (specify) f. Other (specify) g. I do not know 	
2	In the last six months, have you done any of the following? (Read out and circle if answer is Yes)	 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 	

	Answer Options	Skip Patterns
:	i. Taken a loan for emergenciesj. Taken a loan for growing a business	
of financial ag children out of they can work is le, somewhat of very acceptable,	b. Somewhat acceptablec. Not very acceptable	
ur children out of	b. No	
ld, how likely is it d have to pull your f school to assist me generation or	b. Somewhat likelyc. Not very likelyd. Not likely at all	
	you think that of financial ng children out of they can work is le, somewhat of very acceptable, e at all? months, have you ur children out of k or to help care for cy were to occur in ld, how likely is it d have to pull your f school to assist	i. Taken a loan for emergencies j. Taken a loan for growing a business k. Have done none of the above. you think that of financial g children out of they can work is le, somewhat of very acceptable to tvery acceptable, e at all? months, have you ur children out of k or to help care for cy were to occur in ld, how likely is it d have to pull your f school to assist me generation or i. Taken a loan for emergencies j. Taken a loan for growing a business k. Have done none of the above. a. Very acceptable c. Not very acceptable d. Not at all acceptable le. Not applicable (no children) a. Ves b. No c. Not applicable (no children) cy were to occur in ld, how likely is it d. Not likely at all e. Not applicable (no children)

	Questions	Answer Options	Skip Patterns
1	I will read 4 choices for your response. Please tell me, which of the following best describes the food consumed by your household in the last year.	a. Enough and the kinds of food we wanted to eat.b. Enough but not always the kinds of food we wanted to eat.c. Sometimes not enough food to eat, was sometimes hungry.d. Often not enough to eat, was often hungry.	
2	Now, imagine that you have an emergency, and you need to pay [INSERT 1/20 OF GNI PER CAPITA IN LOCAL CURRENCY]. Would it be very possible, somewhat possible, not very possible to come up with this amount in the next month?	 a. Very possible b. Somewhat possible c. Not very possible d. Not at all possible e. Don't know f. Refused 	
3	What would be the <i>main</i> resource that you would use to come up with this amount?	 a. Savings b. Family, relatives, or friends c. Money from working or a loan from an employer d. A credit card or borrowing from a formal financial institution e. An informal private lender or pawn house f. Some other source g. Don't Know h. Refused 	
4	Did your household experience any of the following financial shocks in the last 6 months? Circle all that apply.	 a. Illness of income earner (including respondent) b. Illness of children c. Illness of other family member d. Death in family e. Loss of livestock f. Poor harvest 	If no shock, skip to Section G.

	Questions	Answer Options	Skip Patterns
5	Did your household experience	g. Theft h. Business failure/loss of income source i. Significant home repair j. Other shock (specify) k. No shock experience a. Reduced the quantity or quality of food in your family	
	any of the following as a result of the shock(s)? Circle all that apply.	 b. Worked more than normal, overtime, overtime, additional jobs, working weekends or when sick c. Delayed major expenses such as health, home improvement or buying a business asset d. Used savings e. Took a loan f. Sold or pawned assets such as jewelry, appliances, or animals g. Used the financial support of family or friends h. A bank or micro finance company seized any asset or guarantee from you i. Suffered from embarrassment, insults or gossip j. Pull children out of school to reduce education costs k. Pull children out of school to assist with income generation l. Send children to eat at others' homes or be supported by other guardians m. Have to beg or ask for financial help from others n. Other (specify) o. No response/none of the above 	
6	Did any children in the household have to take on additional work?	a. Yes b. No	
7	If yes, what type of work?	 a. Took care of younger siblings or others b. Worked in family business c. Worked in another family's business or home d. Other (specify) 	

	Questions	Answer Options	Skip Patterns
8	Who in your household decided	a. Respondent	
	how to respond to this shock in	b. Husband/partner	
	this way?	c. Respondent and Husband/Partner Jointly	
		d. Someone else	
		e. Other	
9	If another shock were to strike	a. Very capable	
	your household tomorrow, how	b. Somewhat capable	
	capable do you feel your	c. Not capable	
	household would be able to	d. Don't know	
	recover from that shock?		
		G. Decision-making Power	
1	Who usually decides how the	a. Respondent	
	money you earn will be used?	b. Husband/partner	
		c. Respondent and Husband/Partner Jointly	
		d. Someone else	
		e. Other	
2	Who usually decides how your	a. Respondent	
	(husband's/partner's) earnings	b. Husband/partner	
	will be used?	c. Respondent and Husband/Partner Jointly	
		d. Someone else	
		e. Other	
3	Who usually makes decisions	a. Respondent	
	about making major household	b. Husband/partner	
	purchases?	c. Respondent and Husband/Partner Jointly	
		d. Someone else	
		e. Other	
4	Who usually makes decisions	a. Respondent	
	about whether children attend	b. Husband/partner	

	Questions	Answer Options	Skip Patterns
	school or not?	c. Respondent and Husband/Partner Jointly	
		d. Someone else	
		e. Other	
5	Who usually makes decisions	a. Respondent	
	about whether boy children work	b. Husband/partner	
	or not?	c. Respondent and Husband/Partner Jointly	
		d. Someone else	
		e. Other	
6	Who usually makes decisions	a. Respondent	
	about whether girl children work	b. Husband/partner	
	or not?	c. Respondent and Husband/Partner Jointly	
		d. Someone else	
		e. Other	
		H. Income and Assets	
1	In the PAST 12 MONTHS have	a. Yes	
	you personally received money	b. No	
	from your business, for selling	c. Don't Know	
	goods, or for providing services,	d. Refused to answer	
	including part-time work?		
2	In the past year, would you say	a. Increased a lot	
	your household income has	b. Increased somewhat	
	increased a lot, increased	c. Stayed the same	
	somewhat, decreased somewhat,	d. Decreased somewhat	
	or decreased a lot?	e. Decreased a lot	
3	Why do you feel this way?	a. New income generating activity	
		b. Improved agricultural methods	
		c. Improved farm investments	

Questions	Answer Options	Skip Patterns
	d. Improved access to financial services	
	e. Improved access to information	
	f. Access to mentoring opportunities or support from peers	
	g. Other (specify)	
	h. Poor weather/climate conditions	
	i. Poor business environment/competition	
	j. Nothing has changed	

	Questions	Value	Points	Skip Patterns
	I. Poverty Statu	s (Example of Poverty Probability Index for El	Salvador provided below)	·
1		A. Four or more	0	
		B. Three	5	
	How many household members are 17 years old or younger?	C. Two	10	
	are 17 years old of younger:	D. One	19	
		E. None	27	
2		A. One 0	0	
	Not counting bathrooms, kitchen,	B. Two	3	
	hallways, or garage, how many rooms does the household have for its own use?	C. Three	4	
		D. Four	12	
		E. Five or more	15	
3	How many household members	A. None 0	0	

	Questions	Value	Points	Skip Patterns
	are salaried employees (be they	B. One	7	
	temporary or permanent)?	C. Two or more	18	
1	Last week, did the female	A. No	0	
	head/spouse do any paid work or work for her business (not	B. Yes	8	
	counting household chores)?	C. There is no female head/spouse	10	
5	What is the main fuel used for	A. Firewood, charcoal, kerosene, or other	0	
	cooking?	B. Propane, electricity, or does not cook	7	
5	Does the household have a refrigerator?	A. No	0	
		B. Yes	4	
7	Does the household have a blender?	A. No	0	
		B. Yes	3	
3	Does the household have a	A. None	0	
	television and/or a VCR or	B. Only a television, or a VCR or DVD	1	
	DVD?	C. Both a television and a VCR or DVD	6	
)	D 4 1 1 111 E	A. None	0	
	Does the household have a radio and/or a stereo system?	B. Only a radio, or only a stereo system	1	
		C. Both a radio and a stereo system	4	
10	Does the household have a fan?	A. No	0	
	Boes the household have a fall?	B. Yes	6	

J. Use of Financial Services

	Questions	Value	Points	Skip Patterns
1	An account can be used to save money, to make or receive payments, or to receive wages or financial help. Do you, either by yourself or together with someone else, currently have an account at a bank or another type of formal financial institution?	a. Yesb. Noc. Don't Knowd. Refuse to respond		
2	In the PAST 12 MONTHS have you used a mobile phone to make payments, to buy things, or to send or receive money?	a. Yesb. Noc. Don't Knowd. Refuse to respond		
3	In the PAST 12 MONTHS have you, personally, saved or set aside any money to start, operate, or grow a business or farm?	a. Yesb. Noc. Don't Knowd. Refuse to respond		
4	In the PAST 12 MONTHS have you, personally, saved or set aside any money by using an account at a bank or another type of formal financial institution?	a. Yesb. Noc. Don't Knowd. Refuse to respond		
5	In the PAST 12 MONTHS have you, personally, saved or set aside any money by using an informal savings group/club such as [local terminology for savings group/club] or a person outside	a. Yesb. Noc. Don't Knowd. Refuse to respond		

	Questions	Value	Points	Skip Patterns
	the family?			
6	In the PAST 12 MONTHS have you, by yourself or together with someone else, borrowed money for health or medical purposes?	a. Yesb. Noc. Don't Knowd. Refuse to respond		
7	In the PAST 12 MONTHS have you, by yourself or together with someone else, borrowed money to start, operate, or grow a business or farm?	a. Yesb. Noc. Don't Knowd. Refuse to respond		
8	In the PAST 12 MONTHS have you, by yourself or together with someone else, borrowed any money from any of the following sources?	 a. From a bank or another type of formal financial institution b. From family, relatives, or friends c. From an informal savings group/club such as [local terminology for savings group/club] 	 Yes No Don't Know Refuse to respond Yes No Don't Know Refuse to respond Yes No Don't Know Yes No Don't Know Refuse to respond 	
9	In the PAST 12 MONTHS have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area INSIDE [country where	a. Yesb. Noc. Don't Knowd. Refuse to respond	,	

	Questions	Value	Points	Skip Patterns
	survey takes place]? This can be money you brought yourself or sent in some other way.			
10	In the PAST 12 MONTHS have you, personally, GIVEN or SENT money to a relative or friend living in a different country? This can be money you brought yourself or sent in some other way.	a. Yesb. Noc. Don't Knowd. Refuse to respond		
11	In the PAST 12 MONTHS have you, personally, RECEIVED any financial support from the government? This money (cash) could include payments for educational or medical expenses, unemployment benefits, subsidy payments, or any kind of SOCIAL BENEFITS. Please do NOT include wages or any payments related to work.	a. Yesb. Noc. Don't Knowd. Refuse to respond		
12	In the PAST 12 MONTHS, have you, by yourself or together with someone else, used an insurance product (life, health, maternity, disability, etc.) not related to credit life insurance typically	a. Yesb. Noc. Don't Knowd. Refuse to respond		

	Questions	Value	Points	Skip Patterns
	bundled with a credit product?			
13	In the PAST 12 MONTHS has your household had to do any of the following or have you experienced any of the following in order to make a loan payment? a. Reduced the quantity or quality of food in your family b. Worked more than normal, overtime, overtime, additional jobs, working weekends or when sick c. Delayed major expenses such as health, home improvement or buying a business asset d. Used savings		ditional jobs, working	
	(NOTE: Read options and circle if respondent says yes)	 f. Sold or pawned assets such as jewelry, appliances, g. Used the financial support of family or friends h. A bank or micro finance company seized any asset i. Suffered from embarrassment, insults or gossip j. Pulled children out of school or reduced their attented reduce education costs k. Pulled children out of school or reduced their attentassist with income generation l. Increased the hours children worked or the types of m. Sent children to eat at others' homes or to be supported as a support of the supported as a sup	Took a loan Sold or pawned assets such as jewelry, appliances, or animals Used the financial support of family or friends A bank or micro finance company seized any asset or guarantee from you Suffered from embarrassment, insults or gossip Pulled children out of school or reduced their attendance/participation to reduce education costs Pulled children out of school or reduced their attendance/participation to assist with income generation Increased the hours children worked or the types of tasks they were given Sent children to eat at others' homes or to be supported by other guardians Had to beg or ask for financial help from others Argued with a spouse on how to respond to the shock Other (specify)	
14	In the PAST 12 MONTHS has your household had to do any of the following or have you experienced any of the following	 a. Reduced the quantity or quality of food in your far b. Worked more than normal, overtime, overtime, adweekends or when sick 	•	

	Questions	Value	Points	Skip Patterns
	Questions to make a savings contribution for a commitment savings product or with a savings group? (NOTE: Read options and circle if respondent says yes)	 c. Delayed major expenses such as health, home imple business asset d. Used savings e. Took a loan f. Sold or pawned assets such as jewelry, appliances, g. Used the financial support of family or friends h. A bank or micro finance company seized any asset i. Suffered from embarrassment, insults or gossip j. Pulled children out of school or reduced their attentioned reduce education costs k. Pulled children out of school or reduced their attentions with income generation 	c. Delayed major expenses such as health, home improvement or buying a business asset d. Used savings e. Took a loan f. Sold or pawned assets such as jewelry, appliances, or animals g. Used the financial support of family or friends h. A bank or micro finance company seized any asset or guarantee from you i. Suffered from embarrassment, insults or gossip j. Pulled children out of school or reduced their attendance/participation to reduce education costs k. Pulled children out of school or reduced their attendance/participation to	
		 m. Sent children to eat at others' homes or to be support guardians n. Had to beg or ask for financial help from others o. Argued with a spouse on how to respond to the shop. p. Suffered from embarrassment, insults or gossip as q. Other (specify) r. Other (specify) s. No response/none of the above 	orted by other	
15	In the [specify time period, ex. past 12 months], has your household had to do any of the following or have you experienced any of the following to make an insurance payment? (NOTE: Read options and circle	 a. Reduced the quantity or quality of food in your far b. Worked more than normal, overtime, overtime, adweekends or when sick c. Delayed major expenses such as health, home imp business asset d. Used savings e. Took a loan f. Sold or pawned assets such as jewelry, appliances, 	ditional jobs, working rovement or buying a	

Questions	Value	Points	Skip Patterns
if respondent says yes)	g. Used the financial support of family or friends		
	h. A bank or micro finance company seized any asset	t or guarantee from you	
	i. Suffered from embarrassment, insults or gossip		
	j. Pulled children out of school or reduced their atter reduce education costs	Pulled children out of school or reduced their attendance/participation to reduce education costs Pulled children out of school or reduced their attendance/participation to assist with income generation Increased the hours children worked or the types of tasks they were given	
	1. Increased the hours children worked or the types o		
	m. Sent children to eat at others' homes or to be suppoguardians	orted by other	
	n. Had to beg or ask for financial help from others		
	o. Argued with a spouse on how to respond to the sho	ock	
	p. Suffered from embarrassment, insults or gossip as	a result of the shock	
	q. Other (specify)		
	r. Other (specify)		
	s. No response/none of the above		

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."

Annexes

Acronyms and Glossary of Terms

Acronym	Definition
ABA ROLI	American Bar Association - Rule of Law Initiative
FGD	Focus Group Discussion
FSP	Financial Service Provider
GNI	Gross National Income
НН	Household
ILAB	Bureau of International Labor Affairs (U.S. Department of Labor)
IRB	Institutional Review Board
M&E	Monitoring and Evaluation
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 Conversations
UACW	Unacceptable Conditions of Work
UN	United Nations
USDOL	U.S. Department of Labor
WEE	Women's Economic Empowerment
WFCL	Worst Forms of Child Labor

Term	Definition
Baseline and Endline Survey	A baseline survey is a survey that is done at the beginning of a project or training to collect information on the status of a subject (e.g., knowledge, attitudes, behaviors, crop yields, income level, etc.) before any type of intervention can affect it. An endline survey is conducted after the project or training. The two surveys are compared to identify the effectiveness of the intervention.
Children at Risk of Engaging in Harmful Child Work (Child Labor)	A child "at risk of engaging in harmful child work" is one who meets one or more of the following conditions: 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; 8) Living in an area with low school enrollment or high dropout rates
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.
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 trainers, 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).
Harmful Work for Adults (Unacceptable Conditions of Work or UACW)	Any conditions of work that are considered to be detrimental, such as wages that do not provide for a decent living for workers and their families, hours of work that exceed eight hours a day/48 hours per week, and poor occupational health and safety conditions. Harmful working conditions are most present in the informal sector, where many female-run enterprises are run, vulnerable work, such as contract work and work in environments that lack or have limited legal protections, in forced labor, which is the most egregious form of work and is particularly common in domestic work, construction, and manufacturing, agriculture, horticulture, and in the hospitality and sex industries, or precarious work, which includes unstable work situations such as temporary and/or informal work such as the domestic care work sector, the cleaning sector, kitchen work, market work, and manufacturing.
Light Work	Child work that is limited in hours, does not harm a child's health, safety, or school attendance and achievement. Light work can be household chores that are age appropriate, such as making one's bed, doing dishes, occasional babysitting, etc. According to international standards, the minimum age for light work is 12 or 13, depending on the country, as some developing countries have lower minimum ages for work.
Management-level Staff	Management-level staff 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 work for children and adults among 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, market research and monitoring and evaluation tools, paper-based and video-based dialogue-based curriculum, management and frontline staff training, guides for linking out to child protection organizations and facilitating intra-household and community dialogues.
Technical Learning Conversation (TLC)	A TLC is a style of education used by Grameen Foundation that provides a structure to sharing new information through a dialogue-based approach. A TLC has four components, inviting a participant to: 1) review information, a skill or a commitment, 2) receive new information or observe a new skill, 3) apply or check understanding of the new information or practice the new skill, 4) commit to using the new information or skill at home.
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.
Women's Economic Empowerment (WEE) Actor or Initiatives	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, nongovernmental organizations, donors, investors, or government programs.
Worst Forms of Harmful Child Work (Child Labor) (WFCL)	The four categories of WFCL are as follows: (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

Part 1: Word-based Templates

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.



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