



Lessons Learned from Piloting the RICHES Toolkit

Final Report

Version: September 2021

Purpose of Report

This report outlines the lessons learned from the global review and piloting of the tools within the RICHES toolkit. All of the organizations and countries involved in the reviews and the piloting feedback for each tool were compiled into a tracker and the main lessons learned across the tools are outlined in this report. Feedback was provided by a variety of stakeholders representing expertise in child labor and social finance, social performance management, women’s economic empowerment and international development. The feedback for each tool was shared with the RICHES team and discussed among those involved in the creation of the tool so the appropriate revisions could be made.

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Background

The Reducing Incidence of Child labor and Harmful Conditions of Work in Economic Strengthening Initiatives (RICHES) is a collaborative project leveraging expertise of the U.S. Department of Labor (USDOL-ILAB), Grameen Foundation, and the American Bar Association Rule of Law Initiative (ABA-ROLI) and aims to integrate the issues of child labor alleviation and acceptable conditions of work into women’s economic empowerment (WEE) initiatives. By putting a new toolkit directly in the hands of policy makers and financial service providers who work with women entrepreneurs, RICHES seeks to ensure women-led enterprises can improve livelihoods responsibly without resorting to child labor or other harmful labor practices.

Overview

By the end of May 2021, the paper-based RICHES tools had undergone virtual reviews (desk reviews of the tools), virtual pilots (virtual simulations of using the tools), and in-person pilots. Two digital tools were also developed and then piloted between August and September 2021. The following tables outline the number of reviews per tool and the number of countries and organizations that participated in the toolkit reviews. The Annex includes an index of all of the tools, objectives and audience which will form part of the RICHES Toolkit.

Tool	# of Reviews
Risky Business Curriculum (paper +digital)	10
User’s Guide	6
Risk Assessments	9
Field Staff and Entrepreneur Business Diagnostics (paper + digital)	11
Social Performance Management Guide	12
Understanding Harmful Work Training	9
Linkages Guide	8
Investor’s Guide	5
Market Research Guide	1
Intra-Household Dialogue Guide	13
Emergency and External Support Contact List	1
M & E Guide	1
Making the Case Presentation	8
Financial Services Guide	5

Countries represented in the reviews (12)	
Ecuador	Canada
El Salvador	Ghana
Honduras	India
Mexico	Nigeria
Peru	Philippines
UK	USA

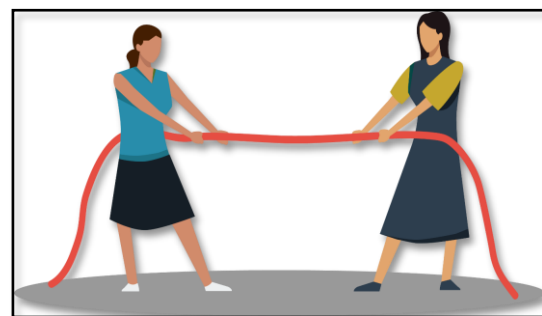
Organizations that completed a review (36)	
ASAPROSAR	LAPO Institute for Microfinance and Enterprise Development
ASHI	LAPO Microfinance Bank
ASOMI	MCPI
Banco Pinchincha	Mennonite Economic Development Associates (MEDA)
Cempromype	Nigerian Microfinance Platform (NMP)
Community Economic Ventures, Inc. (CEVI)	ODEF
Conamus	Opportunity International
Coopac MF PRISMA	PADECOMSM
Credicampo	RFD
CRS	RISE Ghana
DOLE-BWSC	Save the Children
DTI: Bureau of Small and Medium Enterprise Development	SECDEP
Fundazucar	Social Performance Task Force (SPTF)
FUSAI	SPARK
Grameen Foundation	StartUp Village
Grassroots Capital	Vision Fund International
*Independent Consultants	World Vision Development Foundation
International Labour Organizations (ILO)	
*Judy Gonzaga, Soumitra Dutta, Alope Chakraborty, Nick Arcilla	

Lessons Learned

Lessons learned from the reviews and pilots are provided in this section;

- There was an **overall appreciation** for the work that was put into each tool, and the **professionalism of the toolkit**.
 - None of the feedback revealed that any of the tools were unnecessary, each tool was seen as an important part of the toolkit.
- The tools helped to **increase awareness** about child labor and unacceptable working conditions.
 - Given the discussion of child labor among WEE actors is not common, the introduction of the tools among WEE actors built awareness of the issue while remaining conscious of the sensitivity of the topic.
- The **tools have international applicability** after being tested and reviewed in a variety of countries, including the RICHES pilot countries.
 - The tools were reviewed and piloted in 10 countries beyond the pilot countries of El Salvador and the Philippines. After several reviews, the tools proved to be applicable across the varying contexts and the feedback received remained consistent from these different countries.
- Pilot participants and facilitators were able to **easily understand the instructions and utilize the tools**.
 - Each tool includes detailed instructions that allowed reviewers, facilitators, and pilot participants to easily follow without receiving any prior explanation for use. In general, participants felt that the good level of instruction removed any learning curve and allowed for quick understanding of the use of the tools.

- In the case of the digital tools, reviewers found it easy, interactive and useful but recognize that connectivity isn't available to everyone or everywhere they work so it is good to have the complementary paper version.
- The **SPM Guide serves as a complementary tool** for organizations that have completed social audits or assessments, such as the SPI4 tool developed by Cerise.
 - Reviewers felt that the SPM Guide could be easily used with SPI4 tool to increase guidance on basic standards of practice for a “Do No Harm” approach.
 - The creation of the SPM Guide has led to important work in lobbying and influencing SPI4 indicators that give regard to the risks of child labor and other unintended consequences.
- There is a need to promote a **minimum package of tools** that all WEE actors should consider.
 - While all of the tools contained in the toolkit were deemed valuable to the users, there is a need to promote a minimum package of tools that all WEE actors should consider. The minimum package of tools should include an outline of the sequencing of the tools, a specific indication of who should be involved with the use of the tool, and alignment with current client protection efforts and existing processes.
- Language used throughout the tools should be **more inclusive to all WEE actors** and explicit in stating **who should be involved** with the use of the tool.
 - The current tools have a heavy emphasis on financial service providers (FSPs) despite the use of “women’s economic empowerment actors” (WEE), so there is need for more inclusive language to demonstrate their applicability across all WEE actors, including FSPs. Where appropriate, additional language adaptation could also be used to accommodate the various actors using the tool. The language throughout the tools should also emphasize “do no harm” and “client protection” to ensure a positive outlook on the application of the tools.
- **Sensitivity around the topic** should be emphasized among WEE actors and wording throughout the tools should resonate with the beneficiaries.
 - Due to cultural norms that are present in the targeted countries, “child protection” should be used instead of “child labor” since many beneficiaries view this concept simply as their children helping or can result in them feeling guilty for not having easy solutions to not turning to their children for help when the household is desperate for income generation or caretaking support.
- Ensure that messages convey that **WEE actors play a supportive role**.
 - WEE actors should help identify solutions when needed, and messages should not place WEE actors in a punitive role.
 - As a result of this lesson, the Emergency Checklist and Linkages Guide will play an important role as part of the minimum package to support linking women to additional child protection services that a WEE actor may not be able to provide.
- Find ways to **reduce length of the tools** and simplify information.



- For tools that require multiple sessions, it is apparent that beneficiaries do not have adequate time in their day to dedicate to long sessions. While all of the information is valuable, there is need to simplify sessions, instructions, and the overall length of the tools to better meet the needs of the beneficiaries and WEE actors. In order to further streamline processes within tools, a list of all documents and information needed throughout the tool should be given at the beginning of the tool (i.e. items to download, print, etc.).
- There is a need for an **accurate translation of the toolkit** into multiple languages.
 - Tools were reviewed and piloted in three languages; English, Spanish, and Tagalog. Feedback from the translated tools showed a need for a more accurate translation to ensure the intended message is given and understood by WEE actors and beneficiaries.
 - A recommendation was also given to provide the tool in additional languages, such as French for West Africa.

Next Steps for RICHES Toolkit Design

While each tool received specific feedback from a variety of organizations and reviewers, the main recommendations include a) the need for a minimum package of tools that all WEE actors should be capable of implementing, that are shorter in length and have a clear indication of who should be involved with each tool, b) the need for increased sensitivity to the language used surrounding child labor, and c) ensuring the toolkit is inclusive to all WEE actors. Feedback was shared among the RICHES team and in-depth discussions took place among the creators of each tool. The appropriate revisions for each tool were made to reflect the lessons learned during the review and piloting phases.

The RICHES toolkit is now designed to be implemented in phases. If you imagine the building of a house, you first have to set a strong foundation internally to integrate concepts of child protection in your work, then move to building the structure, before you directly engage your participants.

The figure below summarizes the organization of the RICHES Toolkit. Each of the tools and their phase are captured below as well as in the index that follows.



Toolkit for WEE Actors

SETTING THE FOUNDATION Phase 1

Start here: Use these tools to build **management-level** awareness and understanding of organizational risks to child labor and harmful working conditions.

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

BUILD THE STRUCTURE Phase 2

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

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

ENGAGE PARTICIPANTS Phase 3

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

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

The TOOLKIT is organized into THREE PHASES. The key ACTIONS that can be achieved during each PHASE are summarized below:

PHASES	ACTIONS
<p>Phase 1: “Setting the Foundation”</p> <p>A WEE actor should start here and use these tools to build management-level awareness and understanding of organizational risks to child labor and harmful working conditions.</p>	<ul style="list-style-type: none"> • Build awareness among management of the risks of doing harm when supporting women’s enterprises. • Assess organizational risks of harmful work situations for children and adults within your programming. • Connect with appropriate support services. • Commit to Do No Harm.
<p>Phase 2: “Build the Structure” includes tools that are designed to build field-level awareness and prioritize new or improved products and services.</p>	<ul style="list-style-type: none"> • Understand the issues from participants’ perspectives. • Train field staff on child protection and business safety and health. • Strengthen policies and practices. • Consider new or improved products and services.
<p>Phase 3: “Engage Participants” includes tools that are designed to build participant-level awareness and support their needs.</p>	<ul style="list-style-type: none"> • Build participants’ awareness of risks of doing harm while running their businesses. • Expand participants’ connections to external social and support services.

PHASES	ACTIONS
	<ul style="list-style-type: none"> • Engage households in decision-making for reducing risks of doing harm while running businesses and protecting their family. • Measure and monitor change over time.

RICHEs encourages WEE actors to implement all tools in Phase 1. These tools (such as through the use of the Understanding Harmful Work training, the Risk Assessments, and the Social Performance Management Guide) are designed to build awareness among management of the risks of doing harm when supporting women’s enterprises and assess organizational risks of harmful work situations for children and adults within your programming. The investor’s guide 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 an investor’s use. The Emergency and External Support Contact List within the Linkages Guide is designed to help an organization identify and connect with its participants to appropriate support services, when needed.

In Phase 2, these tools are designed to help build understanding of child protection issues from participants’ perspectives (through the use of the Market Research Guide and the Assessment tool in the Frontline Staff Business Diagnostic guide); strengthen policies and practices (through use of the Social Performance Management Guide); train field staff on child protection and business safety and health (through repeating the Understanding Harmful Work training that you are reviewing now), and consider new or improved products and services (through use of the Financial Services Brief, which is specific for financial service providers).

In Phase 3, these are approaches that engage participants directly. Tools in Phase 3 are designed to build participants’ awareness of risks of doing harm while running their businesses (through use of the Risky Business Curriculum and the Frontline Staff and Entrepreneur Business Diagnostics); expand participants’ connections to external social and support services (through use of the full Linkages Guide); engage households in decision-making for reducing risks of doing harm while running businesses and protecting their family (through use of the Intra-household Dialogue Guide); and finally, measure and monitor change over time (through use of the M&E Guide).

The project’s next step will be to finalize the tools and begin to share them more widely. Please visit the RICHEs portal for updates on the toolkit:

<https://grameenfoundation.org/riches/riches-toolkit>

Annex: Toolkit Index

RICHS TOOLKIT			
Tool	Objective	Tool Type	Audience
Phase 1: Set the Foundation			
RICHS Making the Case Presentation	To demonstrate the evidence why women’s economic empowerment (WEE) actors should integrate child protection into their initiatives	PowerPoint presentation that can be used with WEE Management and relevant stakeholders or without facilitation as a learning resource	WEE Actor Management
RICHS Risk Assessments	To raise awareness and assess risks of child labor and harmful working conditions for a WEE actor and associated initiatives and participants and identify steps to take to mitigate the risks	Tool includes a checklist divided into two parts: <ul style="list-style-type: none"> • Part 1 evaluates child labor risks; and • Part 2 evaluates harmful working conditions. Can be used to evaluate a country as a whole, specific program areas, or specific products or services. 	WEE Actor Management (with support of frontline or other support staff)
RICHS Social Performance Management (SPM) Guide: SPM Assessment Only (Tool 1)	To assess existing ‘do no harm’ policies and protections within WEE organizations	Guide includes: <ul style="list-style-type: none"> • Tool 1: SPM Assessment Framework for Mitigating Harm • Tool 2: Example “Unintended Consequences/Negative Coping Mechanisms” Survey Questions • Tool 3: Gender Policy Template • Tool 4: Safeguarding Policy Template <p>For Phase 1, use only Tool 1.</p>	WEE Actor Management
RICHS	To build WEE organization	Training materials include:	WEE Actor

RICHS TOOLKIT

Tool	Objective	Tool Type	Audience
<p>Understanding Harmful Work Training: With Management Only</p>	<p>management knowledge about child labor and harmful working conditions</p>	<ul style="list-style-type: none"> • A Facilitators guide • A PowerPoint presentation <p>Can be implemented in 2-3 hours in a virtual meeting or 8 hours in an in-person, facilitated session.</p> <p>For Phase 1, conduct training with management staff only.</p>	<p>Management</p>
<p>RICHS Linkages Guide: Emergency and External Support Contact List Only (Step 1)</p>	<p>To identify and develop the contact information for entities that can provide child protection support in an emergency or for short-term support</p>	<p>Guide includes tools associated with 6 steps:</p> <ul style="list-style-type: none"> • Step 1: Developing an emergency contact list of local providers • Step 2: Identifying needs of participants • Step 3: Determining if the organization can meet needs of participants • Step 4: Mapping and approaching potential external partners • Step 5: Formalizing the linkage • Step 6: Managing and sustaining the alliance <p>For Phase 1, conduct Step 1 only.</p>	<p>WEE Actor Management (and frontline staff)</p>

RICHS TOOLKIT

Tool	Objective	Tool Type	Audience
RICHS Investors Guide	To identify and mitigate risks of child labor and harmful work in investments through integrating ‘do no harm’ protections into the investment cycle	<p>Guide includes 7 tools associated with the investment cycle:</p> <p><i>Screening</i></p> <ul style="list-style-type: none"> • Tool 1: Investment Firm Internal Assessment Checklist <p><i>Due Diligence</i></p> <ul style="list-style-type: none"> • Tool 2: Child Labor and Business Safety Risk Assessment • Tool 3: Social Performance Management Framework for Mitigating Harm • Tool 4: Safeguarding Policy Template • Tool 5: Field Visit Business Diagnostic <p><i>Investment Decision</i></p> <ul style="list-style-type: none"> • Tool 6: Loan Covenants Recommendations <p><i>Monitoring</i></p> <ul style="list-style-type: none"> • Tool 7: Example ‘Unintended Consequences/Negative Coping Mechanisms’ Survey Questions 	Investors and Donors
Phase 2: Build the Structure			
RICHS Market Research Guide	To understand the issues of harmful work from participants’ and field-level perspectives	<p>Guide includes 6 tools:</p> <ul style="list-style-type: none"> • Tool 1: Guiding Questions & Resources for a Desk Review • Tool 2: Consent and Release Form for Focus Group Discussions (FGDs) or Interviews • Tool 3: FGD Guide to Use with Women Participants for Assessing Harmful Work • Tool 4: FGD with Frontline Staff and Managers • Tool 5: Interview Guide with Child Protection Service Providers • Tool 6: Field Visit Business Diagnostic 	WEE Actor Management
RICHS Social Performance Management	To integrate ‘do no harm’ protections and strengthen policies and practices within	<p>Guide includes:</p> <ul style="list-style-type: none"> • Tool 1: SPM Assessment Framework for Mitigating Harm • Tool 2: Example “Unintended Consequences/Negative Coping 	WEE Actor Management

RICHS TOOLKIT			
Tool	Objective	Tool Type	Audience
(SPM) Guide: All Tools	WEE organizations	<p>Mechanisms” Survey Questions</p> <ul style="list-style-type: none"> • Tool 3: Gender Policy Template • Tool 4: Safeguarding Policy Template <p>For Phase 2, use all tools in the guide. Tool 1 is started in Phase 1, but can be used to develop action plans in Phase 2.</p>	
Financial Services Brief	To improve financial product and service design based on evidence of how financial services directly and indirectly contribute to or mitigate risk of child labor or harmful working conditions	<p>Includes:</p> <ul style="list-style-type: none"> • a manuscript under consideration for a peer-reviewed publication • an infographic demonstrating a pathway for financial services providers and product design • a PowerPoint presentation that explains the infographic 	WEE Actor Management
RICHS Understanding Harmful Work Training: With Frontline or All Staff	To build WEE organization frontline staff knowledge about child labor and harmful working conditions	<p>Training materials include:</p> <ul style="list-style-type: none"> • A Facilitators guide • A PowerPoint presentation <p>Can be implemented in 2-3 hours in a virtual meeting or 8 hours in an in-person, facilitated session.</p> <p>For Phase 2, cascade training to frontline and other relevant staff.</p>	WEE Actor Frontline Staff
RICHS Design Workshop	To develop prototype products or services based on evidence and market research results	<p>Includes:</p> <ul style="list-style-type: none"> • A Facilitation Guide • A PowerPoint presentation 	WEE Actor Management (and frontline staff)
Phase 3: Engage Participants			
RICHS	To support creating long-	Guide includes tools associated with 6 steps:	WEE Actor

RICHS TOOLKIT

Tool	Objective	Tool Type	Audience
Linkages Guide: All Tools	term alliances between WEE actors and child protection actors	<ul style="list-style-type: none"> • Step 1: Developing an emergency contact list of local providers • Step 2: Identifying needs of participants • Step 3: Determining if the organization can meet needs of participants • Step 4: Mapping and approaching potential external partners • Step 5: Formalizing the linkage • Step 6: Managing and sustaining the alliance <p>For Phase 3, use all tools in the guide. Tool 1 is started in Phase 1, but can be used to develop action plans in Phase 3.</p>	Management and Frontline Staff
RICHS Frontline Staff Business Diagnostic	To evaluate business safety and health among entrepreneurs' businesses and support entrepreneurs in identifying strategies to reduce business safety hazards	Guide includes 3 tools: <ul style="list-style-type: none"> • Tool 1: Descriptions of Five Harmful Types of Work • Tool 2: Business Safety & Health Tool for Entrepreneurs • Tool 3: Business Safety & Health Risk Assessment Tool for Frontline Workers 	WEE Actor Frontline Staff with WEE Actor Participants
RICHS Entrepreneur Business Diagnostics	To support women entrepreneurs to conduct their own business safety and health assessment	Includes 2 types of tools: A paper-based guide and a digital tool (<i>coming soon</i>) Paper guide includes 3 tools: <ul style="list-style-type: none"> • Tool 1: Business Safety & Health Self-Assessment: Descriptions of Risks and Mitigation Strategies • Tool 2: Business Safety & Health Self-Assessment: 5 Key Risks • Tool 3: Business Safety & Health Self-Assessment and Plan Digital tool builds on Tool 3 of paper-based guide.	WEE Actor Participants
RICHS Risky	To support women	Includes 2 types of tools: A paper-based curriculum for in-person	WEE Actor

RICHS TOOLKIT

Tool	Objective	Tool Type	Audience
Business Curriculum	entrepreneurs in recognizing signs of harmful work for children and adults and in devising solutions to mitigate harm.	training and a digital tool. The paper-based curriculum includes 3 tools: <ul style="list-style-type: none"> • A Training of Trainer’s Guide and Adaptation Guide • A Facilitator’s Guide to be used with Participants • A Picture Packet to support visuals during education sessions The digital tool builds on content covered in the Facilitator’s Guide.	Frontline Staff with WEE Actor Participants
RICHS Intra-Household Dialogue Guide	To encourage dialogue about child labor and business safety among women entrepreneurs and their families and communities	Guide includes 4 sessions: <ul style="list-style-type: none"> • Session 1: Introduction – Planting the Seeds for Our Children’s Future • Session 2: Understanding Our Household Dynamics • Session 3: Keeping Our Businesses Safe and Healthy • Session 4: Ensuring Child-Friendly Businesses Guide includes instructions for adapting sessions to local context.	WEE Actor Frontline Staff with WEE Actor Participants

RICHEs TOOLKIT

Tool	Objective	Tool Type	Audience
<p>RICHEs Monitoring and Evaluation Guide</p>	<p>To monitor and evaluate the short- and long-term impact of various RICHEs tools</p>	<p>Guide includes 9 tools:</p> <ul style="list-style-type: none"> • Tool 1: Risky Business Curriculum Training Plan • Tool 2: Risky Business Training Attendance Sheet • Tool 3: Risky Business Training Attendance Tracker • Tool 4: Checklist for Observing a Risky Business Technical Learning Conversation • Tool 5: Risky Business Session-Specific Focus Group Discussion Guide • Tool 6: Risky Business Complete Curriculum Focus Group Discussion • Tool 7: Risky Business Curriculum Pre- and Post-test Mini-surveys • Tool 8: Impact Survey Instrument • Tool 9: Understanding Child Labor and Working Conditions Training Evaluation Tools <p>Also includes a replica of Tools 1-3 in an Excel format to facilitate data entry/collection.</p>	<p>WEE Actor Management</p>