Primary Audience
Facilitators (or trainers), frontline-level staff, and management-level staff of Women’s Economic Empowerment (WEE) Actors. WEE Actors are entities or individuals that support the development or expansion of women’s businesses, provide livelihood or financial services, and/or support women (globally) in efforts to increase their access to economic opportunities, especially those living in developing economies. Experienced facilitators may be management-level staff that lead strategy and program development for WEE Actors, or independent actors who will conduct the training. Frontline-level staff include those who work directly with women to help achieve WEE objectives.

Goal
Equip a facilitator to conduct the Understanding Harmful Work Training with WEE Actor management- and frontline-level staff in order to increase their understanding of the issues of harmful work for children and adults as they occur generally, and within women’s enterprises.

Objectives
By using this guide, a facilitator will have:
- Reviewed information needed to facilitate the Understanding Harmful Work Training.
- Facilitated eight hours of training for WEE Actors.
- Evaluated the content of the Understanding Harmful Work Training to improve the training experience of future training participants.
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About the RICHES Project

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

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

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

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

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

Phases 2 and 3 offer a more comprehensive approach to child protection and health and safe business practices through market research, training and assessments at the organizational level, direct participant training, product development, and monitoring and evaluation.
To access the full toolkit, please consult https://grameenfoundation.org/ riches.
How to Use the Understanding Harmful Work Training Facilitator’s Guide

The Understanding Harmful Work Training Facilitator’s Guide is designed to be used in two phases of the RICHES Toolkit: **Phase 1: Setting the Foundation** and **Phase 2: Build the Structure**.

This Facilitator’s Guide is Part 1 of a two-part training package that also includes **Understanding Harmful Work Training – Part 2: PowerPoint Presentation**.

This Facilitator’s Guide is designed to be used by experienced facilitators (or trainers) who may be management-level staff of a WEE Actor or an independent actor who has been engaged to conduct the Understanding Harmful Work Training with either WEE Actor management-level or frontline-level staff. Management-level staff are those who lead strategy, program development, and oversight. Frontline-level staff are those who work directly with women to help achieve WEE objectives.

Through participating in this training, WEE Actors learn to effectively assist their participants in establishing and operating safe and healthy workplaces for themselves, their children, and all their workers. They find out the benefits of becoming involved in combating harmful work for children (child labor) and adults (harmful working conditions), how to locate useful information and resources for addressing these issues, and how to utilize what they have learned to make strategic decisions for their organizations.

To address the RICHES project goal to help “women-led enterprises improve livelihoods responsibly without engaging in harmful work for children and adults,” the following vulnerabilities for harmful work for children and adults were identified in the **RICHES Pre-Situational Analysis (PSA)**:

- Poverty (exacerbating the need for children to work and contribute to the household’s income)
- Discrimination based on personal characteristics
- Crises and emergencies
- Ineffective institutional frameworks (e.g., for enforcing labor laws)
- Lack of social protections and supports (including adequate childcare and healthcare)
- Lack of access to financial services
- Lack of decent work opportunities
- Lack of awareness of rights and risks at work
- Value chain problems (e.g., poor working conditions that are prevalent in unstable, low-paying piece work jobs)
- Labor shortages and preferences for children to work (e.g., due to their small size or tendency to be more compliant)
- Parental preferences for children to acquire work experience
- Barriers to compulsory education for children
- Desire for children to learn skills to prepare for future work
- Entrenched gender roles and harassment

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**SETTING THE FOUNDATION**
Phase 1

**BUILD THE STRUCTURE**
Phase 2

**ENGAGE PARTICIPANTS**
Phase 3

- Excessive legal restrictions on workers, especially women

**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. For the purposes of the RICHES project, the term **harmful child work** is also used interchangeably with **harmful work for children** or **child labor.**

For the purposes of the RICHES project, the term **harmful working conditions** is used interchangeably with **harmful work for adults,** **unacceptable conditions of work** or **UACW,** and refers to any work that is 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). The **ILO** defines **UACW** as work that “denies fundamental principles and rights at work, put at risk the lives, health, freedom, human dignity and security of workers or keep households in conditions of poverty.”

**Process Description:** The Understanding Harmful Work Training has two parts. This Facilitator’s Guide is Part 1 and should be used with Part 2, a PowerPoint presentation. Part 2 can also be used by WEE Actors working in groups as a **facilitated training** or individually as a **self-paced training.** Both methods of use are designed to increase WEE Actors’ awareness of the problems of harmful work, especially in the women’s enterprises that they support. The **facilitated training** is designed to be interactive, to inform, and to generate discussion among a wide range of participants. Through the activities, which include many discussions, training participants will gain important information and skills relevant to their institutions and the lives of their clients. In the process, participants also get to express their ideas. This training is a way to encourage participants to talk, act, solve problems and organize around common solutions at a local level.

**Where should this training take place?**

The **facilitated training** should be held in a place with computer access where the PowerPoint presentation can be projected and accessed in hard copy, and where participants can learn in pairs or as a group. Many facilitators find they can more easily engage participants in these types of activities if they have plenty of space in which to move. Thus, the participants need to have space to sit comfortably in pairs or small groups as well as convene in a larger group. An office conference space or community space is the ideal place for this training to take place.

The **self-paced training** can take place at a location convenient to the learner where he/she can access a soft and/or hard copy of the PowerPoint presentation.

**Preparing for each facilitated session**

Each facilitated training session begins with an information box that contains a summary of the training session’s objectives, preparations, and time required to conduct the Activities. Review this information carefully.

Other important information about the sessions is listed below:

- The detailed steps for the Activities are listed following the information box. Please conduct the session following the steps provided. Use your own words to explain each point, being careful to
cover all the steps in order, if possible.

- The most important information to be conveyed is provided on the PowerPoint slides and in its accompanying notes that guide the training; however, the facilitator notes provide additional explanations on the concepts presented in the slides.
- Some slides include technical questions that require specific answers. Answers for these questions are provided on the slide(s) that follow the question.

**Additional Features of the Activities**

*Italicics font* = instructions for the facilitator (Do not read this text to the participants.)

*Regular font* = specific information or instructions for the facilitator to read or closely paraphrase to the participants

? = specific open questions for the facilitator to ask participants (deliver this text as it is written.)

(Parenthesis) = additional instructions or information for the facilitator

[Brackets] = example answers

**Bold** = Questions for participants

Finally, the box below provides some important principles and practices of adult learning to keep in mind as you lead each session. Remember that you, the facilitator, do not have all the answers. The participants come to the training with a great deal of experience and have many things to add. It is important that all participants (including you) teach and learn.

**Important Principles to Remember**

- Create a **safe** learning environment.
- Give feedback to the participants and **praise** them for their efforts.
- Show **respect** by valuing the participants’ knowledge and experience with the subject.
- Let the participants know that you are a **learner** with them.
- Ask **open** (i.e., questions beginning with who/what/why/where/why or how) – not closed (i.e., yes/no) – **questions** to promote discussion and interaction.
- Use **small groups** (as suggested in the Technical Learning Activities). Small groups help involve all participants, build a sense of teamwork, and create safety.

**Materials Needed:** The Preparation section in the information box for each facilitated training session contains a list of items needed for each session. Facilitators will need to have these materials ready before the session begins. The total list of materials needed is summarized here but can be further broken down by referring to the information box in each session.

- In general:
  - **Understanding Harmful Work – Part 2: PowerPoint Presentation** on computer
  - 26 sheets of poster-sized paper (25 x 30 inches)
  - Markers
  - Location for downloading the **Sweat and Toil app**
  - Printed copies of **Filed Worker-Client Initial Meeting Role Play** (Annex D)
  - Printed copies of the scenario for Annex C
  - Optional: Printed copy of stories from Annex B

- Per participant:
Pen or pencil
- 10 Post-it Notes
- Printed copy of the PowerPoint presentation or blank sheets of paper
- Printed copy of the completed **Harmful Work Country Level Definitions, Standards, and Rights** template (located in Annex C)
- Printed copy of **Contact Information for National Child Labor and/or National Human Trafficking Hotline** (if available) for each participant
- Printed copy of the relevant country profile from the U.S. Department’s annual **Findings on the Worst Forms of Child Labor Report** (if available) for each participant
- The Pre- and Post-test handout for each participant (see Annex A)
  - *Number each set of handouts from 1 to x (x = the number of participants taking the test) in the upper-right corner so that they can be matched*

**Time Needed:** The **facilitated training** format will take an estimated 8 hours (including breaks and meals) to complete if all the activities, including optional ones, are used. The actual content equates to approximately 6 hours. This type of training could be delivered during hourly meetings that occur weekly or bimonthly, or in a one-day block, depending on the schedules of the personnel and/or volunteers who are participating. The facilitator who delivers the training should complete each component in a reasonable time (25 minutes to 75 minutes, depending on the type of session) because the training participants are likely busy and may have little free time. For participants to see the value of attending and participating in this training, facilitators should find an appropriate balance between active participant involvement and overall efficiency.

A proposed agenda is below for a full-day facilitated training. Please see the names and objectives of the Activities under the Activities section.

<table>
<thead>
<tr>
<th>Activities</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Activity 1</td>
<td>40 minutes</td>
</tr>
<tr>
<td>Activity 2</td>
<td>55 minutes</td>
</tr>
<tr>
<td><strong>Break</strong></td>
<td><strong>20 minutes</strong></td>
</tr>
<tr>
<td>Activity 3</td>
<td>55 minutes</td>
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<tr>
<td>Activity 4</td>
<td>30 minutes</td>
</tr>
<tr>
<td>Activity 5</td>
<td>40 minutes</td>
</tr>
<tr>
<td><strong>Lunch</strong></td>
<td><strong>60 minutes</strong></td>
</tr>
<tr>
<td>Activity 7</td>
<td>75 minutes</td>
</tr>
<tr>
<td><strong>Break</strong></td>
<td><strong>20 minutes</strong></td>
</tr>
<tr>
<td>Activity 8</td>
<td>50 minutes</td>
</tr>
<tr>
<td><strong>Closing Remarks/Evaluation</strong></td>
<td>20 minutes</td>
</tr>
</tbody>
</table>

If a learner cannot participate in the facilitated training, the PowerPoint can be used for **self-paced training** (PowerPoint only) that can be completed in one to two hours and can take place at any time convenient to the learner. This type of training will be most useful in areas where facilitators or training groups are not available, where the learner can independently study technical information, and/or where flexibility in training time and location are needed.
Is it necessary to complete training sessions in the sequence in which they are presented?

Yes. The training sessions follow a specific sequence in which learning in the first one leads to the next one and so on. Therefore, it is important for learners taking the self-paced or facilitated training to complete sessions in the sequential order in which they are presented.

Adaptations Needed: Both the self-paced and facilitated training can be adapted to meet the individual learning needs of participants as stated in Annex G. For Understanding Harmful Work Part 2: PowerPoint Presentation, the initial slides (slides #2-5) in the PowerPoint are geared towards the facilitator as background information and can be removed when sharing the Presentation with others.

Cost Drivers in Use of Tool: The primary cost drivers from use of the facilitated training tool are staff time, printing and supplies, drinks, snacks, or lunch provided to participants, and meeting space (if the organization decides to hold the meeting in a location outside of the office).

Risks to Consider: Every effort should be made to provide a safe learning environment where learners can share freely without risk of judgement.

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

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

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

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

Languages and Adaptations: The tool is available in English, Spanish, and French.
### Activities

<table>
<thead>
<tr>
<th>Understanding Harmful Work: Protecting Children and Adults</th>
<th>List of Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Activity</strong></td>
<td><strong>Objectives</strong></td>
</tr>
</tbody>
</table>
| 1. An Introduction to the Nature and Incidence of Harmful Work on a Global Level | • Identified the characteristics of harmful work on a global level.  
• Identified and discussed factors and circumstances that could lead a child to engage in harmful work (optional story). |
| 2. Definitions, Rights, and Standards related to Harmful Work for Children and Education | • Identified and discussed key definitions, rights, and standards related to harmful work for children and education.  
• Distinguished between situations of child work and harmful child work. |
| 3. Common Beliefs about Harmful Work for Children and Key Causes of this Problem. | • Identified common beliefs about harmful child work and how this problem is perceived in participants’ communities.  
• Recognized the causes of harmful child work, barriers to education, and the relationship between harmful work for children and education on a global level.  
• Discussed causes of harmful child work (with a particular focus on children’s education) in participants’ communities. |
| 4. Consequences of Harmful Work for Children and Resources for Addressing it | • Identified the general consequences of harmful child work for individuals (particularly regarding health), households, and communities, and within participants’ areas specifically.  
• Identified the types of policy and program resources available for addressing harmful child work generally and in participants’ communities. |
| 5. Adult Working Conditions – Definitions and Standards | • Identified characteristics of harmful working conditions (UACW) as this problem occurs on a global level, and in participants’ communities.  
• Reviewed key definitions and international standards related to harmful working conditions.  
• Reviewed scenarios to practice identifying harmful working conditions for adults. |
| 6. Causes and Consequences of Harmful Work for Adults, and Resources for Addressing | • Identified key causes and consequences of harmful working conditions including how they overlap with those of harmful child work.  
• Identified actions and types of resources available for |
### 7. Harmful Work Related to Women’s Enterprises

- Recognized the nature and incidence of harmful work within women’s enterprises and identified risk factors related to women’s businesses specifically.
- Discussed how business and non-business-related causes contribute to harmful work, and how harmful child work occurs within the cycle of women’s businesses.

### 8. Why and How Should WEE Actors Get Involved?

- Recognized the benefits for WEE Actors of becoming involved in child protection and in addressing harmful work and the steps they can take to address these issues.
- Identified the resources that are available to WEE Actors for addressing these problems, including the RICHES Toolkit.
- Used tools from the RICHES Toolkit that are aimed at reducing the incidence of harmful work for children and adults.
Activity 1: An Introduction to the Nature and Incidence of Harmful Work on a Global Level

Objectives
By the end of this Activity, participants will have:

- Identified characteristics of harmful work as they occur on a global level.
- Identified and discussed factors and circumstances that could lead a child to engage in harmful work (optional story)

Materials
- PowerPoint presentation on computer
- Blank sheets of paper for participants to use to record responses and notes
- The Pre-Test handout for each participant (see Annex A). Number the handout from 1 to x (x = the number of trainees taking the test) in the upper-right corner so that they can be matched with the Post-Tests at the end of the workshop.
- 3 sheets poster-sized paper (25 X 30 inches)
- Markers
- Pens or pencils for participants to record responses to questions
- Optional: Printed copy of Marta’s Story (see Annex B)

Time: 25 minutes (40 minutes with optional story activity)

Steps:

1. Introduce the “Understanding Harmful Work” training – 5 minutes

Start PowerPoint with the title slide.

Welcome to the first session of “Understanding Harmful Work: Protecting Children and Adults”. My name is __________ (name). During the next 8 sessions, we will learn about how WEE Actors like you can help address the problems of harmful work for children and adults in their clients’ enterprises, so these businesses can operate in a manner that is profitable and growth-oriented, but also safe and healthy for all workers.

Before we start to do this, let us get to know each other and find out about each other. Let us go around the circle and share our names and what type of work we do for our clients or beneficiaries. (Participants can skip this step if they know each other).
Thank participants for sharing. Advance to the “Training Objectives” PowerPoint slide.

2. Review training course objectives – 1 minute

Summarize the training objectives for participants as follows:

During this training, you will learn about two problems that commonly occur around the world: harmful work (1) for children (also known as child labor); and (2) for adults (also known as harmful working conditions or Unacceptable Conditions of Work (UACW)). You will learn about the characteristics of these problems, including their causes and consequences, and how to distinguish the types of labor situations that are harmful to children and adults.

You will also learn about the contexts in which these problems are likely to occur, including how they occur in women’s businesses specifically. In addition, you will learn how WEE Actors can influence increasing or reducing harmful work through either inaction or interventions. Finally, you will learn about the resources that are available to help you address these problems, including numerous tools within the RICHES Toolkit. You will also see examples of several RICHES Toolkit tools that are aimed at harmful child work in women’s enterprises.

3. Take introductory true or false pre-test – 20 minutes

We’re going to start this training by taking a short pre-test to see how familiar you are with harmful work generally, and how these problems occur in women’s businesses around the world. Remember, this is just an introductory exercise to help you gain a sense of what you already know about these topics before we explore them in greater detail and discuss how they may be occurring in your communities. Facilitator assigns each participant a number that he/she will use to take the pre- and post-test from Annex A.

Then explain the following:

- Please put the number that I have assigned to you on the top right of your pre-test handout. Read each of the 10 true or false statements on the handout that I give you and write down your answers. For any statements that you believe are “false”, try to think about what the correct statement might be.
- Please keep in mind that the facts and circumstances in your communities may vary. Remember, this is just an introductory exercise, and it is okay if you do not know how to answer all these questions.
Thank you for completing the pre-test. Facilitator collects the pre-test from each participant after completion. The facilitator should quickly review the results from participants’ pre-tests to determine what skills and concepts they have already mastered, and which may be challenging for them. Based on this review, the facilitator can decide where they should spend the most training time and whether it would benefit participants for the facilitator to implement all the optional activities in this guide.

4. Optional Activity: Marta’s Story – 15 minutes

(Facilitator provides each participant with a copy of the handout in Annex B. The facilitator can have participants read the story to themselves from their participants’ copy or he/she read it aloud to them but should introduce the story by saying):

What you will learn throughout this training is that harmful work for children and poor working conditions for adults are complex issues, that can be driven by multiple factors and occur in many different contexts.

We will begin by reading a story about a girl named Marta from Central America. This story illustrates how one girl can be involved in and affected by harmful work at various stages in her childhood. As you read (or listen, if the facilitator chooses this approach) to this story, try to think about the circumstances that are causing her to work, the type of work she is doing at each age, and how the work is affecting her. After you finish reading this story, we will discuss your thoughts about her work and education situations. (Facilitator provides participants with 5 minutes to read/think about Marta’s story silently.)

Marta, a 16-year-old girl’s story
Central America

Marta at the age of 10 – Living with her grandmother in a rural community
Marta started working at the age of 10 after her parents took her out of school and sent her to live with her grandmother in her village. While she was living with her grandmother, she attended school, but also had to help her grandmother earn money selling vegetables, grown in a garden plot behind their house. This is when Marta first started working. During a typical day, Marta would help her grandmother with household chores, attend school for 5 hours a day and go back and forth to a street stall to sell her grandmother’s vegetables in the early morning and evening. She was never paid a wage for her work and her busy schedule did not leave her much time to study, so before long she fell behind in school, until she eventually dropped out. Shortly thereafter, Marta was sent back to live with her mom and dad.

Marta at the age of 13 – Living with her parents in an urban community
When Marta got back to her parents’ home, she tried to re-enroll in school, but they would not let her, since she had failed her courses at the village school. Her parents were initially disappointed that Marta would not be able to study again, but then decided to take advantage of the situation by having her devote extra time to household chores and do unpaid work in her mom’s sand business.

Marta at the age of 14 – Living on her own

After a year, Marta’s mom’s business was not generating enough money to cover the family’s needs, so Marta decided to move out of her parents’ house to find a job in a big city, with the hope that she could earn money to give to her parents. For the next two years, she worked as a domestic servant for 10 hours a day, 7 days a week, in exchange for a small wage and room and board. Her mom would come and visit her at the end of every month to collect the money that Marta earned. Then, one day, Marta was accused of having stolen money from her employer. She tried to prove her innocence, but her employer did not believe her and fired Marta immediately.

Marta at the age of 16 – Moving back home and then leaving to live on her own.
Afterwards, Marta had no choice but to go back to her parents’ house to live with them. Her father was by then sick and could not work anymore. He died a few months later. Her mom needed her support again, so she decided to look for new job opportunities. But she was worried she would not find a decent job, because she had never finished school.

How do you think this story illustrates harmful and dangerous forms of work for children? (Possible responses: Marta got engaged in work several times to help her family earn money, which had a negative effect on her schooling. She had to work long hours and many days a week in domestic service after she could not re-enter school. She has not always been paid for her work or has worked for low wages.)

How have Marta’s work situations affected her schooling and her future opportunities? (Possible responses: She could not keep up with school after she started working the first time. Then she could not re-enter school after she moved back home. She expects to have fewer decent job opportunities in the future, since she has not completed school.)

After several participants have provided responses say:

Thank you for sharing. Now say:

In the next section of our training, we will learn more specifics about harmful work for children, for example: definitions, right, standards, and resources related to this issue.
Activity 2: Definitions, Rights, and Standards related to Harmful Work for Children and Education

Objectives
By the end of this Activity, participants will have:

- Identified and discussed key definitions, rights, and standards related to harmful work for children and education.
- Distinguished between situations of child work and harmful child work.

Materials
- PowerPoint presentation on computer
- Blank sheets of paper for participants to use to record responses and notes
- Ten Post-it Notes per participant
- Markers
- Pens or pencils for participants to record responses to questions
- Prior to conducting the training, the facilitator should complete the Harmful Work Definitions, Standards, Rights, and Resources Template located in Annex C and make a copy for each participant.

Time: 40 minutes

Steps:

1. Review previous session – 5 minutes (this review is only necessary if this session is not conducted immediately after the previous one)

In the previous session, we listened to a story about a harmful child work situation.

What aspects of Marta’s situation were having a negative effect on her schooling and her physical, mental, and social health and well-being?

After a few participants have shared details about each say:

Thank you for sharing.

Then advance to the next slide and say:
This first section of the training focuses on harmful work for children, including key terms, definitions, standards, and beliefs related to this issue. It will also cover how to distinguish between situations of “child work” and “harmful child work,” how to identify causes and consequences of harmful work, and where you can locate more information and resources in your area.

The image here shows two young children working together to herd cattle in Rwanda. At the time that this photo was taken, other children were attending school close by.

This photo suggests a harmful work situation. Do you know why? (Pause. If the participants do not know why, the facilitator can explain that this is a harmful situation because these two young boys were working with animals without adult supervision, which poses health and safety risks for them; for example, the risk of being injured or contracting a disease from these animals while herding. Furthermore, these children’s education was at risk because they were not attending school.)

Although this photo was taken in Africa, research indicates that harmful children’s work is a problem in every region of the world. It is particularly common in the informal sector, in rural communities, in hazardous labor, and in areas of high poverty, inequality, and instability.

2. Review key definitions, rights, and standards related to children’s work and education – 20 minutes

Then say: Now we will spend some time learning about key terms and standards related to harmful work for children, and compulsory education.

We will start by reviewing the meaning of the term “child” as it is used internationally.

Then, advance to the next PowerPoint slide, which provides an international definition of child.

Then say:

Now let’s review several international definitions related to children’s work.

The most widely accepted international definition for “child” comes from the UN Convention on the Rights of the Child (UNCRC), which, to date, has been ratified by 196 countries around the world. According to this convention: *A child is any person under the age of 18 unless national law stipulates a different age*.

Then ask:

Does the definition of a child in your country, or the countries that you work in, differ from this one? How?

(For example, in the Philippines, “child” also includes “those who are over age 18 but are unable to fully
take care of themselves or protect themselves from abuse, neglect, cruelty, exploitation or discrimination because of a physical or mental disability or condition.”) The facilitator should record any differences that participants mention about the country level definition of child on the poster paper under the international definition of the word “child.”

Advance to the next PowerPoint slide.

Then say:

The UNCRC enumerates two important education and work-related rights for children:

(1) the “right to education” and (2) “protection from harmful work”.

As stated in the convention, the “Right to Education” means, “Every child has the right to an education. Primary education should be free. Secondary and higher education should be available to every child”.

The “Right to Protection from Harmful Work” states that, “Children have the right to be protected from doing work that is dangerous or bad for their education, health or development. If children work, they have the right to be safe and paid fairly”.

To verify how these two rights are expressed in your country, you may wish to consult your country’s constitution, Children’s Code, and/or Labor Code.

Then ask participants as a group:

Does your country have laws to ensure children the “right to education” and “protection from harmful work like what is stated in the UNCRC? If not, how do rights in your country differ from the ones stated in the UCNRC? (Additional note: information about these two types of rights is typically expressed in a country’s Constitution, Children’s Code, and/or Labor Code. Participants can also look up this information using the U.S. Department of Labor’s Sweat and Toil App).

Facilitator should write “right to education” and “protection from harmful work” on the poster paper under the term “child” and record any specific country level rights that participants mention for these two areas.

After several participants have provided responses say:

Thank you for sharing.

Advance to the next PowerPoint slide.

What work do you think is harmful for children? Please take 2 minutes to record your thoughts about this term.

The facilitator should walk around the room as participants are recording their thoughts and may want to suggest that participants think about the following factors: What does harmful work mean in terms of work activities? Working conditions? Location or work? Pay? School status? (enrolled and attending/not attending, etc.?)

After the minute is over, reconvene the group, then say:

What words or images came to mind when you thought about this term?

Record all participant response on the sheet of poster paper labeled with the term, “harmful child work”. Note any similarities in responses, as well as differences (allow participants to brainstorm, but do not make a judgement about their responses).

After several participants have provided responses, say:

Thank you for sharing.

Then say:

To get a better understanding of what “harmful child work” means as the term is used on a global level, we’ll start by considering what another related term means – “child work”

Advance to the next PowerPoint slide.
Then summarize by saying:

**Child work**, according to international standards, is work children do, such as household chores, or other forms of legal work, that enhances their development. It is work that is not hazardous and does not interfere with a child’s compulsory schooling.

There are international standards that stipulate the appropriate ages for children to engage in various forms of work: for example, **light work**, **non-hazardous work**, and **hazardous work**.

The minimum age for children to do **light work** (for example, babysitting) is 12 or 13, depending on the country, as some developing countries have lower minimum ages for this type of work.

The minimum age for **non-hazardous work** is 14 or 15 – again a lower age applies in some developing countries.

The minimum age for **hazardous work** for children is 18 years old. This standard is not dependent on a country’s development status. Each country determines the specific types and conditions of work that are considered hazardous work for children, and the specific forms prohibited.

Now we will learn what the term **harmful child work**, also known as **child labor**, means.

*Advance to the next PowerPoint slide.*

Then summarize the definition for participants by saying:

**Harmful child work** is different from **child work**.

Harmful child work is work that hinders a child’s development and is:

a) Physically, mentally, or morally dangerous and harmful for children; and

b) Interfering with a child’s schooling.

The type of work that can be called harmful child work depends on the child’s age, the type of work he or she performs, and the conditions and circumstances (e.g., under the threat of force) under which it is performed. Furthermore, what constitutes harmful child work may vary by country and by sector. It is also important to remember that most children engaged in harmful child work are working for their families.

Since it can sometimes be hard to understand the difference between child work and harmful child work, so let us review a few commonly asked questions about this term:

*Advance to the next PowerPoint slide.*
Read question #1 and its answer to participants.

**Question 1: What can be considered household chores generally?**

**Answer:** Household chores generally involve: Work that is: a) in a child’s home; b) under reasonable conditions; and c) under the supervision of close family members. This type of work does not pose hazards for children and is not excessive or otherwise harmful to them.

*Then ask:*

***?*** **What are some examples of household chores that you think fit this description?** *(Making beds, sweeping, washing clothes, washing dishes, feeding chickens).*

If participants ask, “What are reasonable conditions?” you can let them know that many countries have laws that stipulate the types and conditions of work that are acceptable for children. Household chores that involve non-strenuous, simple tasks (e.g., tidying a room, clearing and setting a table). Short periods of time (e.g., up to several hours a day) outside of school hours are considered reasonable conditions in most countries.

*Then read question #2 and its answer.*

**Question 2: Can’t some work experience benefit children?**

**Answer:** The answer is, yes, if it: a) is age appropriate; b) does not negatively affect a child’s time to study, play, or rest; and c) contributes to or enhances their normal development. A part-time job performing age-appropriate, non-hazardous work, such as sorting vegetables, or an apprenticeship are two examples of work experience that can benefit children.

*Then ask participants:*

***?*** **What are some examples of work experiences that you think fit this description?** *(Possible responses: Part-time babysitting, child working in non-hazardous jobs, such as serving food for a couple of hours in a mother’s restaurant, helping sort produce brought in from the fields, apprenticeships, etc.)*

As with the previous question, if participants ask, “what is age appropriate?” or “what contributes or interferes with children’s normal development?” indicate again that the type of work that children are permitted to do is described in countries’ laws. The facilitator can also provide participants with a photocopy of Form A in Annex C: Harmful Work Country Level Definitions, Standards, and Rights, which provides details on these laws.

**Question 3: Who determines what is considered legal work? Illegal work?**
Answer: Both types of work are determined by the government of a country and the laws they set in place to govern legal and illegal work. Internationally, the International Labor Organization (ILO) provides direct recommendations to governments of countries on which types of work should be included in each category.

Then say:

It is important to remember that the goal of countries’ harmful child work (child labor) laws is not to restrict children’s opportunities to earn income or acquire work skills, but to protect them from harm, and ensure that any work that they do does not interfere with their schooling and normal development.

Advance to the next PowerPoint slide.

Then say:

Now we are going to discuss one type of harmful child work in more detail: hazardous work.

In 2020, nearly half (79 million) of all children around the world who were in harmful child work were engaged in hazardous labor.

Advance to the next PowerPoint slide.

Then say:

There are five categories of hazardous labor generally prohibited to children. Let us review them one by one.

Next read the “Five Types of Hazardous Work for Children” listed on the slide.

There are five types of hazardous work in which children can become engaged.

1. The first is work underground, underwater, at dangerous heights and in confined spaces.
2. The second is work which exposes children to physical, psychological, or sexual abuse.
3. The third is work with dangerous machinery, equipment, and tools, or which involves the manual handling or transport of heavy loads.
4. The fourth is work in an unhealthy environment which may, for example, expose children to
hazardous substances, agencies, or processes, or to temperatures, noise levels or vibrations damaging to their health.

5. The fifth is work under particularly difficult conditions such as work for long hours or where the child is unreasonably confined to the premises by the employer.

It is important to remember that these five types of hazardous work for children cover not only work locations and types of work, but also working conditions, and they cover work that may cause children physical, mental, and social harm.

Most countries have a list of hazardous work prohibited to children which covers these five categories.

Then say:
As you can see, these five types cover not only work locations and types of work, but also working conditions, and they cover work that may cause children physical, mental, and social harm. Most countries have a list of hazardous work prohibited to children which covers these five categories.

Advance to the next slide.

Then say:
Hazardous work can be more easily identified if we remember the 3 Ds. We want to protect workers from jobs that are dirty, difficult, or dangerous.

We are now going to discuss the specific types and conditions of hazardous work that you have seen in your area, at clients’ businesses, and within clients’ families.

On this poster sheet, I am going to write “Hazardous Work: Your Area”. (The facilitator hangs poster sheet at the front of the room. If the group is large multiple poster sheets can be used).

I will now distribute ten Post-It Notes to each of you. Please take 3 minutes and use these to write up to 10 different types of hazardous work/or working conditions that you have seen children doing in your area. You should write down one type/condition per Post-It Note. You can identify more than one type/condition per category or none in a category, as you feel appropriate. After you have written down your responses, please come up and stick your Post-It Notes to the poster paper.

As participants bring up their responses, the facilitator can begin to group common responses. Once participants finish posting all their responses, the facilitator should reconvene the group.

The facilitator should then say:
Please read all the responses that have been posted.

Then ask:

- Which types of hazardous tasks or conditions appear to be the most common in your area?  
  *(The facilitator should move the Post-It Notes to group similar responses together).*

- Of these types of hazardous work, which appear to be the most common in your clients’ families?  
  *(The facilitator can put a check on those Post-It Notes where common forms of hazardous labor exist in their clients’ families).*

After you have allowed several participants to share responses, say:

Thank you for sharing.

Hazardous work is one of the “worst forms of harmful child work (child labor),” The other types of worst forms are: all forms of slavery; commercial sexual exploitation, (e.g., the use of children in prostitution and pornography); and illicit activities, (i.e., the use of children in drug trafficking).

3. Check Participants’ Understanding – 15 minutes

Now say:

Now that you have learned about the 3 Ds of hazardous work, we are going to divide into pairs again. I am going to ask you to look at 6 scenarios on a PowerPoint slide. You will have 10 minutes to review and discuss the slide. You should work with your partner to determine whether each scenario describes 3 D’s and why. Once we reconvene, we will review the scenarios as a group.

*Advance to the next PowerPoint slide.*

The facilitator should walk around the room as participants read the scenarios on the slide and discuss their responses. If participants are having difficulty determining the differences between two types of work, the facilitator can prompt them to consider factors, such as: the child’s age, work tasks, work conditions, and school status.

The facilitator should reconvene the group after 10 minutes.

Then say:

Now let us reconvene as a group and review the scenarios.
Read Scenario #1:

Scenario 1: Clarice is 10 years old. On Fridays, she stays home from school and takes care of two younger siblings, ages 1 and 2, while her mother is at the market selling clothes.

What do you think about scenario #1? Are any of the 3 Ds in this situation?

Read through the answer to scenario #1

Scenario 1: Answer: Yes. There is one. Clarice’s care taking tasks are described as difficult for a girl her age and her work is interfering with her schooling.

Review each of the remaining two scenarios on the next slide with their answers.

Scenario 2: Answer: No. Marina’s work is not described as dirty, difficult, nor dangerous. She works for a small number of hours and is performing care taking duties for her family that are age appropriate. Her work is not interfering with her schooling.

Scenario 3: Answer: Yes. David’s work is described as dirty, difficult, and dangerous. He is under the legal working age, is laboring in excess of 8 hours a day, early in the morning (during what are considered “nighttime” hours) and using a hazardous tool (i.e., a knife) to cut the fish. He may also be exposed to dangers from vehicular traffic or harassment from customers when he is selling fish on the streets.

As you go through these scenarios remind participants that it is important to consider age, type of work, working conditions, and school status when determining the difference between child work and harmful child work.

After the first three scenarios have been reviewed, advance to the next slide, and read the remaining scenarios and their answers in the same manner as the previous slide.

Scenario 4 Answer: No. Moussa is of legal working age. His work hours are within the limits for children of his age and his work tasks are not described as dirty, difficult, or dangerous. He has
completed his compulsory schooling.

**Scenario 5** Answer: No. Lieu is of legal working age and her work tasks are not described as **dirty**, **difficult**, or **dangerous** and her work is not interfering with her schooling.

**The last scenario 6** Answer: Yes. João’s work is described as **dirty**, **difficult**, and **dangerous** work (spraying pesticides, using a machete, and working long hours). He may also be under the legal age for work.

*Participants may ask about other scenarios. If time permits, try to walk them through any scenarios that they have encountered in their work situations. Ask them to describe the situation to the group, so they can consider whether it is child work or harmful child work, based on the child’s age, work tasks and condition, and school status.*
Activity 3: Common Beliefs about Harmful Child Work and Key Causes of this Problem

Objectives
By the end of this Activity, participants will have:

- Identified common beliefs about harmful work for children and how this problem is perceived in participants’ communities.
- Recognized the causes of harmful work for children, barriers to education, and the relationship between harmful work for children and education on a global level.
- Discussed causes of harmful work for children (with a particular focus on children’s education) in participants’ communities.

Preparation

- PowerPoint presentation on computer
- Blank sheets of paper for participants to use to record responses and notes
- Markers
- Pens or pencils for participants to record responses to questions

Time: 55 minutes

Steps:

1. Review previous session – 5 minutes (this review is only necessary if this session is not conducted immediately after the previous one)

Welcome participants and say:

During the last session you learned about definitions, rights, standards, and resources related to children’s work and education, and practiced identifying situations of child work, harmful child work and the worst forms of harmful child work.

Then say:

> How can child work be distinguished from harmful child work? Child work is… and harmful child work is … (responses: Child work is work that is legal, non-hazardous, and appropriate for children at their age of development. It is work that does not interfere with schooling. Harmful child work is work that harms a child physically, mentally, or socially, and that interferes with their schooling and normal development).

2. Beliefs, Causes, and Consequences of Harmful Child Work – 20 minutes
Then say:

Now we are going to spend some time discussing common beliefs about children’s work, and the causes of harmful child work, generally. First, we will begin by reviewing and discussing some of the common beliefs.

Advance to the next PowerPoint slide.

Then say:

I am going to read the two beliefs and facts on this slide. While I am reading, you can think about whether you agree with those statements. After I finish, I will ask if anyone wants to share their thoughts. At this point, we are just sharing opinions with each other, so that we can come to a deeper understanding of this issue, and not making judgements about each other’s opinions.

Facilitator then reads the slide:

The first common belief is that children’s work helps children gain useful skills. However, harmful child work, as it is defined, is harmful work; Harmful work is, as we learned earlier, work that hinders a child’s development and is: a) Physically, mentally, or morally dangerous and harmful for children; and b) Interfering with a child’s schooling. However, there are other ways to train children to acquire the skills they need for future work.

The second, is that children working on weekends and holidays are not at risk of harmful labor. However, children can suffer the negative physical, mental, and emotional risks of engaging in hazardous labor, even if they are working on weekends and attending school regularly.

Then say:

What do you think about these statements on the slide? Do these beliefs exist in your community? (Facilitator should listen to participants’ opinions without indicating they are correct or incorrect).

After several participants have provided responses, say:

Thank you for sharing.
The third belief is that **children’s work is a part of the culture** in many countries. Child work can be a positive aspect of cultural traditions if it is age appropriate and not hazardous. It can, however, be negative, if it jeopardizes a child’s health and safety or has a detrimental effect on their schooling and development. Considering whether their cultural traditions **enhance or hinder** their children’s ability to lead healthy, productive lives in the future is important and empowering for both the caregiver and the children.

The fourth belief is that **children’s work keeps children occupied and out of trouble**. However, harmful work is not a safe way to occupy a child’s time. While children can use idle time to get up to no good, they should not be engaged in the 3 Ds—work that is **dirty**, **difficult**, or **dangerous**. Furthermore, children often lack the skills or life experience to anticipate and manage the dangers they may encounter in work in all work scenarios.

**Facilitator can again ask:**

1. **What do you think about these statements? Do these beliefs exist in your community?**  
   (Again, the facilitator should listen to participants’ opinion without indicating they are correct or incorrect).

2. **What other beliefs have you heard, but we have not discussed?** *(Facilitator can record these on a poster paper sheet and offer a fact to go with each, if possible)*

*After several participants have provided responses, say:*

Thank you for sharing. When we are working with our clients/beneficiaries, it is important to remember these beliefs and opinions exist, so that we can approach these topics in a respectful way and help change attitudes without having clients feel judged.

*Then say:*

As we have found from our review of the slides and discussion, there are many different beliefs about children’s work; some of which drive decisions related to harmful child work. We will now go through several slides that summarize what research has found to be the causes of harmful child work, as it occurs around the world.
While there are many factors that can cause harmful child work, research has found **poverty** is the key cause. Parents with low incomes often feel they have to engage their children in work to have sufficient income for their families. Another major cause is **barriers to education**. This term is generally understood to mean factors that prevent children from enrolling in, attending, achieving in, or completing compulsory schooling. A **lack of access to financial services** is another driver of harmful child work. Without access to savings, microinsurance, or the ability to borrow money, families rely on children to help them cover basic expenses and buffer economic shocks.

A **lack of sufficient adult labor** is yet another reason why harmful child work occurs. This problem may occur when a large amount of work is needed on a seasonal basis—for example, during an agricultural harvest, and when households are involved in **value chains** and facing pressures to use their children’s labor to help meet the demands of the supplier agreements. Children are also engaged in or used to perform work by family members or others because they are viewed as a **source of compliant, trustworthy, and/or low-cost labor**.

Some children may work because their parents place a **low value on formal education**, due to parental preferences for children to 1) acquire work experience or 2) to contribute to their households to prepare them for the future. Some parents may also not be aware that their children **have the right to education and protection from harmful work** under the law. Or, in traditional societies, in particular, some parents may prioritize education for certain children based on gender.

Or their children may be vulnerable to harmful work due to the **ineffective institutional frameworks to addressing harmful child work**. This means that harmful child work (child labor) laws, enforcement and penalties are weak and there is limited protection. Alternatively, the process for children of legal working
age to obtain the necessary work permits is difficult or cumbersome.

Some children become involved in harmful work because they are of legal working age but cannot access decent work. This might be due to discrimination based on personal characteristics, or a shortage of jobs that provide a decent wage, regular hours, and health and safety protections.

Crises and emergencies such as armed conflict, highly infectious diseases, and natural disasters. are other possible drivers of unstable environments that can lead to harmful child work. These types of situations can destabilize families and communities quickly, raising the risk of poverty, the closure of schools and other structural supports, that leave children vulnerable to harmful child work.

Finally, a lack of social supports for families such as health care, child and elder care, food and housing support, social security systems, etc., frequently increases the risk of harmful child work.

3. Applying your knowledge of causes – 10 minutes

Based on what you just learned about causes of harmful child work that research has identified, and your knowledge of your community, can you tell me:

- What do you think are the main reasons and contributing factors causing harmful child work in your communities? (Responses may vary. The facilitator should record responses on a poster paper sheet).

After several participants have provided responses, say:

Thank you for sharing.

Now, let us spend a few minutes discussing barriers to education, because this is one of the biggest causes of harmful child work.

4. Barriers to Education – 15 minutes

Advance to the next PowerPoint slide.

Then say:

This slide provides a good visual depiction of barriers to education.

- Can you identify the barriers and vulnerabilities to children’s education here?

After several participants have provided responses, say:

Thank you for sharing.

Then explain:
This photograph was taken at a public primary school in Angola. Due to a lack of classroom space at the school, many classes were being held outdoors, and as you can see, the school had limited resources with which to hold these outdoor classes. On rainy days, children at this school were not able to attend classes at all.

Advance to the next PowerPoint slide.

To start our discussion on the relationship between education and harmful child work, it is important that we talk about compulsory education and how this related to the minimum age for work for children. So, let us review these questions together.

Facilitator reads the questions one-by-one and records answers on a new sheet of poster paper.

Our first question is: **What are the ages for compulsory education in your area?**

The second question is: **Does the minimum age for work in your area coincide with the requirement for compulsory education?**

Then say:

For question #1, the ages for compulsory education should span the first year the child is required to attend until the last year (e.g., ages 6 through 17). For question #2, the ILO recommends that the minimum age for work **not** be below the age at which compulsory education ends.

Advance to the next PowerPoint slide.

Then say:

To sum up the connection between education harmful child work, let us consider the advice of one of the world’s most well-known advocates for harmful child work prevention and elimination, Kailash Satyarthi.

Facilitator reads quote in slide:

> “Elimination of child labour and access to education are like two sides of one coin. One cannot be achieved without the other.”

Kailash Satyarthi, Founder, Global March Against Child Labour, and Nobel Peace Prize Winner

Then say:

To sum up the connection between education harmful child work, let us consider the advice of one of the world’s most well-known advocates for harmful child work prevention and elimination, Kailash Satyarthi.

Facilitator reads quote in slide:

> “Elimination of child labour and access to education are like two sides of one coin. One cannot be
Research supports what Kailash has said about the relationship between harmful child work, and education, because it shows that global harmful child work rates have decreased significantly over the last two decades, as schooling rates have increased.

If we know that education is an important intervention for reducing harmful child work, why aren’t some children enrolled in and attending schools? As we just discussed, there are many barriers to education for children around the world.

Advance to the next PowerPoint slide.

Then say: (note: as these causes are like the other ones for harmful child work, they can be reviewed quickly)

Poverty is a major cause of children’s lack of participation in education. Can you think of how a lack of access to credit can contribute to this problem as well?

(Schooling often involves costs, such as tuition, books, uniforms, and transportation. Low-income families frequently do not have the current income or savings to cover these costs; furthermore, they have difficulty accessing credit to pay for these expenses).

Then say:

Crises and emergencies, such as natural disasters, pandemics, wars, and other disruptive events, are another major barrier because they can close or destroy schools, preventing or interrupting children’s access to schooling. Some children cannot attend, enroll in, or complete school because of discrimination they face, which might be due to a physical, mental, or social disability, a pregnancy, their gender, religious affiliation, nationality or ethnicity, or other factors. Other children do not enroll in or attend school because their parents or communities place a low value on education. Additionally, poor school infrastructure (e.g., a lack of restrooms or potable water), and instruction, inflexible formal education systems that lack special needs services or that limit school entry or completion ages, a lack of schools, transportation and second chance or other non-traditional programs, create other barriers to education. Parental preferences for children to work is, as we discussed earlier, another reason why children may not go to school.

5. “Cause” or “Not a Cause” Wrap-up Game: -- 5 minutes

To wrap up this session, I am going to say 8 phrases. After you hear each phrase, please indicate if I have identified a cause of harmful child work by saying out loud “cause.” If the phrase I say does not indicate a known cause, please say “not a cause.” If you answer, “not a cause,” please be prepared to explain why.
Phrases with their corresponding answers in parentheses are listed below.

1. A surplus of adult labor (not a cause – a shortage of adult labor is a cause); 2. Barriers to education (cause); 3. Perceptions that children are a source of trustworthy labor (cause); 4. Strong labor enforcement systems (not a cause – weak enforcement systems are a cause); 5. Poverty (cause); 6. Children’s preferences to work (not a cause – although some children may indicate a preference to work, parental preferences for children to work are the known cause); 7. Crises and emergencies (cause); 8. A lack of decent work for youth (cause).

Now that we have identified the causes of harmful child work and discussed barriers to education, we will use the next session to learn more about the consequences.
Activity 4: Consequences of Harmful Child Work

Objectives

By the end of this Activity, participants will have:

- Identified the general consequences of harmful child work for individuals (particularly regarding health), households, and communities, and within participants’ areas specifically.

Preparation

- PowerPoint presentation on computer
- Blank sheets of paper for participants to use to record responses and notes
- 3 sheets poster-sized paper (25 X 30 inches; one blank sheet for the Negative Health Effects exercise. On this sheet, write “B. Body Part” and a vertical column numbered 1 through 7. On the 2nd write “Resources: Your Area,” and on the 3rd write “Consequences: Your Communities”)
- Markers
- Pens or pencils for participants to record responses to questions

Time: 30 minutes

Steps:

1. Review previous session – 5 minutes (this review is only necessary if this session is not conducted immediately after the previous one)

Welcome participants and say:

During our last session, we talked about beliefs about harmful child work, and causes of this problem, including barriers to education. To review several points from this discussion, I have a few questions:

- What is the main cause of harmful child work according to research? (Poverty)
- What are some barriers to education that can contribute to harmful child work? (The cost of schooling, discrimination, lack of schools or transportation, perceived low value of education, harmful child work, poor school infrastructure, poor quality education, lack of second chance opportunities, crises, and emergencies, etc.)

After several participants have provided responses, say:

Thank you for sharing.

Now, we will learn about the negative consequences of harmful work for children.
2. Consequences of Harmful Child Work – 5 minutes

Then advance to the next PowerPoint slide and say:

This slide captures some of the negative health effects that can occur when children work. Let’s take a few moments to work as a group to match the negative health effects in Column A with the corresponding body part number in Column B. (Facilitator should read each negative health effect in Column A and then go through each number in Column B and ask participants which negative health effect should be listed for each number, writing down the answers on the poster board sheet), remembering that this is not an exhaustive list of all the possible effects that can occur.

Then say:

Let’s check our answers on this slide. Facilitator reviews answers on the slide.

There are many negative health effects that can occur when children work. Remember, this is not an exhaustive list of all the possible effects that can occur. What’s key to remember is that children can be affected by harmful work differently than adults. For example, young workers are more vulnerable to safety hazards, because:

(1) they don’t know how to properly judge and manage hazards,
(2) they lack the knowledge and skills to safely handle equipment and machinery, and
(3) they sometimes work without adequate supervision.

With regard to physical hazards, young people are even more at risk than adults of hearing loss from excessive noise and are at risk of skin damage and diseases from excessive sun exposure at a young age.

Chemical hazards can be more harmful for children, since they absorb toxins more rapidly than adults and the exposure can not only cause injuries and illness in the short term but can also impair their normal development. Other ergonomic hazards, such as carrying heavy loads, can not only cause children fatigue and other immediate injuries, but also damage their skeletal systems and permanently impede their overall
growth. In short, children need more protection, guidance, and supervision to make sure that they do not become ill, injured, or otherwise harmed from work.

Advance to the next PowerPoint slide.

Let us now review some of the main negative consequences of harmful child work, not only for children, but for their families and communities.

For children specifically, harmful child work can result in low participation, achievement, and completion in education, as well as poor mental and physical health, and child development problems. For families, it can result in the perpetuation of poverty and instability, when their children cannot complete their compulsory schooling and as a result lack the knowledge and skills required to obtain decent work as adults. And for communities, harmful child work can lead to competition with adult labor, leading to lower wages for adults, and weak economic growth and prosperity in communities. So, this problem has wide ranging impacts beyond an individual child or household.

3. Resources for Addressing Harmful Child Work – 10 minutes

Advance to the next PowerPoint slide.

Many governments, as well as international multi-lateral organizations, international, national, and local NGOs, and community-based organizations, in collaboration with some private sector organizations, have been involved in implementing policies and programs to prevent and eliminate harmful child work around the world. To wrap up this session, let’s review where you can find out more about these policies and programs.

Depending on where you live, policies and programs addressing harmful child work may be implemented by national and local government labor agencies; for example, the Ministry/Department of Labor, regional and municipal labor offices, and child and youth protection agencies, commissions, and
committees, such as the country’s Ministry/Department of Youth, National Child Labor Committee, National Anti-Trafficking Task Force, or Council on the Welfare of Children).

Policies and programs addressing more egregious forms of harmful child work, such as child trafficking, are implemented by criminal law enforcements agencies; for example, the Ministry/Department of Justice, Procurer General, anti-drug trafficking and border control agencies, and municipal police offices.

Additionally, you will find other policies and programs being implemented by international multilateral organizations, and international, national, and local NGOs and community-based organizations with responsibilities for serving children and families or workers. Additionally, you may wish to consult the U.S. Department of Labor, By the Sweat and Toil of Children app for information about products made using harmful child work and to learn about harmful child work in countries receiving certain types of trade benefits from the United States.

Then ask:

❓ Are there other organizations that you can think of that are in your area that develop and implement policies and programs? (Write down participant responses on a poster paper sheet.)

Note to facilitator: if there is an interesting list generated, make sure to take a picture of this list and share the resources with participants after the training. After several participants have provided responses, say:

Thank you for sharing.

4. Application – 10 minutes

Say:

Today we mentioned several negative consequences of harmful child work.

Then ask:

❓ Which of these consequences have you seen in your communities? (Facilitator can record response on poster paper).

After several participants have provided responses say:

Thank you for sharing.

Afterwards, say:

This is the end of our session on the consequences of harmful child work. In the next session, we will explore actions that countries should take to address harmful child work and program and policies resources that can be addressed related to this issue.

Congratulations! You have now completed the global harmful child work section of this training.

BREAK: At this point in the training session, you may wish to offer a long (1 hour) training break for participants.
# Activity 5: Working Conditions – Definitions, Standards, and Resources

## Objectives

By the end of this Activity, participants will have:

- Identified characteristics of harmful working conditions as this problem occurs on a global level, and in participants’ communities.
- Reviewed key definitions, international standards, and resources related to harmful working conditions.
- Reviewed scenarios to practice identifying harmful working conditions for adults.

## Preparation

- PowerPoint presentation on computer
- Blank sheets of paper for participants to use to record responses and notes
- 3 sheets poster-sized paper (25 X 30 inches; the 1st says “ACW: Your Area”; the 2nd “Harmful Work: Your Area”; the 3rd “Resources for Harmful Work: Your Area”)
- Markers
- Pens or pencils for participants to record responses to questions
- Handout for Session 4: Contact Information for National Child Labor and/or National Human Trafficking Hotline (if available)
- Handout for Session 4: Country profile from the U.S. Department of Labor’s annual Findings on the Worst Forms of Child Labor Report (if available), located at: [https://www.dol.gov/agencies/ilab/resources/reports/child-labor/findings/](https://www.dol.gov/agencies/ilab/resources/reports/child-labor/findings/), (if applicable)
- Location for downloading the Sweat and Toil app for Session 4

## Time: 40 minutes

**Steps:**

1. Review previous session – 5 minutes (this review is only necessary if this session is not conducted immediately after the previous one)

   *Welcome participants and say:*

   In the last session we learned about consequences for harmful child work and the types of organizations involved in implementing harmful child work policies and programs.

   *Then ask:*

     😊 Can you summarize the major consequences for individuals, households, and communities? *(Low participation, achievement and completion in education, poor mental and physical health, child development problems (individuals); instability and the perpetuation of poverty (households); undereducation in adults; harmful child work, leading to lower wages for adults, weak economic growth, and prosperity in communities (communities))*

   *Advance to the next PowerPoint slide.*
Introduce the next section of the training by saying:

It is important to remember that work-related risks exist not only for children, but also for adults, including in women’s enterprises. This next section will explore work-related risks for adult workers. It will begin with a discussion of definitions, standards, and legal resources related to working conditions for adults.

2. Working Conditions – 10 minutes

Advance to the next PowerPoint slide.

Then say:

To begin our study of “Harmful Working Conditions”, also known as Unacceptable Conditions of Work, let’s consider this photograph. It shows a woman cultivating fields in Kerala, India. You may wonder what her working conditions are like and whether they are good—in terms of hours of work, rest time, pay, and health and safety—or whether she is working under poor conditions.

Advance to the next PowerPoint slide.

Then say:

Let’s start by describing the term acceptable conditions of work which describes satisfactory working conditions in 3 areas:
1. **Limitations on working hours/days** (the limit is typically 8 hours a day/48 hours per week). Most countries have laws which require overtime pay beyond these limits. **And minimum days of rest time** which is typically one consecutive 24-hour period, depending on the occupation. For example, healthcare workers might have different on/off periods that cover critical care needs;

2. **Wages that provide a decent living for workers and their families** often interpreted as minimum wages. According to the ILO, the minimum wage means the minimum amount of compensation that an employer is required to pay wage earners for their work performed during a given period. Minimum wages can vary by sector/industry and occupation and there is no set international standard; and

3. **Minimum conditions for the protection of the safety and health of workers** - sometimes also referred to as Occupational Safety and Health – or OSH protections, which can also vary significantly by industry. Specific laws related to these conditions are typically determined jointly at the country level by the government, organized labor, and employers. For example, OSH standards could require specific occupations to use protective gear while performing certain tasks, such as closed shoes and eye goggles for welders, or face masks for healthcare workers, for example.

Then ask:

**Can you provide a few examples of the laws regarding working hours/rest days, minimum wages, and/or OSH standards in your area?** (The facilitator should record some of the examples that participants provide on a poster paper sheet, reminding them that it is not necessary to know all of the laws, but it is good to know where to find information about them. Note that later in this training, they will review a list of stakeholders they can contact for more information.)

After several participants have provided responses say:

Thank you for sharing.

Then say:

Now let us talk about the converse – poor working conditions or “harmful working conditions or unacceptable conditions of work (UACW)”.

Advance to the next PowerPoint slide.

Then say:

Harmful working conditions are more likely to be present in certain contexts, such as the informal sector or vulnerable work. For example, in the **informal sector**, small, women-run enterprises operate in unregulated environments where working conditions are often unsafe and unhealthy.
Vulnerable work, such as contract work, is work in environments that lack or have limited legal protections, poor working conditions, or no/limited benefits. These conditions also occur in forced labor, the most egregious form of work which is particularly common in domestic work, construction, and manufacturing, but also occurs in agriculture, horticulture, and in the hospitality and sex industries.

Finally precarious work, which includes unstable work situations such as temporary, and/or informal work, typically occurs in sectors with weak health and safety protections; for example, the domestic care work sector, the cleaning sector, kitchen work, market work, and manufacturing. These are also sectors where many female workers are concentrated.

In recent decades, unacceptable forms and conditions of work have become more prevalent worldwide, due largely to increases in the number of self-employed workers and family members working to contribute to their household’s income.

3. Discussion of Harmful Working Conditions in your area – 10 minutes

Advance to the next PowerPoint slide.

Now let us discuss what harmful working conditions you see occurring in your area and in your clients’ families. Please look at the questions on left-hand side of this slide. (The facilitator should be prepared to record participant responses on a poster paper sheet.)

- What are examples of the types of poor working conditions that you have seen in the communities that you serve?
- Do you think this is a growing problem in your area, too? Why or why not?

The facilitator should record some examples of harmful working conditions on a poster paper. After several participants have provided responses say:

Thank you for sharing.

4. Resources on Harmful Work– 5 minutes

It is important now that we take a few minutes to review where you can find more information about harmful work.
Review the topic and sources of information on the slide, then ask the question on the slide, recording participants’ responses on a poster paper sheet:

Then say:

Then we’ll spend several minutes learning about the types of resources that are available to you, if you would like to deepen your understanding of the laws in your area that specifically state what children and adults can and cannot do with regard to work, and when children should be attending school.

Information about **minimum ages for work, minimum wages, maximum hours/days of work for children and for specific occupations and/or sectors, minimum rest periods, and prohibitions on night work and hazardous work** can generally be obtained from:

- National and local government labor agencies—for example, from the Ministry/Department of Labor, municipal labor offices.
- You can also get information from women’s ministries, families’ ministries and children’s agencies, commissions, and committees—such as, a Ministry/Department of Youth, National Child Labor Committee, National Anti-Trafficking Task Force, Council on the Welfare for Children, and labor unions.

Information about **prohibited forms of labor under criminal laws, such as human trafficking**, can generally be obtained from national and local criminal law enforcement agencies—that is, a Ministry/Department of Justice, municipal police offices, and anti-drug trafficking and border control agencies.

You can also find out more information related to **harmful work** from the **International Labor Organization** and by using the U.S. **Department of Labor’s Sweat and Toil of Children** app. The Sweat and Toil app is a tool that provides comprehensive information on harmful child work (including its nature and incidence, products made by using harmful child work and forced labor, and laws, policies, and programs related to this problem) in over 100 countries around the world.

Then provide participants with the phone numbers for the harmful child work and anti-trafficking hotlines that are on **Annex C: Harmful Work Country Level Definitions, Standards, Rights and Emergency Resources**.

**Optional Steps:**

- a) The facilitator can show participants how to download the app on their phone if time permits; or
- b) He/she could distribute a printed copy of the profile that pertains to each participant’s country.
Regardless of how participants access the information including in the app, they should be reminded that for most up-to-date information on country-level harmful child work (child labor) laws, policies, and programs, participants should consult with government and non-government sources in their area.

Then ask:

- **Can you think of other sources of information on these topics in your area?** (Facilitator writes the additional sources on a piece of poster paper).

- **Do you know where you would report an egregious situation of harmful child work, such as forced labor, including human trafficking?** (The facilitator should be prepared to provide participants the contact information for the country’s harmful child work hotline and/or the national trafficking hotline, which is on the form).

After a few participants have shared, and the facilitator has noted any additional information on a Poster Board paper say:

Thank you for sharing.

5. Check your Understanding – Harmful Working Conditions scenarios – 10 minutes

Before we close this session, let us do a practical exercise to check your understanding of how harmful working conditions can occur in work situations for adults. 

*Advance to next PowerPoint slide.*

I am going to read through these three scenarios one by one. As I do, I would like you to try to identify the harmful working conditions, based on the definition we just learned. *(Then ask the following questions for each scenario, while recording participant answers on a poster paper sheet.)*

**Read:**

**Scenario 1. Marie** runs a home-based baking business with one employee. During busy periods, she requires her employee to work 60 hours a week, with no overtime pay and no days off. [pause for participants to write answer].

**Ask:**

- **What are the harmful working conditions in the first situation?**

**Now read:**

**Scenario 2. Lilia** makes cheese in her home that she sells to a distributor. Her business is small, so she cannot afford to take a government-mandated safety training for food producers or use protective equipment when she works. [pause for participants to write answer]
What are the harmful working conditions in the second situation?

Now read:

Scenario 3. Seema just started her own embroidery business. She has one female employee who is a single parent head of household, but she can only pay her half of the government minimum wage for workers in the clothing industry. [pause for participants to write answer]

What are the harmful working conditions in the third situation?

Advance to the next PowerPoint slide (Review answers on the slide with participants)

Then say:

Now let’s review the answers.

In Scenario 1, Marie’s employee is working more hours than acceptable by international standards, earning insufficient pay for overtime work, and not getting enough rest time. International standards indicate that workers should work no more than 40 hours a week, or 48 with overtime pay, and she should provide the employee a minimum of one 24-hour rest period per week.

In Scenario 2, Lilia’s safety is at risk because of her lack of training and use of protective equipment in her business. Additionally, she is likely putting her customers and her business at risk by producing her product in an unsafe manner.

In Scenario 3, Seema’s employee is likely not earning enough to keep her household out of poverty, due to her low wages.

Now that you have learned the basic terminology related to harmful working conditions and have been able to identify how it occurs in workplace situations, we will learn about the causes and consequences of this problem.
Activity 6: Causes and Consequences of Harmful Work for Adults and Resources for Addressing Harmful Work

Objectives

By the end of this Activity, participants will have:

- Identified key causes and consequences of harmful work for adults including how they overlap with those of harmful child work.
- Identified actions and types of policy and program resources available for addressing harmful work.

Preparation

- PowerPoint presentation on computer
- Blank sheets of paper for participants to use to record responses and notes
- 1 sheet poster-sized paper (25 X 30 inches with “Resources Harmful Work: Your Area”)
- Markers
- Pens or pencils for participants to record responses to questions

Time: 25 minutes

Steps:

1. Review previous session – 5 minutes (this review is only necessary if this session is not conducted immediately after the previous one)

Welcome participants and say:

During the last lesson we discussed definitions, standards, resources, and situations related to working conditions. Then ask:

❓ **In what types of contexts are you more likely to find harmful working conditions?** *(Informal sector, vulnerable work, forced labor and precarious work situations)*

During this session, we are going to review the causes and consequences of harmful working conditions. We will start with the causes first.
2. Causes of Harmful Working Conditions – 5 minutes

Advance to the next PowerPoint slide.

As this diagram shows, many of the causes of harmful working conditions for adults overlap with those of children. These include poverty, discrimination, crises and emergencies and inadequate institutional frameworks. Additionally, a lack of social protections and supports, a lack of access to financial services and decent work, and a lack of awareness of labor rights, or the risks of their work and value chain problems are other causes.

There are two causes that are more specific to adults, listed here on the right, that we will cover today.

1. **Entrenched gender roles** which tend to segregate women workers in female-dominated occupational sectors (e.g., caregiving, textile manufacturing, education) which may offer low pay, few benefits, and limited job security, and harassment of women workers, which can have a negative effect on women’s mental and physical health and impede their ability to perform their work effectively and/or access employment in certain sectors or positions.

2. **Excessive legal restrictions on workers** (e.g., restrictions on access to credit, property ownership to use as collateral, or travel restrictions) especially for women, which limit their ability to access certain types of employment and/or start their own businesses.

3. Consequences of Harmful Working Conditions – 5 minutes

Advance to the next PowerPoint slide.

Then say:

As this diagram shows, harmful work for children and adults has some common consequences.

The consequences show in the middle of the diagram include:
1. Poverty
2. Poor mental and physical health, when workers are in jobs with fewer protections to lower their risk of harm; and
3. Weak economic growth and productivity because workers in precarious, vulnerable, and informal labor situations receive little training and access to capital, which hampers their ability to improve their productivity. Additionally, older workers may not be able to retire with financial security, because they lack benefits, which leads to reduced productivity.

4. Loss of time, relationships and rituals.

Additionally, there are three consequences on the right-hand side of the slide that are more specific to adults.

1. The first is harmful child work.
2. The second is instability in households. When adults work excessive hours, perform exhausting work, have inflexible schedules, work for low pay, and/or have to migrate or travel long distances in search of work, households can experience instability, which can lead to intrahousehold conflict, and sometimes to domestic violence.
3. The third focuses on social and economic inequalities. Because adult workers often experience frustration and despair when they do not feel they are being treated fairly in the labor market, or are unable to find decent work, tensions can rise within the household. These push-pull factors caused by economic and social inequalities can also increase insecurity within societies and migration from communities.

4. Policy and Program Resources on Work for Children and Adults – 5 minutes

Advance to the next PowerPoint slide.

Where can you find out more about policies and programs on work related to children and adults?

- Policies and Programs on Work related to Children and Adults?
  - National and local government labor agencies (e.g., Ministry/Department of Labor, regional and municipal labor offices)
  - Women’s ministries
  - Child and youth protection agencies, commissions, and committees (e.g., Ministry/Department of Youth, National Child Labor Committee, National Anti-Trafficking Task Force, Council on the Welfare of Children, etc.)
  - Labor unions and employers
  - Criminal law enforcement agencies (e.g., Ministry/Department of Justice, Procurer General, anti-drug trafficking and border control agencies, municipal police offices)
  - International multilateral organizations, and international, national, and local NGOs and community-based organizations with responsibilities for serving workers.
  - What other organizations can you think of?

Then say:

Where can you find out more about policies and programs on work related to children and adults?

For this information, you can check with national and local government labor agencies, such as Ministry/Department of Labor; regional and municipal labor offices; children’s, families and women’s ministries, labor unions, employers; and child and youth commissions, and committees (e.g., Ministry/Department of Youth, National Child Labor Committee, National Anti-Trafficking Task Force, Council on the Welfare of Children, etc.)

What about prohibited forms of labor under criminal laws, such as human trafficking? You can obtain this information from the Ministry/Department of Justice, Procurer General, anti-drug trafficking
and border control agencies, child protection agencies, and municipal police offices in your area.

**Some other sources** of information include international multilateral organizations, such as the ILO, international, national, and local NGOs, and community-based organizations with responsibilities for serving workers.

1. Are there any other organizations that you can think of in your area? *(Facilitator records responses on a poster paper).*

*Take a picture of the resources on the poster that can be shared with the participants after the training. After several participants have provided responses say:*

Thank you for sharing.

5. Check your Understanding – 5 minutes

*Facilitator asks:*

2. To close this section of our training on Harmful Working Conditions for Adults, can you tell me one new thing or interesting thing you learned about this topic?

*After several participants have provided responses say:*

Thank you for sharing.
Activity 7: Harmful Work Related to Women’s Enterprises

Objectives

By the end of this Activity, participants will have:

- Recognized the nature and incidence of harmful work within women’s enterprises and identified risk factors related to women’s businesses specifically.
- Identified the key causes/consequences of harmful work related to women’s enterprises both generally and occurring in their communities.
- Discussed how business and non-business-related causes contribute to harmful work, and how harmful work for children occurs within the cycle of women’s businesses.

Preparation

- PowerPoint presentation on computer
- Blank sheets of paper for participants to use to record responses and notes
- Copies of Field Worker Client Initial Meeting Role Play (Annex D)
- 2 sheets poster-sized paper (25 X 30 inches; on the 1st write, “Business-Related Factors for Harmful Work in WEE: Your Area”)
- Markers
- Pens or pencils for participants to record responses to questions
- Printed copy of the scenario on Annex C for each participant

Time: 75 minutes

Steps:

1. Review previous session – 5 minutes (this review is only necessary if this session is not conducted immediately after the previous one)

Welcome participants and say:

In the last session, we discussed causes and consequences of harmful child and adult work. Let us review a few key points from that discussion before we move further.

- What are the common causes of both harmful child and adult work? (Poverty, lack of access to financial services, crises and emergencies, discrimination, weak institutional frameworks, lack of social protections and support, value chain problems, lack of access to decent work, lack of awareness of rights and the risks of work)

- What are common consequences of both harmful child and adult work? (Poverty, poor mental and physical health, weak economic growth, and prosperity for communities)

After several participants have provided responses say:

Thank you for sharing.

Advance to the next PowerPoint slide.
Then say:

This section of the training focuses on how harmful work for children and adults intersect in women’s enterprises, including how and when these problems are likely to occur in these businesses, and factors that contribute to these problems.

2. Two Types of Harmful Child Work related to Women’s Enterprises – 5 minutes

Advance to the next PowerPoint slide.

Then say:

Harmful children’s work in women’s enterprises occurs in two ways:

1) **Children are working for a woman’s business;** and/or

2) **Children are engaged in paid or unpaid domestic work** (outside of age-appropriate household chores) **to support entrepreneurial women.**

Currently, there are no global estimates of the total number of children involved in harmful work related to women’s enterprises. However, there is some evidence from research conducted by the RICHES project that indicates that children working in women’s enterprises are involved in a wide range of hazardous and non-hazardous work activities. Initial research indicates children participate in growing, manufacturing, and selling goods; and providing services on the streets and in places such as restaurants, bakeries, and shops in support of women’s enterprises. In addition, children also conduct a wide range of domestic tasks such as cooking, cleaning, and providing care for other family members, especially during initial business startup phases.

In performing this work, children may be exposed to harmful conditions. These include, performing work at night, working long hours, or working under extreme conditions such as high temperatures. They could also be exposed to vehicular traffic, hazardous equipment or abusive customers or co-workers through the business.

A child’s participation in these types of support activities and/or work, often has a negative impact on their
ability to attend, achieve in, or complete school. Research also indicates that in traditional cultures, girls may be more involved in harmful work in women’s enterprises than boys due to the domestic nature of the support needed, as well as assigned gender roles.

3. Risk Factors for Harmful Child Work in Women’s Enterprises – 10 minutes

Advance to the next PowerPoint slide.

For this exercise, try to determine whether the higher risk for harmful work in women’s enterprises is in Column A or B and think about why. Please write down your answer to #1, then proceed to make a determination about the remaining 7 factors. Answers for this exercise are on the next slide. (Facilitator walks around the room to answer any questions about the activity. After 5 minutes advance to the next slide which contains the answers.

Advance to the next PowerPoint slide.

Let us review the answers to #1 and #2, as these are both related. Risk factors #1 and #2 are both related. Harmful child work is more likely to occur in a woman’s business when it is in its beginning stages and when production is small.

For #3, most women in low-income countries operate their small businesses in the informal sector, and this is where most harmful work occurs, so the answer is Risk Factor B.

Regarding #4 and #5, harmful child work in women’s businesses tends to be higher when household incomes are low. When these incomes rise, and business production becomes more specialized and shifts outside the home. So, the correct answer to #4 is Risk Factor A.

For #5, women in single-parent households are often under more pressure to earn income from their businesses than women in two-parent households. Since they cannot get help from a second parent to earn
income or cover their unpaid domestic responsibilities, they are more likely to turn to their children to help, thus increasing the risk of harmful child work. So, the correct answer is also Risk Factor A.

For #6 & #7 - The next two risk factors address age and sibling status of the child. Older children, particularly those with younger siblings, are more likely to get involved in WEE activities to help other females, than younger children or children without younger siblings. So, the correct answers for #6 and #7 are Risk Factor A.

Finally, for cultural reasons, girls are more likely to help their mothers with their work than boys, so for #8, the answer is B.

4. Business-Related Factors that May Contribute to Harmful Work in Women’s Businesses - 10 minutes

Advance to the next PowerPoint slide.

Then say:

In addition to the more general causes of child and adult harmful work, such as the lack of affordable and reliable childcare, and the need for trustworthy low-cost labor, there are other more business-related causes that are unique to women’s enterprises. Now we will spend a few minutes reviewing these other contributing factors.

Women entrepreneurs around the world, particularly those in the informal sector in developing economies, face a multitude of challenges when starting and maintaining businesses.

Challenges include:

1. A lack of access to financial products and services that meet their needs as small business owners, such as low interest loans with flexible payment terms.

2. A lack of access to capital, human resources, education, training, and development, such as mentoring.

3. An overall gender bias related to their suitability to operate businesses which sometimes include legal barriers that prevent them from entering or succeeding in entrepreneurship. This might include laws prohibiting women’s access to credit, the ability to travel freely, and/or cultural expectations that women work in certain sectors and that females carry out the household’s domestic responsibilities.

4. A lack of social protections and supports such as health insurance for women entrepreneurs, their families, and other workers in their businesses.

Then say:
These are some of the general business-related factors that may be contributing to harmful child work around the world. Then ask:

- What are the business-related factors that may be driving harmful child and adult work in your area? (Facilitator should record participant responses on poster paper that says “Business-Related Factors for Harmful Work: Your Area).

- What can you do in your role to help alleviate these risks?

Then say:

Thank you for sharing.

5. Harmful Child Work in the Cycle of Women’s Businesses - 5 minutes

Advance to the next PowerPoint slide.

Then say:

The graphic on this slide tells the story of a woman’s newly established small business in a developing country. In particular, it demonstrates how business-related factors can cause pressures on women entrepreneurs that might jeopardize the success of their businesses and lead to harmful child work.

The situation often starts when a woman gets a loan to start a business to earn income for her family. However, she lacks the knowledge and resources to establish a profitable growth-oriented business. As she tries to establish her business, she struggles to juggle her domestic and business responsibilities by herself. So, she turns to her children for help, and a harmful child work situation occurs. Although she puts effort into operating her business, she can’t earn enough to pay the family bills. She feels stress and fatigue from her heavy workload juggling both her home and business workload. Her heavy work schedule creates conflict in her home. She finds that she is not earning enough to pay back her business loan; so, she closes her business due to debts and her family remains in poverty.

- Have you seen these pressures on women entrepreneurs in your area? If not, how are circumstances different in your area?

Then say:

Thank you for sharing.

6. Role Play: Field Worker – Client Conversation about Safety and Health Risks in the Business – 30 minutes
Then say:

To wrap up this session, we are going to do a role play to practice discussing health and safety risks with new clients. You will work in pairs. One person in each pair will be acting as the “field worker”, while the other pretends to be the “client.”

Before we begin the role play, you will need to prepare for your roles and understand the specific situation you are facing.

Here is the situation:

“An MFI field worker visits a new client’s workplace to learn more about her microenterprise. The client is a new entrepreneur with two children: a 13-year-old, who attends school and a 4-year-old, who does not. The client is planning to have her older child work in the business and her younger child stay with her at her worksite. During this visit, the field worker tries to communicate to the client the importance of planning to prevent safety and health problems from occurring in her new business.”

(Company partners assign pairs or asks participants to divide themselves into groups of two).

Then say:

First, each pair should come up with a list of businesses that are typical in your area. The client in each pair should then decide which type of business to use in the role play and record that information in the appropriate space on the handout.

Second, the field worker should review the initial list of safety and health questions that are listed on the handout and write any other questions that he/she might want to ask the client below these questions.

Remember that the field worker should convey the importance of establishing and maintaining a safe and healthy work environment in a way that is encouraging and positive, emphasizing that doing so is a good business practice.

After you have prepared your parts, take 5 minutes to act out your roles. Afterwards, I will ask one pair to present their role play for the group.

The facilitator should walk around as each pair is preparing and acting out their role play. After 10 minutes, the facilitator can ask:

- Who would you like to act out their role play for the entire group?

(The facilitator and the group will observe the role play)

- Are there any other questions that the field worker should have asked the client about safety and health?
- Is there any other advice or support that the field worker should have offered the client related to this issue?
- Do you have any other suggestions for how this type of conversation could be handled in an encouraging and positive matter?

Thank you for sharing.
Activity 8: Why WEE Actors Should Get Involved

Objectives

By the end of this Activity, participants will have:

- Recognized the benefits for WEE Actors of becoming involved in child protection and in addressing harmful work and the steps they can take to address these issues.
- Identified the resources that are available to WEE Actors for addressing these problems, including the RICHES Toolkit.
- Used tools from the RICHES Toolkit that are aimed at reducing the incidence of harmful work for children and adults, including one optional activity.

Preparation

- PowerPoint presentation on computer
- Blank sheets of paper for participants to use to record responses and notes
- Copies of Post-Test located in Annex A
- Copies of “Maria’s Story” and Business Diagnostic Tool in Annex E
- 4-5 sheets poster-sized paper (25 X 30 inches)
- Markers
- Pens or pencils for participants to record responses to questions

Time: 50 minutes

Steps:

1. Review previous session – 5 minutes (this review is only necessary if this session is not conducted immediately after the previous one)

Welcome participants and say:

In our last session, we discussed the nature and incidence of harmful work for children and adults, including the two types of work that children do in support of women’s businesses, general risk factors for these problems, and other business-related causes. Now let us review a few key points from that discussion.

Then ask:

❓ Can you name three risk factors for harmful work within a woman’s business related to business size, business maturity, and sector? (The business is small, newly established, located in the informal sector)

❓ What types of pressures are women under because of starting and operating a business that may lead to harmful work? (Pressures to pay back current loans, pay household expenses, find workers for the business or childcare for younger children, juggle business and home responsibilities, deal with intra-household conflict)
2. Why Should WEE Actors Get Involved – 10 minutes

Advance to the next PowerPoint slide.

Then say:

Now we’ll begin the last section of the training, Why Should WEE Actors Get Involved? which will address the benefits to WEE Actors of helping to address harmful work in women’s enterprises, and how they can do so.

Advance to the next PowerPoint slide.

Then say:

First, it is important to understand that WEE Actors can help break the cycle of harmful work for children and adults in women’s enterprises. They have an important role to play, and they can benefit from becoming involved.

Advance to the next PowerPoint slide.

Then say:

So, “What are the benefits for WEE Actor involvement?” Here are some of the key ones.
First, involvement in addressing harmful work has the benefit of helping WEE Actors to achieve **better growth and improved profits for their clients’ businesses**. When WEE Actors provide women with new and better products and services, more tailored to their needs (such as specialized loan products, microinsurance and training), they can help them be more successful businesswomen.

Second, involvement will improve a WEE Actor’s **competitive advantage**. It will improve the organization’s overall risk management, help the organization to identify new business opportunities, and add value to clients and investees.

*Advance to next PowerPoint slide.*

Involvement in this issue can also help WEE Actors become industry leaders on ethical financial products that improve the lives of clients, their families, and communities, improving institutional reputations. An additional benefit is **healthier and more motivated clients**: Clients working under ACW will be healthier and have more financially secure families. They will be more motivated to continue to expand their businesses and access financial products.

*Advance to the next PowerPoint slide.*

In addition, by becoming involved, WEE Actors can also **attract new clients** who have noticed the success of their peers. Lastly, involvement in this issue can result in **new opportunities with investors and certifying agencies** since WEE Actors can achieve new certifications that attract new investors, such as OPIC and IFC, who are increasingly focused on addressing these issues.

**3. What Actions Can WEE Actors Take? – 15 minutes**

*Advance to the next PowerPoint slide.*
Now we will talk about a few ideas for how WEE Actors can get involved in addressing harmful child and adult work.

Advance to the next PowerPoint slide.

Let’s start by getting into small groups of 4-5 (facilitator can divide participants into groups or ask them to organize on their own) to try brainstorming ideas for how WEE Actors can get involved in two action areas for addressing harmful work in women’s enterprises.

1. Each group will be given a sheet of poster paper. I would like you to designate a leader and recorder for each group. The recorder should write “Actions” at the top of the sheet and draw a horizontal line all the way across the middle of the sheet to divide it. Then the recorder should write your type of organization: either “financial institution”, “microfinance institution” or “NGO” as the header for the top section, and “clients” as the header for the lower section.

2. Take 10 minutes to brainstorm and record your group’s ideas for: a) what your organization can do on this issue related to itself (internal actions related to their policies, products/services, staffing and outside partnerships); and then, b) what your organization can do for its clients, their businesses, and their families to help address these issues. In addition, please write down what you as a person can do in your role within your organization. After 10 minutes working on this task, we will reconvene to discuss as a group.

(Facilitator reconvenes group after 10 minutes collecting poster paper sheets form the group and putting them at the front).

Then say:
Can the leader in each group come up, and present your ideas? (After each group has presentned the facilitator can continue with follow up questions).

Thank you for sharing your ideas. Now ask:
Are there other actions that you think should be taken by other stakeholders outside these two groups? (Facilitator can record responses on a poster paper sheet).

Are there certain actions that you think could be priority actions or critical actions to take all or any stakeholders on this issue? Why? (Facilitator can record responses on a poster paper sheet.)

Advance to the next PowerPoint slide.

Then say:

In this slide, you can see the sphere of influence that WEE Actors have over the types of risks and causes of harmful work in women’s economic enterprises.

Both research and project experience suggest that WEE Actors have the most influence on increasing or reducing harmful work through either inaction or through interventions.

As this graphic shows, those types of actions towards the bottom of the continuum are areas where financial institutions can have the most influence on this issue. For example, raising awareness of rights and risks around work, sustainable livelihood strategies, access to a portfolio of financial services (such as: credit, savings, insurance, and payment options) and financial service design (e.g., long term and collateral flexibility and loan recovery techniques).

By contrast, as you move to the top of the slide, towards laws and enforcement, while there would be less influence, WEE Actors still have the opportunity to collaborate and support work in these areas.

These levels do not operate in silos but would work best in reducing incidences of harmful work when addressed collaboratively.

4. Introduction to the RICHES Toolkit – 10 minutes

Advance to the next PowerPoint slide.
Then say:
The RICHES Toolkit was developed for the purpose of helping you accomplish this goal of taking action to address harmful child issues in women’s enterprises.

Advance to the next PowerPoint slide.

Then say:
The RICHES toolkit is a research-based tool funded by the U.S. Department of Labor’s Bureau of International Labor Affairs that provides current information and user-friendly strategies that are designed to help WEE Actors to:

1) **take actions related to their institutions**; and

2) **take actions related to clients** to address harmful work problems in their clients’ businesses.

Advance to the next PowerPoint slide.

Then say:
Let us review some of the key tools now.

This graphic presents all the tools in the RICHES toolkit.

As a starting point, **all WEE Actors are encouraged to review and implement all tools in Phase 1.**

These tools are designed to build awareness among management of the risks of doing harm when supporting women’s enterprises. These tools also help management staff assess organizational risks of harmful work situations for children and adults within your programming. **Tools within Phase 1 include:**

- The [RICHES Making the Case Presentation](#) which presents the evidence of the nexus between WEE and harmful work for children and adults.

- The [RICHES Risk Assessments](#) help a WEE Actor identify whether, and the degree to which, harmful work for children and adults may be a risk to or present in WEE programming.
The RICHES Social Performance Management Guide provides a set of tools that help a WEE Actor improve policies and practices related to mitigating harmful work for children and adults. In Phase 1, only the SPM assessment is completed to help identify current strengths and weaknesses and identify areas for action.

The RICHES Understanding Harmful Work Training, which is this training, seeks to raise awareness of WEE Actor staff about harmful work for children and adults. During Phase 1, this training is conducted with management only.

The RICHES Linkages Guide assists a WEE Actor in identifying how to seek support from or partner with child protection and other types of actors to better meet participant needs. During Phase 1, only the Emergency and External Support Contact List is developed.

Also within Phase 1, is the RICHES Investor’s Guide, which is specific to those who invest and support WEE Actors and includes several of the tools within the Toolkit that are applicable to WEE Actors but adapted to investor’s use.

During Phase 2, there are tools designed to help WEE Actors build frontline-level awareness and prioritize new or improved products and services. Tools within Phase 2 include:

- The RICHES Social Performance Management Guide. During Phase 2, use of all of the tools are encouraged. In addition to the SPM Assessment used in Phase 1, Phase 2 tools also include a list of sample survey questions that can be integrated into existing satisfaction, exit or monitoring surveys, and policy language.
- The RICHES Understanding Harmful Work Training for staff is in this phase.
- RICHES Market Research Guide will assist a WEE Actor in gathering data from participants to better understand the nature of harmful work for children and adults within women’s businesses.
- The RICHES Financial Services Guide outlines the research between a specific financial product and harmful child work and suggests design considerations to improve the product or services.
- The RICHES Design Workshop which helps a WEE Actor convene staff for the purpose of taking action and developing a new or improving existing products and services.

During Phase 3, these are tools that engage participants directly and that seek to build their awareness and support their needs. Tools within Phase 3 include:

- The RICHES Linkages Guide. In Phase 1, only the Emergency and External Support Contact List will be used, but during Phase 3, participants’ connections to external social and support services are expanded.
- The RICHES Business Diagnostics Guide provides both job-aid tools for frontline-level WEE Actor staff to assess business safety and health risks a woman’s business and to propose improvements as well as tools for participants (female entrepreneurs) to assess the same risks within their own businesses or economic activities. There are paper and digital versions of some tools available within the guide.
• **RICHES Intra-household Dialogue Guide** engages households in decision-making for reducing risks of doing harm while running businesses and protecting their family.

• **RICHES Risky Business Curriculum**, which comes in both paper and digital formats, seeks to build participants’ awareness of risks of doing harm while running their businesses.

• **RICHES Monitoring and Evaluation Guide** seeks to measure and monitor change over time when using some of the tools in the RICHES Toolkit.

*Advance to the next PowerPoint slide.*

Then say:

As you can see on this slide, the toolkit contains a **Tools for Action** - called the five fingers strategy. The image provides a visual reminder that guides clients through a decision-making process on labor usage in their businesses. Clients can learn how to use the “five fingers” during a facilitated training on harmful work and can keep a copy of the drawing to reference once the training ends.

As you can see from the drawing, each finger represents a different type of risk factor that clients should consider when they make work-related labor decisions.

These include:

- **Physical** - Can we use our bodies without pain?
- **Poisons** - Are we breathing clean air, drinking clean water, and staying safe from dangerous chemicals or waste?
- **Emotional harm** - Do we feel safe and secure in our relationships?
- **Harm to growth and development** - Can we live, work, and learn in a way that is age-appropriate? and
- **Threats to education** - Can our children regularly attend and participate in school?

*Advance to the next PowerPoint slide.*

Next say:
This slide shows another type of tool that can help your clients take action to address the risks they’ve identified in their businesses.

In WISE Solutions, the “W” stands for “Warn and teach about risks” and includes steps that your clients can take to prevent harm in their businesses by communicating about training and supervising those working or present at their business to avoid hazards.

The “I” stands for “Isolate from risks”, which means putting protections in place to keep workers and others in the business from encountering risks. This includes, for example, social distancing and the use of personal protective equipment such as masks and gloves.

The “S” stands for “Substitute lower for higher risks.” This means making changes to personnel, equipment, supplies, processes, or other business-related processes that will help decrease risks, for example, substituting an organic farming method for an agrochemical one to lower risk levels.

Finally, the “E” stands for “Eliminate risks”, for example: eliminating a work task or condition; or stopping a specific person, such as a child, from engaging in risky work. As you can see from the diagram, elimination is the most effective way to address risks in a business, while simply warning about hazards is the least effective strategy.

Advance to the next PowerPoint slide.

Then say:

How can we help clients have productive and successful businesses overall? One way is by encouraging them to CHOOSE Safety for their Business.

**C**onsider the many risks (i.e., physical, chemical, mental, etc.) that the business poses for adults and children.

**H**elp workers understand how to work safely, by showing them ways to avoid and mitigate hazards they may encounter while working;

**O**nly allow children to do work that is age appropriate, remembering that children’s bodies and minds are different from those of adults;

**O**mit work for children that involves the 3 D’s—i.e., work that is Dirty, Dangerous or Difficult—and implement other risk mitigation strategies to protect them from harm;

**S**upervise all workers, particularly children; and

**E**nsure that work doesn’t interfere with children’s schooling.

**5. Risk Identification using the Five Fingers – 5 minutes**

Now we are going to practice using the five fingers strategy that we just discussed so you can see how your
clients could use this strategy to make decisions on labor usage in their businesses.

I am going to read you a story about a child. Using the five fingers visual, can you identify any risks that this child is facing from his work?

Martin is an 8-year-old boy who lives in Africa. This year his mother plans to take him with her every day when she goes to harvest coffee. They will be working 2 months, so Martin will not be able to attend school until the harvest is over. Instead, he will have to get up with his mother at four o’clock every morning, when it is dark and cold, to pick beans. Throughout the day, Martin will carry a sack, which will weigh 40 kilos by the afternoon. After 8 hours of work in the fields, Martin will feel exhausted and have bites and cuts on his arms and legs. Even though he will want to rest after just one day’s work, Martin and his mom will be expected to work 6 days a week until the harvest is complete.

What are the types of risks that Martin will face working in the coffee fields? Based on what you identify as risks, should Martin be doing this work with his mother?

(Answers: a. threats to education: Martin will not be able to attend school during harvest season; b. harm to growth and development: Martin will be working at too young an age, will have little or no time for play and rest, and may become ill or injured from work which could affect his long-term development; c. physical – he will work for long hours, be exposed to cold conditions, carry heavy loads, get cuts and bites and feel exhausted.

Overall assessments: Given his young age, the threats posed to his education and the multiple risk involved in coffee picking, Martin should not be doing this work. The facilitator should mention that Martin may also face emotional risks or even the risk of exposure to poisons during his work, although this is not explicitly stated in the story).

6. Using a Business Diagnostic to Identify Harmful Child Work in Maria’s Business – 25 minutes (Optional)

Facilitator distributes a copy of “Maria’s Story” and the Business Diagnostic Tool (Annex E) to all participants. Please note that the Business Diagnostic Tool used in this training is an adaptation of Tool 2: Business Safety & Health Risk Diagnostic for Entrepreneurs located in the RICHES Business Diagnostics Guide.

The facilitator describes the exercise by saying:

Now, you are going to practice applying the five fingers strategy to identify specific harmful child work risks in a specific business. We will do this by using a Business Diagnostic Tool.

First, you will read a story about an entrepreneur named Maria, who has a home-based business and three children. Pretending that you are Maria, you will complete a form indicating what types of risks her children face and what actions should be taken to address these concerns.

As you are filling out the form, consider:

- Is the work that Maria’s children are doing appropriate for their ages?
- What are the risks of this work, and what could Maria do to address them?
- Are there any risks for Maria herself in performing her work?
The facilitator provides participants with 25 minutes to review the story and complete the form. Then, the facilitator reviews participants’ responses. Sample answers are provided in Annex D.

Advance to the next PowerPoint slide.

Then say:

Now that you have had practice with a few of the tools, here are 3 ways your organization can make use of this toolkit:

1. **Incorporating it**, in its entirety or in parts, within work of your organization and providing feedback on it.
2. **Sharing the toolkit** with other projects, counterparts, or departments in and outside of your organization; and
3. **Hosting the toolkit** either in its entirety or in portion on your organization’s website.

7. **Wrap Up – Key Points to Remember – 10 minutes**

Advance to the next PowerPoint slide.

Then say:

Before we conclude this training, we should reiterate a few key points that we discussed.

Advance to the next PowerPoint slide.

Then review the information on the slide by saying:
• Child work enhances a child’s development. Harmful child work hinders it.
• Harmful child work has negative consequences, not only for the working child, but also their family and community.
• To better protect children and address harmful work situations, we should focus on the root causes of these problems.
• Access to microcredit may exacerbate harmful child work situations.
• By working in partnership with other organizations, WEE Actors can help break the cycle of harmful work in their clients’ enterprises, while achieving benefits for their own businesses.

Then say:

❓ Before we end the training, do you have any additional questions about what you learned in our 8 sessions?

Then say:

Now it is time for you to take your Post-Test (Annex A). Please write your participant number (the same one you used for the pre-test) at the top of the post-test. Facilitator provides participants 15 minutes to complete the Post-Test and then collects the forms.

Advance to the next PowerPoint slide.

Then say:

Congratulations! You have now completed the introductory training on harmful work for children and adults. If you have additional questions about this training, you may wish to contact the RICHES Project Director.

Then say:

I also welcome your feedback on the training, so I am providing you with an evaluation form.

Facilitator hands out an evaluation form to each participant (located in Annex F). After participants have completed their forms, the facilitator collects them.
Annex A: Pre- and Post-Test and Answer Key

Understanding Harmful Work: Protecting Children and Adults Pre- and Post-Test

**Direction:** Circle the correct answer in response to each question below.

<table>
<thead>
<tr>
<th>Statements</th>
<th>Answers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Work experience is always beneficial for a child’s development.</td>
<td>True OR False</td>
</tr>
<tr>
<td>2. Children who work alongside their parents and attend school never become engaged in harmful work.</td>
<td>True OR False</td>
</tr>
<tr>
<td>3. Poverty is the main reason why children and adults become involved in harmful work.</td>
<td>True OR False</td>
</tr>
<tr>
<td>4. Crises and emergencies can increase the risk of harmful work occurring in an area.</td>
<td>True OR False</td>
</tr>
<tr>
<td>5. Harmful child work has negative consequences for the working child, their family, and community.</td>
<td>True OR False</td>
</tr>
<tr>
<td>6. Small, newly established women’s businesses are at a low risk for harmful and exploitive working conditions.</td>
<td>True OR False</td>
</tr>
<tr>
<td>7. In societies with traditional gender roles, girls are more likely than boys to work in women’s businesses.</td>
<td>True OR False</td>
</tr>
<tr>
<td>8. Access to microcredit always reduces the risk of harmful work in women’s enterprises.</td>
<td>True OR False</td>
</tr>
<tr>
<td>9. To better protect children and address harmful work situations in women’s businesses, we should focus on the root causes of these problems.</td>
<td>True OR False</td>
</tr>
<tr>
<td>10. Women’s Economic Empowerment (WEE) Actors, working in partnership with other organizations, can help break the cycle of harmful work in their clients’ enterprises, while improving their own businesses.</td>
<td>True OR False</td>
</tr>
</tbody>
</table>
Direction: Circle the correct answer in response to each question below.

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<td>True OR False</td>
</tr>
</tbody>
</table>
Annex B: Marta’s Story

Session 1: Optional Activity

(Facilitator can have participants read the following story to themselves from their participants’ manual or he/she read it aloud to them, but should introduce the story by saying):

What you will learn throughout this training is that harmful work for children and adults can be driven by multiple factors and occur in many different contexts.

We will begin by reading a story about a girl named Marta from Central America. This story illustrates how one girl can be involved in and affected by harmful work at various stages in her childhood. As you read (or listen, if the facilitator chooses this approach) to this story, try to think about the circumstances that are causing her to work, the type of work she is doing at each age, and how the work is affecting her. After you finish reading this story, we will discuss your thoughts about her work and education situations. (Facilitator provides participants with 5 minutes to read and think about Marta’s story silently. The facilitator can also read the story out loud.)

Marta, a 16-year-old girl’s story
Central America

Marta at the age of 10 – Living with her mother in a grandmother in a rural community.

Marta started working at the age of 10, after her parents took her out of school and sent her to live with her grandmother in her village. While she was living with her grandmother, she attended school, but also had to help her grandmother earn money selling vegetables, grown in a garden plot behind their house. This is when Marta first started working. During a typical day, Marta would help her grandmother with household chores, attend school for 5 hours a day and go back and forth to a street stall to sell her grandmother’s vegetables in the early morning and evening. She was never paid a wage for her work and her busy schedule did not leave her much time to study, so before long she fell behind in school, until she eventually dropped out. Shortly thereafter, Marta was sent back to live with her mom and dad.

Marta at the age of 13 – Living with her parents in an urban community

When Marta got back to her parents’ home, she tried to re-enroll in school, but they would not let her, since she had failed her courses at the village school. Her parents were initially disappointed that Marta would not be able to study again, but then decided to take advantage of the situation by having her devote extra time to household chores and do unpaid work in her mom’s sand business.

Marta at the age of 14 – Living on her own

After a year, Marta’s mom’s business was not generating enough money to cover the family’s needs, so Marta decided to move out of her parents’ house to find a job in a big city, with the hope that she could earn money to give to her parents. For the next two years, she worked as a domestic servant for 10 hours a day, 7 days a week, in exchange for a small wage and room and board. Her mom would come and visit her at the end of every month to collect the money that Marta earned. Then, one day, Marta was accused of having
stolen money from her employer. She tried to prove her innocence, but her employer did not believe her and fired Marta immediately.

**Marta at the age of 16 – Moving back home and then leaving to live on her own.**
Marta had no choice but to go back to her parents’ house to live with them. Her father was by then sick and could not work anymore. He died a few months later. Her mom needed her support again, so she decided to look for new job opportunities. But she was worried she would not find a decent job, because she had never finished school.

🤔 **How do you think this story illustrates harmful and dangerous forms of work for children?**
(Possible responses: Marta got engaged in work several times to help her family earn money, which had a negative effect on her schooling. She had to work long hours and many days a week in domestic service after she could not re-enter school. She has not always been paid for her work or has worked for low wages.)

🤔 **How have Marta’s work situations affected her schooling and her future opportunities?** (She could not keep up with school after she started working the first time. Then she could not re-enter school after she moved back home. She expects to have fewer decent job opportunities in the future, since she has not completed school.)
Annex C: Harmful Work Country Level Definitions, Standards, and Rights

Facilitators should complete this template prior to delivering a training and provide a copy to participants. The definition and descriptions for these terms can be obtained from Ministries of Labor/Employment, Education, Justice, or other agencies serving children, families, and workers.
Country Level Definitions, Standards and Rights
FORM A: Children’s Work

<table>
<thead>
<tr>
<th>Term</th>
<th>Country Definition or Description</th>
<th>Law/Regulation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child International Standard: any person under the age of 18</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do children have the right to education?</td>
<td>Standard: “Every child has the right to an education. Primary education should be free. Secondary and higher education should be available to every child” UNCRC</td>
<td>Yes/No/Yes with exceptions (note major exceptions)</td>
</tr>
<tr>
<td>Do children have the right to protection from harmful work?</td>
<td>Standard: “Children have the right to be protected from doing work that is dangerous or bad for their education, health, or development. If children work, they have the right to be safe and paid fairly.”</td>
<td>Yes/No/Yes with exceptions (note major exceptions)</td>
</tr>
<tr>
<td>Does the country have a definition of “harmful child work”?</td>
<td>Yes/No</td>
<td></td>
</tr>
</tbody>
</table>

1 Information on country level definitions, standards, and rights can be found in country profiles in the U.S. Department of Labor’s Findings on the Worst Forms of Child Labor report at https://www.dol.gov/agencies/ilab/resources/reports/child-labor/findings.
<table>
<thead>
<tr>
<th>Term</th>
<th>Country Definition or Description</th>
<th>Law/Regulation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum age for work (non-hazardous)</td>
<td>Standard: Ages 14/15</td>
<td></td>
</tr>
<tr>
<td>Minimum age for light work</td>
<td>Standard: Ages 12/13</td>
<td></td>
</tr>
<tr>
<td>Does the country have a list of hazardous work prohibited to children?</td>
<td>Yes/No</td>
<td>*Print a copy of list for training</td>
</tr>
<tr>
<td>Standard: The list should include work covering the 5 categories on slide #15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Does the country have a list of Worst Forms of Harmful Child Work?</td>
<td>Yes/No</td>
<td>*Print a copy of list for training</td>
</tr>
<tr>
<td>Standard: The list should prohibit: a) all forms of slavery or practices similar to slavery; b) the use, procuring, or offering of a child for prostitution or the production of pornography or pornographic performances; c) use, procuring or offering of a child for illicit activities, in particular the production or trafficking of drugs; d) work which, by its nature or the circumstances in which it is carried out, is likely to harm the health, safety or morals of children (hazardous work).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Compulsory education ages or levels</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Term</td>
<td>Country Definition or Description</td>
<td>Law/Regulation</td>
</tr>
<tr>
<td>------</td>
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</tr>
<tr>
<td>Standard: Varies (e.g., ages 6-18 or up to grade 8)</td>
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<td></td>
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</tbody>
</table>

Harmful Child Work (Child Labor)/Child Protection Hotline Number: ____________________________
Anti-Human Trafficking Hotline Number: ______________________________
### Country Level Definitions, Standards and Rights

**FORM B: Adult’s Work**

<table>
<thead>
<tr>
<th>Term</th>
<th>Country Definition or Description</th>
<th>Law/Regulation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Child</strong></td>
<td>Standard: age 18</td>
<td></td>
</tr>
<tr>
<td><strong>Minimum Wage</strong></td>
<td>Standard: Varies by industry and/or occupation</td>
<td></td>
</tr>
<tr>
<td><strong>Maximum hours of work per day</strong></td>
<td>Standard: 8 hours per day</td>
<td></td>
</tr>
<tr>
<td><strong>Maximum hours of work per week</strong></td>
<td>Standard: generally, no more than 48 hours per week, with overtime required beyond those limits</td>
<td></td>
</tr>
<tr>
<td><strong>Minimum rest times per week</strong></td>
<td>Standard: 24 consecutive hours</td>
<td></td>
</tr>
<tr>
<td><strong>Does the country have Occupational Safety and Health regulations by industry and/or occupation?</strong></td>
<td>Yes/No (note: Regulations in this area may be extensive; thus, all guidelines do not need to be listed here)</td>
<td></td>
</tr>
</tbody>
</table>

Worker Rights Abuse Hotline Number: __________________________________________
Annex D: Field Worker – Client Initial Meeting Role Play

Session 7

Situation: An MFI field worker visits a new client’s home to learn more about her microenterprise. The client has two children: a 13-year-old, who attends school and a 4-year-old, who does not. The client is planning to engage her older child in work in the business. During this visit, then tries to find out more about her client’s business, which will soon begin operations. During their conversation, the field worker tries to communicate to the client the importance of planning to prevent safety and health problems from occurring in her new business.

Type of Business Selected: ___________________

Fieldworker’s Initial Safety and Health Questions:

1. How will you set up your workspace to minimize safety and health risks to yourself and others?
2. What types of training, supplies and equipment you will need to prevent work-related illnesses and injuries?
3. Will anyone else work in your business? How will you ensure that everyone who works for you is doing so legally and safely?
4. How will your business impact your family, including your children?

Other Safety and Health Questions: (to be completed by participants prior to beginning the role play)

1.
2.
3.
4.
5.

Once you and your partner are prepared, you can create and practice acting out your own dialogue.

(Option: Switch roles after the first role play has been completed.)
Annex E: Maria’s Story

Session 8 Optional Activity

Maria just started a small business selling meat pies. She cannot afford to hire employees, so she asks her three daughters, ages 6, 10, and 13, to help her for a few hours a day, when they are not in school. Her youngest daughter, age 6, helps her mix the (raw) meat dough and form it into pies, while her 10-year-old fries the pies in the pot over the fire and places them, while still hot, onto a tray. Her eldest daughter, who is 13 years old, sells the pies at a street kiosk, while Maria and her youngest daughters remain at home.

Imagine you are Maria. First review the guidelines on the page that follows. Next fill in the “Concerns” for Maria’s business and “Mitigation Strategies” columns on the form “Workplace Safety Self-Assessment Plan” to indicate how you would try to address her situation to prevent/eliminate harmful work for children and adults.
Descriptions of Five Harmful Types of Work

There are 5 harmful types of risks for adults and children in our workplaces. Because children are at greater risk than adults to workplace hazards, it is critical for parents, caregivers, and employers to think through the risks that children may face while at present at a workplace or before they begin working, and to continually supervise and monitor them while they may be working to help them when problems come up.
### Physical

- Lack of rest
- Repetitive motions and strains
- Carrying heavy loads
- Fire/burns or cold
- Accidents, injuries, cuts, bites, or illness
- Physical abuse, including sexual abuse
- Death

Because of their growing bodies, children are more vulnerable to temperature extremes, loud noises, and a lack of food and water. Children should also avoid lifting as much weight as adults as they are more susceptible to physical strains and injuries. Carrying excessive weight, such as large jerry cans of water or firewood, or engaging in other physically demanding tasks that could prevent them from developing into a healthy adult.

### Chemical

- Exposure to:
  - Animal waste
  - Germs, viruses (particularly from livestock/poultry)
  - Chemicals
  - Pesticides
  - Dyes
  - Cleaning solutions
  - Viruses and other illnesses

Children are at greater risk of absorbing toxins through their skin and breathing in toxic substances that can cause permanent harm to their developing brain.

Avoiding toxic substances is especially important for pregnant mothers whose fetus might be harmed if the mother is exposed to toxic chemicals or pesticides. For example, many young girls enter hairdressing apprenticeships or work for the family-run hairdressing salon where they are exposed to toxic hair relaxers and other products with limited air ventilation.

With the emergence of COVID-19 virus (and other common infectious diseases), consider the availability and importance of personal protective equipment, such as of gloves, goggles, face shields, face masks, gowns, aprons, coats, overalls, hair, and shoe covers and respiratory protection, when appropriate. Children’s increased exposure to hand sanitizers and other cleaners used to disinfect schools and businesses should be monitored closely.
<table>
<thead>
<tr>
<th>Graphic</th>
<th>Type of Risk</th>
<th>Associated Risks</th>
<th>Narrative</th>
</tr>
</thead>
</table>
|         | Emotional            | • Mental/emotional/sexual abuse  
• Stress/Fear  
• Isolation  
• No playtime  
• Exclusion from family and community  
• Night work | Children want to please adults, yet are dependent on them for their care and safety. Their vulnerability makes them an easy target for abuse, neglect, and intimidation because they have difficulty speaking up for themselves. Children are also more vulnerable to physical and sexual abuse, and rape. |
|         | Growth and Developmental | • Harm caused at pre-conception/ during pregnancy/ or through exposure during infancy  
• Work tasks not appropriate for age of worker  
• Too much responsibility  
• Excessive work hours  
• Reduced life quality due to pain/injury/long-term effects of exposure | Children do not have the developmental maturity to judge risks that could harm them physically or mentally. Because of peer pressure, or even pressure from adults, children may be willing to do tasks that could hurt their growing bodies. Because they are growing, children need more rest and sleep than adults and need time with other children to play, grow, study, and develop into healthy adults. Women of childbearing age also face greater risks for themselves and their unborn children, for example, with regards to exposure to chemicals, risk of falls, and exhaustion. These types of maternity hazards are further explored here. |
|         | Educational           | • Low performance in school and limited school participation  
• Missed school  
• Increased drop-out  
• Reduced long-term earning ability | School attendance is associated with decreased risk to harmful child work, increased educational outcomes, less risky behavior in teens and higher incomes as adults. Education is crucial when we are younger and especially important for girls as it is a determinant for social upward mobility and a means to escape poverty. |

<table>
<thead>
<tr>
<th>Graphic</th>
<th>Type of Risk</th>
<th>Concerns</th>
<th>Mitigation Strategies</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="image" alt="Physical" /></td>
<td>Physical</td>
<td></td>
<td></td>
</tr>
<tr>
<td><img src="image" alt="Chemical" /></td>
<td>Chemical</td>
<td></td>
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<tr>
<td><img src="image" alt="Emotional" /></td>
<td>Emotional</td>
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<tr>
<td><img src="image" alt="Growth and Developmental" /></td>
<td>Growth and Developmental</td>
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<tr>
<td><img src="image" alt="Educational" /></td>
<td>Educational</td>
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</tr>
</tbody>
</table>
### Maria’s Story: Sample Responses

#### Business Safety and Health Self-Assessment and Plan

<table>
<thead>
<tr>
<th>Graphic</th>
<th>Type of Risk</th>
<th>Concerns</th>
<th>Mitigation Strategies</th>
</tr>
</thead>
</table>
| ![Physical](image) | Physical | 1. The 6-year-old daughter is working with raw meat, which puts her at risk for food-related illnesses.  
2. The cooking tasks being performed by the 10-year-old daughter could result in burns or other injuries that come from exposure to high temperatures.  
3. The street vending that the 13-year-old daughter does exposes her to dangerous vehicular traffic. | The 6 and 10-year-old daughters are too young for the work they are doing, so they should not be involved in making any products for the business; but they could help with household chores, such as sweeping, washing dishes, or making beds.  
An adult should do the dangerous/hazardous tasks involved in operating the business, and the children should be kept at a safe distance from any hazardous supplies or equipment used to make the pies. The 13-year-old, who has reached the minimum age for light work, can help by doing safer work (e.g., making the pie dough but not handling the raw meat) for short periods of time, or helping care for her sisters for a few hours, while an adult is preparing or selling the meat pies. If possible, another adult should be recruited to help in the business and anyone working in the business should use supplies (i.e., soap) and protective equipment (i.e., gloves, potholders) to protect themselves from work-related illnesses and injuries. |
| ![Chemical](image) | Chemical | The 6-year-old daughter is handling meat that is not fully cooked and could be exposed to germs that could make her ill. | The 6-year-old child should not continue to do this activity. Instead, an adult should do it. |
| ![Emotional](image) | Emotional | The 13-year-old daughter could be abused by older children or adults, while she... | The 13-year-old child should not continue to do this activity due to the potential risks. Instead, an adult should do it.  
To help prevent stress and fatigue, another... |
| **Growth and Developmental** | All three children are engaged in activities that could result in injuries/illnesses that could possibly affect their growth and development due to their young ages. | Stop the children’s involvement in the following tasks: handling meat for the 6-year-old; exposure to extreme temperatures for the 10-year-old and selling pies on the streets for the 13-year-old. |
| **Educational** | None identified thus far. | No action needed at this time as all the children are attending school. |
Annex F: 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.”

<table>
<thead>
<tr>
<th>Evaluation of Trainer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
</tr>
<tr>
<td>1. The trainer of the workshop was well-prepared.</td>
</tr>
<tr>
<td>2. The trainer was knowledgeable about the topics presented.</td>
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<tr>
<td>3. The trainer presented the information and activities, clearly.</td>
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<tr>
<td>4. The trainer introduced and summarized each activity.</td>
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<tr>
<td>5. The trainer was effective in encouraging participation from the trainees.</td>
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<tr>
<td>6. The trainer encouraged us to apply our own experience and knowledge to the topics presented in the workshop.</td>
</tr>
<tr>
<td>7. The activities the trainer used during this workshop helped us absorb new information and practice skills.</td>
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<tr>
<td>8. The trainer managed the time well.</td>
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</tbody>
</table>

- **How could the trainer have been more effective?**

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________


## Evaluation of Workshop Content

<table>
<thead>
<tr>
<th>The workshop was successful in improving my ability to:</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Identify the characteristics of harmful work for children and adults, as they occur generally, and within Women’s Economic Empowerment (WEE) Initiatives.</td>
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<td>2. Distinguish between situations of <em>child work</em> and <em>harmful child work</em> and <em>working conditions</em> and <em>harmful working conditions</em>.</td>
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<tr>
<td>3. Recognize the benefits for WEE Actors of becoming involved in addressing harmful work for children and adults and the steps they can take to address these problems.</td>
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<tr>
<td>4. Identified the resources that are available to WEE Actors for addressing these problems, including the RICHES Toolkit.</td>
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<tr>
<td>5. Used tools from the RICHES Toolkit that are aimed at reducing the incidence of harmful child and adult work.</td>
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- If you disagreed or strongly disagreed with any of the above items, please suggest what could be done differently.

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### Evaluation of Logistics and Materials

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

- If you disagreed or strongly disagreed with any of the above items, please suggest what could be done differently.

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_____________________________________________________________________________________
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Open Questions

• In general, what did you like most about the workshop and why?
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  _____________________________________________________________
  _____________________________________________________________
  _____________________________________________________________
  _____________________________________________________________

• What did you like least about the workshop and why?
  _____________________________________________________________
  _____________________________________________________________
  _____________________________________________________________
  _____________________________________________________________
  _____________________________________________________________

Thank you!
Annex G: Adaptation Guide

As shared in the introduction to the tool, both the self-paced and facilitated trainings can be tailored to participants’ specific learning needs.

For the facilitated training:

Required sessions:

a. All participants should review the training objectives slide, then take the pre-test on paper. After the pre-test is completed, participants should complete Session 1, entitled, “An Introduction to the Nature and Incidence of Harmful Work on a Global Level”. This exercise will enable participants to gauge their understanding of the harmful work concepts addressed in the training. After completing Session 1, the facilitator should proceed to deliver one of the training options mentioned below. Hyperlinks are provided on slides at the end of Sessions 1 and 4 to allow the facilitator to move easily from one training topic to another.

Options (by session #):

a. For the full training (in-depth information about harmful child and adult work, and the intersection of these issues), the participants will complete all slides and activities.

b. Participants with a strong understanding of harmful child and adult work as separate concepts, who want to increase their understanding of the intersection of these two issues, should complete Activity 1 followed by Activities 7 and 8.

For the self-paced training:

Training Options (by slide #)

Optional: Pre- and Post-Test with Answer Key

a. For the full training, which includes in-depth information about harmful child and adult work, and the intersection of these two issues, review all slides. (Estimated training time of 2 hours).

b. For training on how harmful work for children and adults intersects with WEE only (which assumes an understanding of both harmful work concepts), begin the training here. (Estimated training time of 30 minutes).
Annex H: Acronyms and Glossary of Terms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABA ROLI</td>
<td>American Bar Association - Rule of Law Initiative</td>
</tr>
<tr>
<td>ILAB</td>
<td>Bureau of International Labor Affairs (U.S. Department of Labor)</td>
</tr>
<tr>
<td>NGO</td>
<td>Non-Governmental Organization</td>
</tr>
<tr>
<td>OCFT</td>
<td>Office of Child Labor, Forced Labor, and Human Trafficking</td>
</tr>
<tr>
<td>OSH</td>
<td>Occupational Safety and Health</td>
</tr>
<tr>
<td>PSA</td>
<td>Pre-Situational Analysis</td>
</tr>
<tr>
<td>RICHES</td>
<td>Reducing Incidences of Child Labor and Harmful Conditions of Work in Economic Strengthening Initiatives</td>
</tr>
<tr>
<td>UACW</td>
<td>Unacceptable Conditions of Work</td>
</tr>
<tr>
<td>UNCRC</td>
<td>United Nations Convention on the Rights of the Child</td>
</tr>
<tr>
<td>USDOL</td>
<td>U.S. Department of Labor</td>
</tr>
<tr>
<td>WEE</td>
<td>Women’s Economic Empowerment</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acceptable Conditions of Work (ACW)</td>
<td>Positive conditions of work in terms of wages, hours of work, and occupational health and safety.</td>
</tr>
<tr>
<td>Children at Risk of Engaging in Harmful Child Work</td>
<td>A child at risk of engaging in harmful child work is one who meets one or more of the following conditions:</td>
</tr>
<tr>
<td></td>
<td>1) Living in an area where child labor is prevalent;</td>
</tr>
<tr>
<td></td>
<td>2) Living in poverty (as defined by national standards);</td>
</tr>
<tr>
<td></td>
<td>3) Of school age, but not attending school;</td>
</tr>
<tr>
<td></td>
<td>4) Having one or more siblings engaged in child labor;</td>
</tr>
<tr>
<td></td>
<td>5) Orphaned;</td>
</tr>
<tr>
<td></td>
<td>6) The head of a household;</td>
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<tr>
<td></td>
<td>7) Affected by a disability;</td>
</tr>
<tr>
<td></td>
<td>8) Living in an area with low school enrollment or high dropout rates</td>
</tr>
<tr>
<td>Child Work</td>
<td>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.</td>
</tr>
<tr>
<td>Frontline-level Staff</td>
<td>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.</td>
</tr>
<tr>
<td>Harmful Child Work (Child Labor)</td>
<td>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</td>
</tr>
</tbody>
</table>
**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.

### Women’s Economic Empowerment

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
<table>
<thead>
<tr>
<th><strong>(WEE)</strong></th>
<th>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.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Women’s Economic Empowerment (WEE) Actor or Initiatives</strong></td>
<td>Broadly refers to entities or individuals that support the development or expansion of women’s businesses, provide livelihood or financial services and/or support women (globally) in efforts to increase their access to economic opportunities, especially those living in developing economies. WEE Actors can be microfinance institutions, savings group support organizations, non-governmental organizations, donors, investors, or government programs.</td>
</tr>
</tbody>
</table>
| **Worst Forms of Harmful Child Work (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 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. |
Annex I: Acknowledgments

This tool was developed by Chris Camillo, consultant for the RICHES Project on behalf of ABA ROLI with support from Alison Burgon Bardsley, Bobbi Gray, and Amelia Kuklewicz of Grameen Foundation and Deepa Ramesh, of American Bar Association Rule of Law Initiative (ABA ROLI). Illustrations were designed by Lorraine Harris Randle and Dede Mulyana; graphics were designed by Lilli Beth Gelvezon, independent consultant, and Jenna Smith of Grameen Foundation. Final editing was conducted by Jenna Smith.

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

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

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- Nick Arcilla
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- Kenneth Okakwu, LAPO Institute for Microfinance and Enterprise Development, Nigeria
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- Johanna Ryan, Vision Fund International, UK
- Banco Pichincha (Ecuador);
- Department of Labor and Employment/Bureau of Workers with Special Concerns (DOLE/BWSC) (Philippines)
- Department of Trade and Industry/Bureau of Small and Medium Enterprise Development (DTI/BSME), both of the Republic of the Philippines (Philippines)

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