



Risk Assessments

Evaluating Your Organization's Risks of Harmful Work for Children and Adults

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Primary Audience

Management-level staff that lead strategy, program development, and oversight for 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.

Goal

Evaluate potential risks and unintended consequences of harmful work for children (child labor) and adults within specific contexts, programs, and women's businesses. Raise awareness and encourage action of WEE Actors to diagnose and mitigate safety and health risks within women's businesses.

Objectives

Through the use of this tool, WEE Actor management-level staff will have:

- Evaluated the risks of harmful child work within women's businesses supported by the organization.
- Evaluated the safety and health risks to adults and children within specific contexts, programs, and women's businesses supported by the organization.
- Identified subsequent steps that can be taken to mitigate identified risks through use of the RICHERS Toolkit.

SETTING THE FOUNDATION
Phase 1

BUILD THE STRUCTURE
Phase 2

ENGAGE PARTICIPANTS
Phase 3



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About the RICHES Project

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

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

The RICHES toolkit is organized in three phases (see Figure 1 below). For your convenience, this figure is also provided on page 20 of the Risk Assessments.

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

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

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



Figure 1: RICHES Toolkit for WEE Actors



Toolkit for WEE Actors

SETTING THE FOUNDATION Phase 1

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

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

BUILD THE STRUCTURE Phase 2

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

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

ENGAGE PARTICIPANTS Phase 3

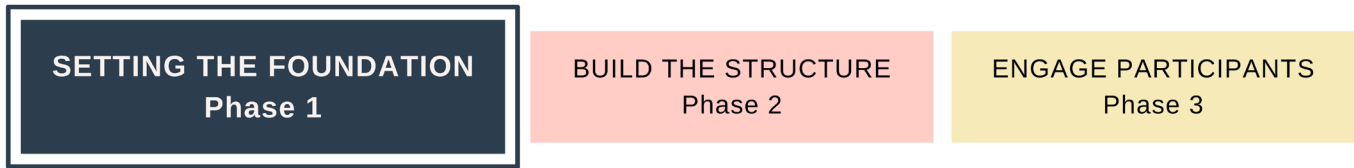
Use these tools to build **participant-level** awareness and support their needs.

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

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



How to Use the Risk Assessments



The Risk Assessments are designed to be part of the minimum practices any WEE Actor should implement and are part of **Phase 1: Setting the Foundation**.

Process Description: The Risk Assessments are designed to be used by WEE Actor management-level staff who lead strategy and program development and oversight for WEE Actors. The Risk Assessments consist of two parts: Part 1 covers risks to harmful child work and Part 2 covers business safety and health risks for adults and children. They should be conducted together. The Risk Assessments can be used during a workshop and filled out as a group, or completed by an individual and then shared with the rest of the management staff. Some field-level staff consultations or review of organizational information may be required to fully answer the questions. After completion of the assessment, instructions are provided for recommended next steps.

Materials Needed: A printer and/or copier and copy paper for printing the assessment. In order to answer several of the questions in *Part 1: Harmful Child Work Risk Assessment*, it is advised that users download the United States Department of Labor (USDOL) “[Sweat and Toil](#)” application, as it is a helpful resource regarding child labor and working conditions for a given country.

Important Concepts to Note:

Harmful work for children, or child labor, is any work that hinders a child’s development and work that is: a) physically, mentally, or morally dangerous and harmful for children; and b) interfering with a child’s schooling. The term **harmful child work** is also used interchangeably with **harmful work for children** or **child labor**.

Harmful work for adults, or unacceptable conditions of work or UACW, is any work that is considered to be detrimental and is often based on wages (ex. whether work provides a living wage), work time and rest days (ex. hours of work that exceed eight hours a day or 48 hours per week), or harmful working conditions (poor occupational health and safety conditions). Part 2 of the Risk Assessments will assess the hours of work and the harmful working conditions and will cover risks to adults, as well as special hazards that children may face while present or working in a participants’ business. For this reason, it is referred to as the Business Safety and Health Risk Assessment.

Steps:

Step 1: Print out copies of the Risk Assessments for each person engaged in the workshop or at least one copy for each staff person completing the assessment. The Risk Assessments can also be completed digitally using a computer or tablet.

Step 2: Answer each question on the Assessment, by circling *Yes, Maybe* or *No*. Consult the *Help* column if there are questions on how to respond to each Assessment question.



Step 4: In the *Supporting Information* column, there are additional questions proposed that you should aim to answer as part of the assessment to help explain your quantitative answer.

Step 4: Tally the total points for each of the answers circled. The sum of the points will determine whether your organization is at low, medium, or high risk of harmful work for children or adults within your products/services and programs.

Step 5: Read the considerations and next steps identified for the low, medium, or high scores.

Time Needed:

- 30 minutes, if filling this out during a workshop or for a group meeting. In this case, answers will be at a high-level and based on perception, and may not be as accurate.
- 2-3 hours if referencing available internal data to complete the assessment or requiring consultations with frontline staff.

Adaptations:

1. The Risks Assessments use the words “program participants” or “participants” to describe a service provider’s beneficiaries or female entrepreneurs. These terms can be modified as appropriate for the type of service provider that will be using the tool. For example, “program participants” or “participants” can be replaced with client, beneficiary, or other meaningful words prior to filling this out.
2. While the Risk Assessments do not require further adaptation prior to use, there are resources provided within the Assessment which recommend country-specific or WEE Actor-specific information sources that can be consulted to answer questions posed.
3. All guides and training materials within the RICHS Toolkit have been designed to ensure their accessibility, particularly for differently-abled individuals. For this reason, the Risk Assessments have been developed in Microsoft Word, using at a minimum 12-point font, and graphics and tables have been labeled with alternative text. You may wish to adjust the sizes of the tables to allow for notetaking or adjust the font size if printing out for your specific use.

Cost Drivers in Use of Tool: Cost drivers are a minimal amount of printing costs (but the Risk Assessments can also be filled out on a computer) as well as management and staff time.

Risks to Consider: While there are no known risks anticipated that could result in adverse effects for staff or participants, it is important to note that during the pilot testing of this tool, several WEE Actors were concerned that the Risk Assessments indicated that their organizations were inadvertently contributing to child labor. While this *may* be true, the Risk Assessments were designed more to alert a WEE Actor to potential risks that may require additional exploration or research. The results captured by completing the Risk Assessments should be interpreted with this in mind.

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



Phase 1 : Setting the Foundation

RICHES Risk Assessments

Instructions

There are two parts to the Risk Assessments. **Part 1** covers the risks to harmful child work (child labor). **Part 2** covers the business safety and health risks for adults and children within women’s businesses.

For each Question, circle the number that corresponds with your answer of *Yes*, *Maybe*, or *No*. Guidance for answering the questions are provided in the *Help?* column. The *Supporting Information* column should be used to add specific qualitative or quantitative answers to the Questions. There are questions in italics to help prompt the supporting information you may need.

After completing all questions, add up each column based on the weights provided in each column. Once the final score is calculated, compare the number to the risk category that corresponds to your answers located below the table. For any answer of *Maybe*, the organization should follow-up and validate its answers so that the final assessment relies simply on *Yes* or *No* answers.

After arriving at the final score, review the interpretation and next steps for the level of risk identified for your organization.

Part 1: Harmful Child Work (Child Labor) Risk Assessment					
Questions	Yes	Maybe	No	Help?	Supporting Information
1. Is my organization located in a country where harmful child work is known to occur in specific sectors?	2	1	0	See USDOL’s “Sweat and Toil” application or other national surveys and studies. In the “Sweat and Toil” app, select your country and review the goods identified for exploitative labor. You can also select “Report PDF” and review Section I of the country report.	<i>What sectors are identified for your country (i.e., agriculture, mining, jewelry-making, etc.) for having exploitative labor?</i>



Questions	Yes	Maybe	No	Help?	Supporting Information
<p>2. Are any of my program participants living or working in an area where there are high rates of poverty?</p>	5	2	0	<p>Poverty increases the likelihood that harmful child work is used as a coping mechanism. Since poverty is relative, consider using the following benchmark to determine whether the answer is <i>Yes</i>, <i>Maybe</i>, or <i>No</i>:</p> <ul style="list-style-type: none"> • The percent of participants living in poverty (as established by national or international poverty lines) mirrors or is greater than the national poverty incidence, (ex., 30 percent of participants are poor and national average is 30 percent). You might consult the UNDP Global Multidimensional Poverty Index (click on your country and review the poverty statistic) or the World Bank poverty statistics (click on your country and review the poverty headcount ratio for the most current year). • If your organization collects its own poverty data, such as through the use of the Poverty Probability Index (PPI), consult your management information systems (MIS) or program data. 	<p><i>What is the poverty rate among your participants?</i></p>



Questions	Yes	Maybe	No	Help?	Supporting Information
<p>3. Are any of my program participants living or working in an area where one or more of the following high-risk situations are occurring— economic crisis, health crisis, drought/flood or other natural disasters, armed conflict, school closure, food insecurity, etc.?</p>	5	2	0	<p>High risk situations increase the likelihood that harmful child work is used as a coping mechanism.</p> <p>See your organizational MIS or program data, if available, or rely on management and frontline staff observations. Conduct additional assessments, if needed.</p>	<p><i>What types of risks are participants exposed to?</i></p>
<p>4. Do any of my program participants work in agriculture or own agriculture-related businesses?</p>	5	2	0	<p>Agriculture is the highest-risk sector for harmful child work.</p> <p>See your organizational MIS or program data, if available, or rely on management and frontline staff observations. Conduct additional assessments, if needed.</p>	<p><i>What percentage of your participants work in agriculture?</i></p>
<p>5. For sectors at greatest risk of harmful work for children identified in question 1, do any of my program participants have businesses in those sectors or that provide related services to those sectors (aside from agriculture)?</p>	2	1	0	<p>For sectors noted in Question 1, for example, if jewelry-making is identified as a high risk sector for harmful child work (or exploitative labor), what percent of the participants have jewelry-making businesses or develop products for or sell products from jewelry-making businesses? See your organizational MIS or program data, if available. Conduct additional assessments, if needed.</p>	<p><i>What sectors are they?</i></p> <p><i>What percent of participants have businesses in those sectors?</i></p> <p><i>What services do they provide?</i></p>



Questions	Yes	Maybe	No	Help?	Supporting Information
<p>6. Do any of my program participants rely on children below age 15 (their own or other children) to help them in their business?</p>	10	5	0	<p>The presence of children below age 15, whether present during school or outside of school is a risk factor for harmful child work. While age 15 is an international minimum standard legal age for work, each country will have national standards and possibly specific allowances for children under age of 15, such as allowances for light work (which is work that does not affect a child’s development nor their participation in school). You can find out more about the standards for your country using the “Sweat and Toil” app and selecting your country, then “Legal Standards” or selecting the “Report PDF” and reviewing Section II to see what standards have been set for minimum ages for different types of work.</p> <p>You will primarily need to rely on field staff answers, but, if the organization’s MIS or program data tracks numbers of participant employees and whether those are family or non/family, this data may be helpful in answering this question.</p>	<p><i>What does my MIS or program data say about the number of employees that are or are not family members?</i></p> <p><i>What do my frontline staff say about their knowledge of children assisting in the business?</i></p>



Questions	Yes	Maybe	No	Help?	Supporting Information
7. Do any of my program participants rely on children (below age 15) to help take care of other children or adults in the household, or take care of other household responsibilities while adults are working?	10	5	0	See the organization’s MIS or program data or rely on frontline staff answers. Conduct additional assessment, if needed.	<i>What do my field staff say about their knowledge of children assisting at home?</i>
8. In my country, is the percentage of children ages 5-14 who are attending school below 80 percent?	2	1	0	<p>The UN Sustainable Development Goals (SDGs) suggest all children (girls and boys) should complete primary and secondary education as a means for social upward mobility and to escape poverty. If children are not attending school between ages 5-14, then there is an increased risk they are in situations of harmful child work. While the SDGs seek for all children completing primary and secondary school, UNESCO estimates suggest the global average for out-of-school youth in primary and lower secondary school is around 12 percent. For this reason, a threshold of 80 percent has been set for comparing country-level statistics to the global average of education attendance.</p> <p>See USDOL’s “Sweat and Toil” application for your country and select the</p>	<p><i>What is the percent of children ages 5-14 who are attending school?</i></p> <p><i>Is it well known that children drop out of school at a young age in the area where your organization is located?</i></p>



Questions	Yes	Maybe	No	Help?	Supporting Information
				“Statistics” tab or selecting the “Report PDF” and review Section II or consult other resources as World Bank EdStats , UNICEF Education Dashboard , or the USDOL Child Labor report.	
9. Do program participants in my service area often lack the ability to send their children to school, daycare, or other before and after school programs? This could be due to transport or supply costs, or other limitations.	4	2	0	Local frontline staff can share their impressions to answer this question. Local organizations serving in this space can provide more specific information as well.	<i>What do I or my frontline staff know about where children go or how they can stay occupied in safe activities while their caregivers are working?</i>
Calculate the weighted score for each column (add up numbers circled in each column).					
Weighted Score: Sum the scores in each column.					
Risk Category	0-4 Low risk of harmful child work 5-45 Medium-to-high risk of harmful child work				

What does my score mean?

While not all answers of *Yes* mean that there are risks to harmful child work within WEE programs or initiatives or within women’s businesses, any answer of *Yes* will assist your organization in identifying where there may be potential risks to harmful child work.



Low-Risk: Receiving a low-risk score indicates that your organization is less likely to oversee WEE programs or initiatives or to support women’s businesses where harmful child work may occur. This assessment may also mean that for every answer of *Maybe*, additional research/input may be needed to determine the degree of the risk and to clearly determine whether the answer should be *Yes* or *No*.

- **Next step:** Even if your organization is found to have a **low risk of harmful child work** across its initiatives, programs, or among its participants, you should complete *Part 2: Business Safety and Health Risk Assessment* on the next page. In addition, it is recommended you complete the tools listed under Phase 1 (in sequence) as described below in Figure 1: RICHES Toolkit for WEE Actors or in the [RICHES Index](#). Using these tools will help ensure that your organization can demonstrate, both internally and externally, its commitment to aligning its intent to do no harm with practice, by building management awareness of the risks to children and women’s health and safety when supporting women’s businesses or WEE activities, by developing internal policies and practices to identify, measure, and mitigate risks to doing harm, and by knowing where to go for help and find resources when harmful child work or other needs have been identified.

Medium-to-High Risk: Receiving a medium-to-high risk score indicates that there are several known risks for harmful child work or that there are several risks that you are unsure about (answered *Maybe* several times) which will require further clarification and/or research. This score will require the organization to use several RICHES tools to better assess, diagnose, and implement actionable next steps to address some of the risks identified. For example, you may seek further clarification to determine why, for example, “there is low educational attendance in the country”, but your organization’s participant data indicates all or most children have graduated from secondary school.

- **Next step: At a minimum,** your organization should complete the tools listed under Phase 1 (in sequence) as described below in Figure 1: RICHES Toolkit for WEE Actors or as described in the [RICHES Index](#). This will ensure that your organization can demonstrate, both internally and externally, its commitment to aligning its intent to do no harm with practice, such as by building management awareness of the risks to children and women’s health and safety when supporting women’s businesses or WEE activities, by developing internal policies and practices to identify, measure, and mitigate risks to doing harm, and by knowing where to go for help and find resources when harmful child work or other needs have been identified. **In addition,** review the tools listed under Phases 2 and 3. Specifically, you may wish to utilize the tools in Phase 2 such as the [RICHES Market Research Guide](#) to understand the actual risks to and characteristics of harmful child work among your participants or to complete tools in Phase 3 such as *Tool 1: Business Safety and Health Risk Diagnostic for Frontline Staff* in the [RICHES Business Diagnostics Guide](#). By utilizing the tools in Phases 2 and 3, you will more deeply understand the real causes of harmful child work and the key risks to harmful work for children and adults among your participants.



Part 2: Business Safety and Health Risk Assessment					
Questions	Yes	Maybe	No	Help?	Supporting Information
1. Do any of my program participants have businesses that involve the use of dangerous machinery, equipment, or tools, or that involve carrying heavy loads (such as wood, products, etc.) or exposure to other types of injuries, such as cuts?	2	1	0	Participant businesses that may be involved include industrial baking, textile manufacturing, sewing, wood working, car repair or mechanics, masonry, etc. See management information system (MIS) or program data. Ask frontline staff for insights and input.	<i>What sectors or businesses are they?</i> <i>How much of the portfolio does this represent?</i>
2. Do any of my program participants have businesses that involve the use of pesticides, insecticides, cleaners, dyes, paints, chemical hair products, or other chemicals or biological hazards such as exposure to bacteria (e.g., from animal feces or raw hazardous foods such as meat/fish/eggs) or interaction with animals, insects, etc.?	2	1	0	Participant businesses that may be involved include nail and hair salons, fisheries, farms, or other agricultural businesses. See MIS or program data. Ask frontline staff for insights and input.	<i>What sectors or businesses are they?</i> <i>How much of the portfolio does this represent?</i>

RICHS Risk Assessments



<p>3. Do any of my program participants have businesses that require them to work at high heights, in confined spaces, in prolonged standing or kneeling positions, underground, or underwater?</p>	<p>2</p>	<p>1</p>	<p>0</p>	<p>Participant businesses that may be involved include farming businesses, jewelry-making, fisheries, and restaurants.</p> <p>See MIS or program data. Ask frontline staff for insights and input.</p>	<p><i>What sectors or businesses are they?</i></p> <p><i>How much of the portfolio does this represent?</i></p>
<p>4. Do any of my program participants have businesses that require the use of cooking oil, cooking burners or ovens, open flames or exposure to extreme temperatures or spaces that lack proper ventilation?</p>	<p>2</p>	<p>1</p>	<p>0</p>	<p>Participant businesses that may be involved include restaurants, bakeries, and food kiosks.</p> <p>See MIS or program data. Ask frontline staff for insights and input.</p>	<p><i>What sectors or businesses are they?</i></p> <p><i>How much of the portfolio does this represent?</i></p>
<p>5. Do any of my program participants have businesses that require long work hours, without breaks, or that operate at night?</p>	<p>2</p>	<p>1</p>	<p>0</p>	<p>As documented in the RICHS Pre-Situational Analysis Report, harmful working conditions for adults would include working hours that exceed 48 hours per week, or a week of work that does not include at least one full 24-hour rest day.</p> <p>See MIS or program data. Ask frontline staff for insights and input.</p>	<p><i>What sectors or businesses are they?</i></p> <p><i>How much of the portfolio does this represent?</i></p>

RICHES Risk Assessments



<p>6. Do any of my program participants have businesses that require fast or repetitive motions, or need extreme eye precision?</p>	2	1	0	<p>Participant businesses that may be involved include sewing and knitting businesses or small workshops (for example, artisanal businesses).</p> <p>See MIS or program data. Ask frontline staff for insights and input.</p>	<p><i>What sectors or businesses are they?</i></p> <p><i>How much of the portfolio does this represent?</i></p>
<p>7. Do any of my program participants have businesses where they, or their family members, are at risk of mental or physical abuse or, are vulnerable to sexual harassment?</p>	2	1	0	<p>While every business can face these risks, women’s businesses that are ambulatory (such as run out of a cart or by selling on the roadside to travelers) may be at the most risk.</p> <p>See MIS or program data. Ask frontline staff for insights and input.</p>	<p><i>What sectors or businesses are they?</i></p> <p><i>How much of the portfolio does this represent?</i></p>
<p>8. Do any of my program participants have businesses that expose them or their household members to dangers posed by vehicular traffic?</p>	2	1	0	<p>Participant businesses that may be involved include ambulatory food businesses.</p> <p>See MIS or program data. Ask frontline staff for insights and input.</p>	<p><i>What sectors or businesses are they?</i></p> <p><i>How much of the portfolio does this represent?</i></p>
<p>9. Do any of my program participants have children (particularly children under school age or school-age children) present in their workspaces while they are engaged in work?</p>	2	1	0	<p>This signals that even if children are not engaged in the business, they can be exposed to all of the risks listed as harmful for adults, and even more so since children’s bodies are still growing. This can result in developmental and growth problems or cause illness.</p>	<p><i>How often do you feel this occurs and why?</i></p>

RICHES Risk Assessments



				Ask frontline staff for insights and input.	
10. Do any of my program participants have businesses which require them to make regular use of personal protection equipment (PPE) (such as masks, gloves, etc.) to protect themselves from harm while performing their work? PPE may be required for risks such as COVID-19 or for protection against physical/biological harm.	2	1	0	Participant businesses that may be involved include agricultural businesses and food-related businesses. See MIS or program data. Ask frontline staff for insights and input.	<i>What sectors or businesses are they?</i> <i>How much of the portfolio does this represent?</i>
Calculate the weighted score for each column (add up numbers circled in each column)					
Weighted Score: Sum the scores in each column.					
Risk Category	0-4 Low business safety and health risks for adults and children 5-22 Medium-to-High business safety and health risks for adults and children				



What does my score mean?

Many women in developing economies start businesses within their homes due to limited business incubation centers, rural locations, lack of transport and business registration, or low assets and capital to purchase or rent space. To balance caretaking responsibilities with entrepreneurship, women may also bring their children to the business, regardless of whether the location is within the home or at an external location. Moreover, most children within harmful child work situations are working alongside their parents in their economic activities. For these reasons, children and other household members may be exposed to business safety and health risks, whether they are working or not. Therefore, it is important to understand the broad risks that women, their household members, and others may face at the place of business.

While not all answers of *Yes* mean that there are business safety and health risks within WEE programs or initiatives or within women's businesses, any answer of *Yes* will assist your organization in identifying where there may be business safety and health risks that participants and those working with or near the women should consider. For example, if there are businesses that require women to use chemicals, a WEE Actor may want to ensure that those households have awareness of how to reduce their risk to dangerous exposure (do they have they right protective gear, do they store these chemicals in a place that children cannot reach them, and where there is no risk of accidental spillage or exposure?) for themselves and their children, in particular.

Low Risk: Receiving a low-risk score indicates that your organization is less likely to oversee WEE programs or initiatives or to support women's businesses where business safety and health risks may occur. This assessment may also mean that for every answer of *Maybe*, additional research/input may be needed to determine the degree of the risk and to clearly determine whether the answer should be *Yes* or *No*.

- **Next step:** Even if your organization is found to have **low business safety and health risks** across its initiatives, programs, or among its participants, you should complete the tools listed under Phase 1 (in sequence) as described below in Figure 1: RICHES Toolkit for WEE Actors or in the [RICHES Index](#). Using these tools will help ensure that your organization can demonstrate, both internally and externally, its commitment to aligning its intent to do no harm with practice, by building management awareness of the risks to children and women's health and safety when supporting women's businesses or WEE activities, developing internal policies and practices to identify, measure, and mitigate risks to doing harm, and knowing where to go for help and find resources.

Medium-to-High Risk: Receiving a medium-to-high risk score indicates that there are several known occupational hazards within your participants' businesses that may pose a risk to adults as well as to children. A medium-to-high risk score would require you to seek further clarification of responses and would require that your organization to assess these risks. For example, if you said *Yes* to question 9 regarding the presence of young children in the workspace, your assessment reveals that while women do have children present in their workspaces while they work, this is on a rare occasion and likely indicates a low risk of children being exposed to work hazards. The higher the score, the more your organization should consider training staff and participants on how to identify business safety issues to mitigate those risks to participants and their children, in particular.



- **Next step: At a minimum**, your organization should complete the tools listed under Phase 1 (in sequence) as described below in Figure 1: RICHES Toolkit for WEE Actors or as described in the [RICHEs Index](#). This will ensure that your organization can demonstrate, both internally and externally, its commitment to aligning its intent to do no harm with practice, such as building management awareness of the risks to children and women’s health and safety when supporting women’s businesses or WEE activities, developing internal policies and practices to identify, measure, and mitigate risks to doing harm, knowing where to go for help and find resources. **In addition**, review the tools listed under Phases 2 and 3. Specifically, you may wish to utilize the tools in Phase 2, such as the [RICHEs Market Research Guide](#) to understand the prevalence and characteristics of business safety and health risks for your participants and their children or those in Phase 3, such as *Tool 1: Business Safety and Health Risk Diagnostic for Frontline Staff* in the [RICHEs Business Diagnostics Guide](#). By utilizing the tools in Phases 2 and 3, you will more deeply understand the real causes of harmful child work and the key risks to harmful work for children and adults among your participants.



Figure 1: RICHES Toolkit for WEE Actors



Toolkit for WEE Actors

SETTING THE FOUNDATION Phase 1

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

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

BUILD THE STRUCTURE Phase 2

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

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

ENGAGE PARTICIPANTS Phase 3

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

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



Annexes

Acronyms and Glossary of Terms

Acronym	Definition
ABA ROLI	American Bar Association - Rule of Law Initiative
MIS	Management Information System
OCFT	Office of Child Labor, Forced Labor, and Human Trafficking
PPI	Poverty Probability Index
RICHES	Reducing Incidences of Child Labor and Harmful Conditions of Work in Economic Strengthening Initiatives
SDGs	Sustainable Development Goals
UACW	Unacceptable Conditions of Work
UN	United Nations
UNDP	United National Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNICEF	United Nations Children's Fund
USDOL	U.S. Department of Labor
WEE	Women’s Economic Empowerment

Term	Definition
Children at Risk of Engaging in Harmful Child Work	<p>A child at risk of engaging in harmful child work is one who meets one or more of the following conditions:</p> <ol style="list-style-type: none"> 1) Living in an area where child labor is prevalent; 2) Living in poverty (as defined by national standards); 3) Of school age, but not attending school; 4) Having one or more siblings engaged in child labor; 5) Orphaned; 6) The head of a household; 7) Affected by a disability; 8) Living in an area with low school enrollment or high dropout rates
Child Work	Household chores and forms of legal work, including light work. This type of work does not interfere with schooling. According to international standards, the minimum age for work is 14 or 15, depending on the country, as some developing countries have lower minimum ages for work.
Frontline-level Staff	Frontline-level staff refers to WEE Actor staff who work directly with women to help achieve WEE objectives and are primarily based at the field-level. Frontline-level staff may be trainers, community agents, credit officers, social workers, agricultural extension agents, among others.
Harmful Child Work (Child Labor)	Harmful work for children, or child labor , is any work that hinders a child’s development and work that is: a) physically, mentally, or morally dangerous and



	harmful for children; and b) interfering with a child’s schooling. The term harmful child work is also used interchangeably with harmful work for children or child labor . The RICHS 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.
Management Information System (MIS)	For some WEE Actors, an MIS is a generic term for the data system used to capture participant-level data, such as demographic data, business information, loan data, etc. It may also be considered as the core banking system or a customer relationship management system. It is being used generically in this guide as well, for any system used by a WEE Actor to track participant-level data. Example MIS are Mifos , TaroWorks , Musoni , Microfins , TrustBankCBS SaaS , Salesforce , Tenemos , among many others. MIS systems mentioned here do not suggest endorsement but are simply illustrative.
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.



<p>RICHEs Toolkit</p>	<p>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.</p>
<p>Women’s Economic Empowerment (WEE)</p>	<p>Women’s economic empowerment is a process by which women increase their power to succeed as equal and active participants in the economy. This includes women’s enhanced access to and control of human, economic, and social resources (power over); individual agency to make independent decisions that benefit themselves, their families, communities, and nations (power to); personal assets, including knowledge, skills, self-confidence, resilience, and ability to take and manage risk (power within); and collective assets, such as support services and networks (power with). Women’s economic empowerment is critical to achieving gender equality, poverty reduction, economic growth, and other sustainable development goals.</p>
<p>Women’s Economic Empowerment (WEE) Actor or Initiatives</p>	<p>Broadly refers to entities or individuals that support the development or expansion of women’s businesses, provide livelihood or financial services and/or support women (globally) in efforts to increase their access to economic opportunities, especially those living in developing economies. WEE Actors can be microfinance institutions, savings group support organizations, non-governmental organizations, donors, investors, or government programs.</p>



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