



# Market Research Guide

## Understanding Harmful Work for Children and Adults in Women's Businesses

Version: February 2, 2022

### Primary Audience

Management- and frontline-level staff involved in data collection and/or product and service development 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 countries. Management-level staff are those who lead strategy, program development and oversight for WEE Actors. Frontline-level staff include those working directly with women to help achieve WEE objectives.

### Goal

Understand the local characteristics and experiences of harmful work for children (child labor) and adults as they occur generally and within women's enterprises, to integrate child protection into WEE product and service design.

### Objectives

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

- Identified the research questions that should be considered when developing a market research agenda.
- Used the tools to conduct market research to respond to selected research questions.

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 along with household tasks and child care many are turning to those closest in reach for help—their children.

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

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

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

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

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



Figure 1: RICHES Toolkit for WEE Actors



# 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 Market Research Guide



The Market Research Guide was designed to be part of **Phase 2: Building the Structure**. It is recommended to use the tools in **Phase 1: Setting the Foundation** prior to moving into Phase 2 to better understand the purposes and uses of the tools shared in this guide.

**Process Description:** This guide contains six tools. All the tools in the **RICHES Market Research Guide** are designed to be conducted with adults only and are limited to key informant interviews and FGDs.

### Research Guidance

- **Tool 1:** Guiding Questions & Resources for a Desk Review

### Participant Consent to Participate

- **Tool 2:** Consent and Release Form for Focus Group Discussions (FGDs) or Individual Interviews

### FGD Tools on Harmful Work for Children and Adults

- **Tool 3:** FGD to Use with Women Participants for Assessing Harmful Working Conditions within their Businesses
- **Tool 4:** FGD with Frontline Staff and Managers working directly with Women Entrepreneurs

### Interview Guide

- **Tool 5:** Interviews with Child Protection Service Providers
- **Tool 6:** Business Safety & Health Risk Diagnostic for Market Research

While an introduction to market research is provided below, this guide does not provide guidance on how to do market research. If the organization is new to conducting market research, human-centered design trainings, such as the one led by Acumen Academy that was developed by IDEO, may be a good place to start. For more information on this course, click [here](#).

After collecting data using the tools in this guide, a Women’s Economic Empowerment (WEE) Actor might consider using the [RICHES Design Workshop](#) to engage staff in processing the market research results and considering product and service improvements and development.

**Materials Needed:** A printer and/or copier and copy paper. Some tools will require markers, blank paper, tape, and counters like beans. Each tool outlines what materials you will need.

### Steps:

**Step 1:** Plan your market research and determine the guiding questions that you want to answer as part of your research. It is recommended that you complete some desk research as part of this step to gather basic information, previous research, and statistics. You will need to determine the demographic, number of people you will talk to, whether it will be groups or individuals, and whether you want to understand if there is a difference between two populations (ex. urban/rural, men/women or different businesses/sectors). Lastly, plan the logistical details such as dates, times,



team members and travel. Send invitations to participants.

**Step 2:** Determine which market research tools you will use and adapt them according to your context and guiding questions. Print out copies of the market research tools and notes sections that you plan on using. Prepare any materials or handouts that you will need to use with participants.

**Step 3:** Conduct the market research with participants. Take detailed notes and if appropriate, take pictures.

**Step 4:** Consolidate your notes from all the market research. Write down any noticeable trends, insights, outliers, or important lessons learned that showed up during the market research. You will be able to use this information in the [RICHES Design Workshop](#) to be able to adapt or create new products or services or to present the results of the market research to your organizations' management team.

### Time Needed:

- **Tool 1:** Time to complete the **Guiding Questions & Resources for a Desk Review** will depend on the scope of the research. At a minimum this will take two days of staff time.
- **Tool 2:** The **Consent Form** is used with tools 3-6 and will take 5-10 minutes to complete.
- **Tools 3-6:** 1-3 hours for each tool. Time will depend on how many people participate and how much information is shared.
- **Tool 6:** 30 minutes per business.

**Adaptations:** Each individual tool presented in this guide provides guidance on adaptation, where needed. In general, it is recommended to contextualize the focus group or individual interview tools based on a) the country you work in, b) what you determine to be the guiding questions for the research, and c) the people who will participate.

**Cost Drivers in Use of Tool:** To use this guide, you should consider time as well as travel for staff to conduct focus groups and interviews. In addition, other costs may include participant transportation, printing, materials, snacks and beverages for participants, and location rental fees.

**Risks to Consider:** It is important to gain consent to participate voluntarily before using any of the tools in this guide. Since discussions around harmful child work, harmful working conditions, and how households use resources can be sensitive topics, it is recommended that the individual facilitating the focus groups or conducting the interviews be trained. Ask questions with sensitivity and respect, suspend judgement, and allow participants to share the information and details that they want to share. It is important to protect Personal Identifying Information (PII) and only share stories, photos, or videos with written consent.

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



## Phase 2: Build the Structure

### Introduction to Market Research

#### Overview of the Market Research Process

Market Research for the use of organizations that work on WEE initiatives can be summarized as a six-step process with the goal of helping organizations create or improve existing products and services for beneficiaries and clientele through feedback. The process begins with planning (Step 0) to prepare an organization for the endeavor, followed by Steps 1 to 5 that guide an organization’s decision-makers and staff through a straightforward process to conduct their market research activities.

#### The Market Research Process



**Step 0: The Planning Stage:** Planning provides an opportunity for the organization to take stock of their resources and capacity that can be utilized during the market research process.

**Step 1: Assessing the Existing Situation** includes conducting a desk review of existing research prior to conducting any field work. The organization can begin outlining their objectives and research questions that will serve as the direction for the entire process. To assist in designing the key research questions for your assessment, see **Tool 1: Guiding Questions & Resources for a Desk Review** located within this Guide.

**Step 2: Carrying Out the Data Gathering through Various Methods:** This process is informed by the gaps in information found in Step 1 and the research questions developed to guide the assessment. It is during this phase that you should establish the interview methods most appropriate for your research and objective. Some methods commonly used in market research are:

- Key Informant Interviews
- One-on-One Interviews
- Focused Group Discussions (FGDs)
- Surveys
- Participant Observation



- Diaries or Records kept

In addition, decide who will collect the data, from whom data will be collected, how data will be collected (paper, digital), when and where data will be collected, how to seek consent, and how to safeguard data.

**Steps 3: Analysis of Findings and Recommendations.** Data analysis can be driven by an in-house research team ending in the development of a market research report, or it can be conducted collaboratively with staff during a workshop. The [RICHES Design Workshop](#) has been designed to engage management and staff to collaboratively analyze the data collected during the market research phase.

**Step 4: Preparing New Products or Services for Development.** The [RICHES Design Workshop](#) can also be used to determine what products and services need improvements, adaptation, or new development. Tools designed for Phase 3 of the [RICHES Toolkit](#), such as product iteration and pilot testing will be part of this step.

**Step 5: Supporting Communities and Women Entrepreneurs through New/Improved Products.** Once decisions are made in Step 4, new products and services can be rolled out to participants. The [RICHES Monitoring and Evaluation Guide](#) provides assessments that can be used to understand the outcomes of your new or improved products and services.





## Market Research Guide

### Tool 1: Guiding Questions & Resources for a Desk Review

**Description:** To better understand the risks and effects of harmful work for children (child labor) and adults amongst your participants and within your programs, products, and services, it is important to conduct market research to gather information firsthand to better understand the characteristics of the problem.

This tool provides guiding research questions to assist in conducting a desk/literature review. The tool will guide you in developing your own market research agenda. The guiding questions included in this tool were used to design the [RICHEs Pre-Situational Analysis](#) and to inform the development of the RICHEs Toolkit.

**How to use this tool:** Choose a handful of guiding questions from Table 1 that you have determined important to answer as part of your market research. Conduct initial desk research to understand the issues more broadly or to find out how they relate to your organizational goals or country/regional context. Resources are provided below to help support a desk-review of where you might find the answers to the questions. This will help orient your market research as you will have gathered national statistics, identified sectors that are potentially more prone to harmful child work, understood local and national resources, and understood relevant programs or resources.

**Table 1. Example Guiding Questions**

| Guiding Questions   | Resources   |
|---|---|
| <b>Child Rights</b>   |   |
| 1. What is the international standard of child rights?  | <a href="#">UN Convention on the Rights of the Child (UNCRC)</a>  |
| 2. What is the role of child rights and education in the prevention of harmful child work?  | The ILO publication: <a href="#">Child Labor Teacher’s Kit, Book 1: Children’s rights and education</a>   |
| <b>Human Trafficking</b>  |   |
| 3. What is the human trafficking hotline in the country/ies you serve?  | <a href="#">Archived Department of State Global Hotline List</a>  |
| 4. Where can global information about human trafficking be found?   | The United Nations Global Initiative to Fight Human Trafficking <a href="#">UN GIFT HUB</a>   |
| <b>High-level Assessment of Harmful Child Work &amp; Acceptable Conditions of Work</b>  |   |
| 5. What is the definition of harmful child work in the country/countries you are serving/operating in?  | Department or Ministry of Labor, Labor Code and/or Children’s Code<br><br>International Definitions: <a href="#">ILO Conventions and Recommendations on Child Labor</a> |
| 6. What is the definition of harmful working conditions (unacceptable conditions of work) or occupational health and safety regulations in the country? | Department or Ministry of Labor, Labor Code   |



|  |  |
|--|--|
| <p>7. What is the definition of legal work for children in the country?</p>  | <p>Department or Ministry of Labor, Labor Code and/or Children’s Code<br/>ILO: <a href="#">Safe Work for Children</a></p>                      |
| <p>8. What is the nature (frequency and sectors) of harmful child work in WEE initiatives?</p>   | <p><a href="#">Region and Country Specific Information</a><br/>USDOL <a href="#">Sweat and Toil App</a>: Download and look up your country</p> |
| <p>9. What is the definition of hazardous work in the country? If this doesn’t exist in the country you are working in, note that as an important gap.</p>                 | <p>Department or Ministry of Labor, Labor Code and/or Children’s Code</p>  |
| <p>10. What types of international, national and/or non-governmental efforts are being undertaken to address harmful child work?</p>                                       | <p>National Child Labor Committee (or equivalent)<br/>ILO: <a href="#">Partners</a><br/><a href="#">UNDP</a></p>                               |
| <p>11. What types of international, national and/or non-governmental efforts are being undertaken to provide safe work environments for children of legal working age?</p> | <p><a href="#">UN Women</a></p>  |

**Providing Safe Work Environments for Children of Legal Working Age**

|   |  |
|---|--|
| <p>12. What are evidence-based strategies for providing safe work environments for children of legal working age?</p> | <p>The ILO publication: <a href="#">Safe Work for Youth: Packet for employers “Keep them safe!”</a><br/><a href="#">Promoting and Protecting the Interests of Children Who Work through Microfinance and Business Support Programs (PPIC-Work)</a><br/>The World Health Organization publication: <a href="#">Healthy Workplaces: a Model for Action</a></p> |
| <p>13. How can young workers protect themselves from workplace hazards?</p>   | <p>The United States Department of Labor Occupational Safety and Health Administration’s publication: <a href="#">Workplace Hazards for Young Workers</a>.</p>   |

**Women’s Entrepreneurship & Economic Empowerment**

|  |   |
|--|---|
| <p>14. What is the nature of women’s enterprises, economic empowerment, and access to and use of financial services? Ex. types of business, sectors, how developed the business is, whether they have employees, what types of financial services they commonly use, how women access financial services, etc.</p> | <p>Department or Ministry of Women’s Affairs/Commerce/Trade<br/><a href="#">Global Entrepreneurship Monitor</a> &amp; <a href="#">Country Specific Data</a><br/>WEE <a href="#">Global Statistics</a><br/><a href="#">Ease of Doing Business</a><br/><a href="#">Enterprise Surveys</a></p> |
|--|---|



|   |  |
|---|--|
|   | <p><a href="#">Women, Business, and the Law</a></p> <p><a href="#">Global Index</a></p>  |
| <p><b>15.</b> What government programs provide support or incentives to promote women’s entrepreneurship?</p>   | <p>Department or Ministry of Women’s Affairs/Commerce/Trade</p> <p>UN Women <a href="#">Country Specific Programs</a></p>  |
| <p><b>16.</b> What barriers such as social norms or legal barriers limit women’s access to business support or their ability to start and/or grow businesses?</p>   | <p><a href="#">Social Institutions and Gender Index</a></p> <p><a href="#">Women, Business and the Law</a></p>   |
| <p><b>17.</b> Which specific sectors are women entrepreneurs provided with support? Do some policymakers or service providers invest more in one sector than in others? Why?</p>                                      | <p>Department or Ministry of Women’s Affairs/Commerce/Trade</p> <p>National Entrepreneurship Centers and Programs</p>  |
| <p><b>18.</b> Among microfinance institutions and financial service providers in the country, what existing practices, financial products, and incentives address harmful child work?</p>                             | <p><a href="#">Social Finance Working Paper #53: Microfinance and Child Labor</a></p> <p><a href="#">Microfinance for Decent Work – Enhancing the Impact of Microfinance</a></p>   |
| <p><b>Harmful Child Work &amp; Acceptable Conditions of Work in a Specific Country</b></p>  |  |
| <p><b>19.</b> What sectors in the country or region you operate in are prone to, or have detected, harmful child work?</p>  | <p><a href="#">Sweat and Toil App</a>: Download and look up your country</p> <p>USDOL <a href="#">Findings on the Worst Forms of Child Labor Report</a></p> <p>U.S. <a href="#">State Department Human Rights Report</a></p> <p>ILO: <a href="#">Child Labor Sectors and Topics</a></p> <p>Department or Ministry of Labor Surveys</p> |
| <p><b>20.</b> What sectors are prone to, or have detected, harmful working conditions (unacceptable conditions of work)?</p>  | <p><a href="#">Sweat and Toil App</a>: Download and look up your country profiles Department or Ministry of Labor Reports</p> <p>USDOL <a href="#">Findings on the Worst Forms of Child Labor Report</a></p> <p>U.S. <a href="#">State Dept Human Rights Report</a></p>  |
| <p><b>21.</b> What is the incidence and nature of harmful child work?</p> <p>What relevant country and sector level statistics related to harmful child work can help inform the design of products and services?</p> | <p>USDOL <a href="#">Findings on the Worst Forms of Child Labor Report</a></p> <p>ILO: <a href="#">Statistics on Child Labor</a></p> <p>Latest <a href="#">Report</a> on Child Labor Results and Trends, 2012-2016</p>   |



|  |  |
|--|--|
|  | <p>Regional Briefs: <a href="#">Africa</a>, <a href="#">Americas</a>, <a href="#">Arab States</a>, <a href="#">Asia and the Pacific</a>, <a href="#">Europe and Central Asia</a></p> <p><a href="#">Regional and Country Specific Information</a></p> <p>ILO: <a href="#">Working Conditions in a Global Perspective</a></p> |
| <p>22. What actions, if any, do women entrepreneurs take regarding child protection and/or assessing harmful working conditions?</p>   | <p><a href="#">Microfinance for Decent Work Report</a></p>   |
| <p><b>Benefits of Education for Children</b></p>   |  |
| <p>23. What are the long-term benefits of education for children?</p>  | <p><a href="#">Global Partnership for Education, Benefits of Education</a></p> <p><a href="#">UNICEF Education and Equity</a></p>  |
| <p><b>Children’s Education in a Specific Country</b></p>   |  |
| <p>24. What is the relationship between harmful child work and schooling?</p>  | <p>Department or Ministry of Education and Labor</p> <p>UNICEF/Child Labour</p> <p>ILO: <a href="#">Child Labor and Education</a></p>  |
| <p>25. What age do children typically graduate or drop out? Is there a difference for boys versus girls?</p>   | <p>Department or Ministry of Education</p> <p>UNESCO <a href="#">Statistics</a></p> <p>UNICEF <a href="#">Education</a></p>  |
| <p>26. What are the barriers to education? How common and what are the implications of combining work and school?</p>  | <p>Department or Ministry of Education and Labor</p> <p>UNICEF Education</p>   |
| <p>27. Do parents/caretakers typically value secondary or upper-level education?</p>   | <p>Department or Ministry of Education Studies</p> <p>Asking Clients/Beneficiaries</p>   |
| <p>28. Do any programs or government initiatives that aim to improve education quality exist? This could include providing tuition, supplies, or transport subsidies, meals, tutoring, etc.</p>              | <p>Department or Ministry of Education</p> <p>National Child Labor Committee</p>   |
| <p><b>Partner Analysis in a Specific Country</b></p>   |  |
| <p>29. Who are the key stakeholders that provide child protection services in the country? (Include Govt., NGOs, and Civil Society Actors)</p>   | <p>National Child Labor Committee</p>  |
| <p>30. For each stakeholder identified in question 29, describe them by type/size/sector/location and whether they address issues of harmful child work and/or provide services for women entrepreneurs.</p> | <p>Web Research</p>  |



**31.** For each stakeholder identified in question 29, describe the product or services they offer to identify any potential linkages with other key stakeholders in relation to harmful child work in the context of WEE?

[IPEC Projects on Child Labor and Decent Work](#)



## Tool 2: Consent and Release Form

**Description:** This tool provides a method for a researcher to gain consent from anyone participating in a focus group discussion (FGD) or an interview. This tool also provides a script for how to introduce the request for consent which can be used as-is or integrated into the consent form that follows the script.

### Objectives

By the end of this activity, the participants will have:

- Decided whether to grant their consent to participate in the FGD or individual interview, for their answers to be recorded and for their pictures and/or video to be taken.

### Materials

- Consent and Release Form (1 per person). *Note: If conducting an interview, use the words in [brackets] instead of those pertaining to a FGD.*

**Time: 5-10 minutes**

### Focus Group Discussion or Individual Interview Consent

#### Step 1: Welcome participants and introduce the purpose of the FGP or Interview (2 minutes)

*Say:*

Thank you for agreeing to participate in our Focus Group Discussion [Interview] today! Your group [ you] was [were] selected to share general insights on the types of businesses and activities women entrepreneurs typically undertake in your community.

Nothing you say during the Focus Group Discussion [interview] will be attributed to you personally. We will never ask for your full name during any part of the discussion so that you are able to respond freely.

We intend to use the information we gather today to help us improve our design of products and services for women-owned businesses, and to reduce the risk of harm and barriers many women and their families may face when running or growing their business.

It is important to note that by participating in this discussion [interview], you are giving us your consent to use your answers (without your name attached) within our research. We are also seeking your authorization to use your first name, photo, or other media of this discussion (video/audio) as part of our market research. This will also help us improve our products and services.

#### ➤ What questions do you have?

At this moment, if you do not want to have your answer recorded, we ask you to remove yourself from this focus group discussion [interview] since this will be a recorded session.

*For those that leave, thank them for their time.*

#### Step 2: Consent to participate (8 minutes)

*Say:*

For those of you who remain and would like to participate in this Focus Group Discussion [Interview], we are going to ask for your consent to use your image and/or video of the discussion to be included within our research. If you agree, we request that you sign and complete the “General Consent and Release Form.” If

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you don't agree and would not like to participate, thank you for coming and you are free to leave. Thank you again for your time.

*Pass out the “**General Consent and Release Form** to each participant.”*

*Each participant that is granting consent for the use of their image and/or video must sign the waiver. Assist the group with completing the form, and once completed, collect the forms.*

### **➤ What other questions do you have?**

Thank you! Now let us get started with our discussion [interview].



**Visual and Audio Media Consent and Release Form for Focus Groups or Individual Interviews**

I authorize \_\_\_\_\_, and its subsidiaries to use photos, videos, and interviews (Materials) of me/us as part of their efforts to improve products and services, raise awareness and improve programs. I also grant \_\_\_\_\_ the right to use my information, including my name, which may be made available to the general public, in printed Materials or in other forms of media such as websites.

My signature indicates that this consent and release has been granted without the expectation of compensation of any kind, now or in the future.

I further agree to release \_\_\_\_\_ from any and all claims or causes of action that I/We may now have or may have hereafter for libel, defamation, invasion of privacy, or right of publicity, infringement of copyright or violations of any other rights arising out of or relating to any use of the Materials, or based upon any failure or omission to make use thereof.

**In full understanding, I hereby sign this consent and release:**

**Signed** (signature) \_\_\_\_\_ **Date** \_\_\_\_\_

**Name** (print) \_\_\_\_\_ **Date** \_\_\_\_\_

**Parent/Guardian Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

*\*If under 18 years, this must be co-signed by a parent or guardian*

**Statement performed by:**

I certify that I have read this release form in full to the person(s) whose name appears above, and that he/she/they understands its contents.

**Signed** (signature) \_\_\_\_\_ **Date** \_\_\_\_\_

**Name** (print) \_\_\_\_\_ **Date** \_\_\_\_\_

**Photo, video and/or interview information:**

Note: If there are any expressed restrictions on the use of particular images/photos, videos and data, please include these as well. All information indicated with an asterisk (\*) is required.

**Country/Region\*** \_\_\_\_\_

**Program Visiting\*** \_\_\_\_\_

**Local Partner\*** \_\_\_\_\_

**Date(s)\*** \_\_\_\_\_

**Restrictions\*** \_\_\_\_\_

**Photographer\*** \_\_\_\_\_

**Caption(s)/** \_\_\_\_\_

**Notes** \_\_\_\_\_





### Tool 3: Focus Group Discussion (FGD) Guide for Women Participants

**Description:** This FGD Guide is designed to assess the limitations faced by women entrepreneurs when starting their businesses, the prevalence of harmful work within their businesses, and how they handle/approach work limitations. This tool is divided into 3 activities. Depending on how you want to conduct this research, these activities can be divided into different FGD so that one group is not required to participate in all activities since the time to complete all 3 is an estimated 2.5 hours.

- **Activity 1** engages entrepreneurs in a one-hour activity on their experience as an entrepreneur. Participants describe the variety of entrepreneurs within their community, and their challenges, successes and experiences with working conditions.
- **Activity 2** engages entrepreneurs in a short 30-minute discussion about the challenges women face running a business in their community.
- **Activity 3** engages participants in a one-hour discussion about the sacrifices they have faced starting or running a business.

This discussion is best done in an enclosed area with the help of a small working group of 8 to 15 people who are familiar with the community and your organization is interested in understanding. The FGD participants could be participants of WEE programs, such as members of a community bank, savings groups, microfinance clients, women’s livelihood or business groups, agricultural cooperatives, etc. You will need to repeat this activity using this tool a total of 3 times to be able to compare the responses from similar groups.

**Facilitators:** This FGD should be facilitated by two people, one who facilitates the activities and another who records the interview and/or takes notes during the interview.

**Materials:**

- Large sheets of paper
- Markers (1 per person)
- Consent and Release Form (1 per person) (See **Tool 2**)
- 100 counters (small stones/beans/seeds/bottle caps)
- Camera (to take a picture of piles developed in Activity 1 with the counters)
- 5-6 printouts of the Data Entry Sheet for each possible group developed by the group (provided at end of the activity)
- Snacks and drinks

**Time required:** 2.5 hours

#### Activity 1: Experience as an Entrepreneur

**Objective**

By the end of this activity, the participants will have:

- Brainstormed what it means to be an entrepreneur and a businessperson.
- Identified the most common types of businesses in the community.
- Identified different types of women business owners, and challenges and opportunities they may face.

**Materials**



- Make sure that the participants are seated in a circle
- 100 counters (small stones/beans/seeds/bottle caps)
- 1 large piece of paper
- Camera (to take a picture of each pile developed through the activity with the counters)
- 1 print out of FGD group information
- 5-6 printouts of the Data Entry Sheet for each possible group developed by the group (provided at end of the activity)

**Time: 60 minutes**

### **Step 1: Brainstorm what it means to be an entrepreneur (10 minutes)**

*Say:*

Let us begin by discussing what we mean by “entrepreneur” and “businesspeople.”

*Enter answers in the Group Data Sheet below.*

Thank you for your answers!

### **Step 2: Discussing all types of businesses in the community (20 minutes)**

We are now going to discuss what types of businesses are in your community.

*If participants are not already seated in a circle, move them in a circle now so that everyone can see the middle of the circle. Once seated, place the large piece of paper on the table or floor and have the counters nearby.*

Think of the types of businesses in your community and the businesspeople who run them.

*Hold up the counters (stones, beans, seeds, bottle caps).*

These stones/beans/seeds/bottle caps represent the businesspeople in your community. Your job is to make groups or piles with them that represent the different types of businesspeople in your community.

The size of the pile should correspond to the number of businesspeople in your community that fit a certain business type. For example, in your community, you may have a few businesspeople who run large businesses who are very successful. You may also have many businesspeople who run very small businesses that are not successful.

Try to organize the groups according to success level.

Let us do the first group together. What is the most common type of businesspeople in your community? Let us make a large pile that represents those businesses.

Now I want you to take the counters and organize groups that represent the rest of the businesses in your community.

*If the participants need prompting, suggest the following types of businesspeople:*

- *Owners of micro-enterprises such as street vendors.*
- *Owners of small and medium enterprises such as dress makers.*
- *Owners of individual stores or start-ups such as restaurants.*
- *Owners of large businesses such as computer services, hotels.*



*Allow the participants to organize the counters themselves. Once the participants have organized the groups of counters say:*

Thank you for your hard work! Now I would like you to tell me about the groups.

***Point to the first pile and ask:***

- **What does this pile represent?**
- **What are the characteristics of these groups (what is it like to own a business in this category)?**
  - Urban or Rural or both?
  - Type of Employment and *number of employees*
  - Size of Business and income generated
  - Level of success
- **What kind of companies could they have?**
- **Why are there so many or so few in this group?**

*With the facilitated points below, guide the group by helping them to identify which each pile means and how they would label them.*

***These groups must be based on varying degrees of success.***

- *Groups should be organized in size based on the number of businesspeople at a given level. For example, there may be 4 final groups:*
  - *those with a high level of success, and this group could be relatively small;*
  - *a larger group of people representing small/medium enterprises and most of the counters could be here;*
  - *large group that represents micro-enterprises; and*
  - *a final group that is small and that represents individual stores, start-ups, etc.*

*Note: the categories could overlap. If there are piles with many counters, ask yourself: "Can you subdivide this further?"*

*Let the participants discuss the differences and why some groups do better than others.*

*Before continuing to the third step, ask:*

**With these groups that we have created, which one do you think you identify with?**

*Thank the group for their response.*

**Step 3: Analyze the business characteristics and realities of each pile/group – 40 minutes**

*With each pile, you will now go in depth with each of the types of businesses asking about the type of business, successes, limitation, working conditions, employment or labor constraints, work life balance and support needed.*

*Note-taker: Use the sheets, Pile 1-5 (may use less than 5 piles in activity) to transcribe the discussion of the group. Make sure to ask which type of business they identify with and go in depth with the following questions.*

*Gesturing to all the piles/groups that have been formed, say:*

**Now let us examine more closely the types of businesses and businesspeople that you have identified.**

## **RICHS Market Research Guide**



*In the questions in the data sheet that follows, examine more closely the groups/ piles that are identified and allow them to share their impression of the other groups. For each question, use the follow-up questions and ask participants to expand answers if responses can be further explored. Note-taker, use the following forms and take notes throughout the conversation. If an answer is unclear, ask the participant for clarification with their response.*



**A. Group Data Sheet**

**FACILITATOR**

Date of Focus Group Discussion: \_\_\_\_\_

Name of Lead Facilitator: \_\_\_\_\_

Name of Note-taker / Observer: \_\_\_\_\_

**GROUP DEMOGRAPHICS**

Total number of FGD participants \_\_\_\_\_

Location of the Community (Town/County/Region): \_\_\_\_\_

Name of the Community/Village: \_\_\_\_\_

Name of Group: \_\_\_\_\_

Number of Women: \_\_\_\_\_ Average Age (Estimated): \_\_\_\_\_

Number of Men: \_\_\_\_\_ Average Age (Estimated): \_\_\_\_\_

• Urban (%) /Rural (%): \_\_\_\_\_

| Questions   | Notes |
|---|-------|
| <b>What types of businesses or economic activities are you engaged in?</b>            |       |
| <b>When you hear the words entrepreneur or businesspeople, what do you think of?</b>  |       |
| <b>What are some reasons why women start businesses?</b>                              |       |
| <b>Why do you think some companies prosper and others have a more difficult time?</b> |       |



# of Piles Created: \_\_\_\_\_

**Names of Piles and Size of Pile (# of Counters or Relative Size to Other Piles)**

| <b>NAME</b>           | <b>SIZE</b> |
|-----------------------|-------------|
| Pile 1: _____ / _____ |             |
| Pile 2: _____ / _____ |             |
| Pile 3: _____ / _____ |             |
| Pile 4: _____ / _____ |             |
| Pile 5: _____ / _____ |             |
| Pile 6: _____ / _____ |             |
| Pile 7: _____ / _____ |             |
| Pile 8: _____ / _____ |             |

*Remember to take photos of the piles/groups!*



**B. Pile Sorting Activity Data Sheet**

| PILE #:   | PILE NAME:                            |
|---|---------------------------------------|
| # of counters in this group:  | Size of Pile Relative to other Piles: |
| Questions to the Group  | Notes                                 |
| Type of business owner and type of business?  |                                       |
| What are the successes of this type of business?  |                                       |
| What are the limitations for this type of business?   |                                       |
| Describe the working conditions at this type of business?   |                                       |
| <p><b>What makes this group successful (or not successful)?</b></p> <ul style="list-style-type: none"> <li>○ Does this vary according to age?</li> <li>○ Does this vary according to experience?</li> <li>○ What happens to the household dynamics?</li> <li>○ What kind of support structures might they have or not have?</li> <li>○ What business practices do they have?</li> </ul> |                                       |
| <p><b>What are the primary limitations that women in this group have when establishing and growing their businesses?</b></p> <p><b>Why are these restrictions important for some and not for others?</b></p> <ul style="list-style-type: none"> <li>○ Access to credit?</li> <li>○ Access to training?</li> <li>○ Support at home?</li> </ul>   |                                       |



|  |  |
|--|--|
| <ul style="list-style-type: none"> <li>○ Vision/trust, etc.</li> <li>○ Access to markets?</li> </ul>   |  |
| <p><b>What are the working conditions in these businesses?</b></p> <ul style="list-style-type: none"> <li>○ What are the working hours like in your business?</li> <li>○ What are the working conditions like? Do you ever feel unsafe working in your business? If yes, why?</li> </ul>   |  |
| <p><b>What issues do they have with employment or labor constraints?</b></p> <ul style="list-style-type: none"> <li>○ Who works in this business?</li> <li>○ Are there employees?</li> <li>○ Do relatives and children help?</li> <li>○ Are they paid?</li> <li>○ While you work, is there anyone who helps you care for your children? If yes, who and how often?</li> </ul>  |  |
| <p><b>What is the work-life balance like?</b></p> <ul style="list-style-type: none"> <li>○ What is daily life like for these entrepreneurs?</li> <li>○ What is the balance like in their life between working, free time, and time with family?</li> </ul>   |  |
| <p><b>What support is needed for these businesses?</b></p> <ul style="list-style-type: none"> <li>○ What support does this group need?</li> <li>○ From whom?</li> <li>○ What would help them the most?</li> <li>○ How could their business grow?</li> </ul>  |  |
| <p><b>What are experiences of children like in these businesses or when they help at home?</b></p> <ul style="list-style-type: none"> <li>○ When children perform housework, help financially, or have their own work, do they face similar risks (what is the nature of the work they could do)?</li> <li>○ What do you (the community) like or dislike about the activities they decide to do, or are required or should do to help the household?</li> <li>○ Do you ever worry about their safety?</li> </ul> |  |





|   |  |
|---|--|
| <ul style="list-style-type: none"> <li>○ How are they taught to be safe when they participate in economic activities (even if it is caring for a sibling or another child)?</li> </ul>  |  |
| <p><b>Experiences of Children</b></p> <ul style="list-style-type: none"> <li>○ What is it like to be a child (consider children up to the age of 17) in this group?</li> <li>○ What is school like? Any challenges to attending school?</li> <li>○ Do they work on the farm / in a business / leave school to start a job?</li> <li>○ How different are the experiences of boys and girls when helping in this group, etc.? How has this changed over time, if at all?</li> <li>○ Will the experiences vary according to age?</li> <li>○ How do family members (mothers / fathers, other caretakers) decide the roles their children will play?</li> <li>○ Do the parents/caretakers decide together? Do they make decisions independently for different children?</li> <li>○ Do you think mothers / fathers or other caretakers within the home share an opinion about when children will work or not work in this group?</li> </ul> |  |



## Activity 2: The Challenges of Owning a Business

### Objective

By the end of this activity, the participants will have:

1. Discussed the challenges of growing and running their business.
2. Discuss the experience of children, through education and harmful child work.

**Time: 30 minutes**

### Step 1: Understanding the challenges women face in owning a business – 25 minutes

*Say:*

Research indicates that women face more work restrictions than men. Women's businesses tend to have more difficulty starting or growing because of the cost of hiring and supporting labor.

*Read the questions below and invite all the participants to discuss each question. The note taker can use the following form to take notes about the conversation.*

| Questions to the Group  | Notes |
|---|-------|
| a. Would you say that women in your community face challenges? Why or why not? What types of challenges?  |       |
| b. Based on the groups that we have created and self-identified, do you think that women have different experiences depending on what type of entrepreneur they are ( <i>group they are in</i> )? |       |
| c. How are women supported by family members and/or their own children (or the children of others) to help them meet labor demands?   |       |
| d. As a business grows, when should businesspeople hire employees that are non-family members? How and when do they decide?   |       |
| e. Do parents/caretakers use their children for work so that they can keep them in sight or to keep them from being idle, or because there is a real demand for work?                             |       |



|  |  |  |
|--|--|--|
| <p>f. How does the family decide about the education of their children?</p>  |  |  |
| <p>g. When children attend school, up to what age and grade/level do they normally study? Girls? Boys? What is the quality of education for both girls and boys?</p>                         | <p><b>GIRLS</b></p>                                | <p><b>BOYS</b></p>                                 |
|  | <p>Average age to leave/finish school?</p>         | <p>Average age to leave/finish school?</p>         |
|  | <p>Average grade/level to leave/finish school?</p> | <p>Average grade/level to leave/finish school?</p> |
| <p>h. If a businesswoman has her children to help her, whether it be in the business or in the home caring for other household members, how does she decide what the children do?</p>        |  |  |
| <p>i. At what age could a child begin to help the family business?</p>   |  |  |
| <p>j. What role does the spouse of the businesswoman have in deciding the role that the children will play?</p> <p>Will the sons and daughters be asked to do different activities? Why?</p> |  |  |



|   |  |
|---|--|
| <p>k. When children are involved in family businesses (whether they work, or just join their mother or father), do businesspeople assess any risk to the safety or wellbeing of their children?</p> <p>Do they assess the risk for themselves or other employees?</p> <p>For example, if a pregnant woman works on a farm, how could she assess the risks of pesticides and how they could harm her and her unborn child?</p> |  |
| <p>l. Are there resources available that women can use to help them assess working conditions for their business?</p>   |  |



**Activity 3: Stand-up Sit Down Activity to Understand Working Conditions**

|   |
|---|
| <b>Objective</b>  |
| By the end of this activity, the participants will have: <ul style="list-style-type: none"> <li>• Demonstrated their experience on the working conditions and sacrifices</li> <li>• Discussed their perspective about the following open-ended questions</li> </ul> |
| <b>Time: 60 minutes</b>   |

**Step 1: Understanding the experience of the group’s working conditions – 10 minutes**

*Ask the participants to sit down.*

*Say:*

We are going to talk about your experiences coping with starting and growing a business and the sacrifices you may have had to make to do so.

*As you read through the questions below, ask the participants to stand up if they have experienced the following points in their business. Count and write the number of participants who have risen for each question.*

In this activity, I will read aloud a list of statements. For each statement, if you have had personal experience with it, I will ask you to stand up (*if a member cannot stand, have them raise their hand instead*). Once I have counted those who have risen, I will ask you to sit down until the following statement.

| <b>Working Conditions, Child Protection and Sacrifices</b>                                       | <b>Number of Participants</b> |
|--|-------------------------------|
| A. Asked for help or depended on the help of family members to get the business going            |                               |
| B. Reduced spending at home to move the business forward   |                               |
| C. Worked more than 8 hours a day  |                               |
| D. Made a sacrifice to repay their loan on time  |                               |
| E. Withdrawn one or more children from school  |                               |
| F. Given up rest on weekends or at night to work and/or attend to the business                   |                               |
| G. Sent children to work outside the home  |                               |
| H. Reduced spending for your children’s education, e.g., not buying supplies, not paying on time |                               |
| I. You or your children worked with chemical products, fire, and machinery without protection.   |                               |
| J. Traveled to dangerous areas to buy supplies or sell your products                             |                               |
| K. Asked older children to take care of younger children while tending to the business           |                               |
| L. Had your children support the business by selling products on the street                      |                               |
| M. Reduced food consumption or food quality  |                               |
| N. Not earning enough in the business to cover the basic needs of the family                     |                               |



|   |  |
|---|--|
| O. Other: (According to the Facilitator's Criteria) |  |
|---|--|

**Step 2: Open-ended questions - 25 minutes**

*Instruct the participants to sit down and ask the group the following open-ended questions, say:*

Thank you for your hard work! Now let us rest and take a seat while we finish our final activity. I will now ask you all open-ended questions to better understand you and your business for the group to discuss. We will be talking about shocks and risks you may have faced.

*Read the questions below and invite all the participants to discuss each question. The note taker can use the following form to take notes about the conversation.*



| Questions to the Group  | Notes |
|---|-------|
| a. How did you feel when you made these sacrifices?   |       |
| b. Were any of them uncomfortable for you to do? Did it make you feel bad to do them?   |       |
| c. To what extent can you plan for the growth of your business and what resources and information do you need? How formal would your growth plan be?                    |       |
| d. To what extent can businesspeople plan for income crises in the business, whether it be theft, natural calamities, loss of income, or other personal threats?        |       |
| e. What are the biggest risks faced by businesspeople in this area (which create a personal risk as well as a business risk)?   |       |
| f. Do you believe that businessmen and businesswomen face similar or different threats to their businesses?   |       |
| g. How have you responded to a crisis in your business or in your life? What support did you have? How did you manage to get ahead?                                     |       |
| h. How do you plan for, or what resources do you have to manage, risks? (For example, any use of savings or insurance or other community services, group support, etc.) |       |
| i. In your opinion, if we were to design a tool (or tools), or different products/services what could help women business owners consider the opportunities             |       |



|  |  |
|--|--|
| for growth? What would help you and your business?<br><br>What are the risks that companies can face (such as theft, disaster, a personal crisis)? |  |
| Other notes:   |  |

**Step 3: Open-ended questions - 25 minutes**

*Instruct the participants to sit down and ask the group the following open-ended questions, say:*

Thank you for your hard work! Now let us rest and take a seat while we finish our final activity. I will now ask you all open-ended questions for the group to discuss.

Your answers will help us inform our research with the challenges that women entrepreneurs face when starting and managing their business. I will ask you questions about your business and children to understand how you manage and the roles that people play.

*Read the questions below and invite all the participants to discuss each question. The note taker can use the following form to take notes about the awareness of harmful child work and acceptable working conditions.*





| Questions to the Group  | Notes |
|---|-------|
| a. What are acceptable situations for children to work?   |       |
| b. What are NOT acceptable situations for children to work?   |       |
| c. What would be, in your opinion, the definition of harmful child work?  |       |
| d. What laws do you know of related to harmful child work and harmful working conditions?   |       |
| e. In your opinion, how do parents or caretakers generally view "on-the-job training" for their children versus harmful child work? ( <i>Explain terms if necessary</i> ).                                  |       |
| f. How could a bank or microfinance organization help a family avoid resorting to harmful child work?   |       |
| g. In your opinion, what role should community groups or the government have to help families ensure safe working conditions within your business?  |       |
| h. What tools, training, activities, or financial products would help families improve their working conditions within their businesses and/or help families avoid harmful child work? What would help you? |       |

Thank you for your participation today!



## Tool 4: FGD Guide for Frontline-level Staff and Management

**Process Description:** This tool is designed to assist frontline-level and management-level staff working directly with women entrepreneurs in analyzing working conditions, including assessing challenges, barriers, or gaps their participants may face through focus group discussions.

This tool is divided into 3 activities. Depending on how you want to conduct this research, these activities can be divided into different focus groups so that one group is not required to participate in all activities since the time to complete all 3 is estimated at 2 hours.

- **Activity 1** engages staff in an activity where they vote on how often they have seen different harmful working conditions among program participants.
- **Activity 2** engages staff in a discussion about gender roles that boys and girls play within women’s businesses or in the home.
- **Activity 3** engages staff in discussion about constraints women face when running their businesses.

**Technique:** This tool uses the method of focus group discussions (FGD) and includes a voting activity to assess the degree of experience and exposure WEE Actors can relate to the ‘Series of Situations.’ In other words, you will present situations that women entrepreneurs may face, and participants will indicate how often you have seen these situations in your day-to-day work. After each discussion, the facilitator will present open-end questions to the group, where they can brainstorm ideas and share experiences.

**Selection Sample:** FGDs are best done in an enclosed or private area to ensure a safe space is created. Invite 8 to 15 frontline-level staff who are familiar with the community and your organization. The facilitator will need to repeat this tool a total of 3 times to be able to compare the responses from similar groups.

**Facilitators:** FGDs should be facilitated by two people, one who facilitates the activities and another who records the interview and/or takes notes during the interview.

**Materials:**

- 1 Large piece of flip chart paper, pre-write the 9 series of situations in marker
- 1 Large piece of flip chart paper, pre-write the 5 card options
- 1 Flip chart stand
- 1 Tape
- 9 Notecards per person
- 9 Envelopes, each labeled one of the ‘series of situation’
- 1 Marker per person
- Organize the chairs of the meeting room in the shape of a U
- Consent and Release Form (1 per person).

**Time required:** 2 hours

**Preparation for Group Meetings:** The Group Information template should be completed prior to conducting each of the 3 activities and before each FGD.



**GROUP INFORMATION**

**FACILITATOR**

Date of Focus Group Discussion: \_\_\_\_\_

Name of Lead Facilitator: \_\_\_\_\_

Name of Note-taker / Observer: \_\_\_\_\_

**GROUP DEMOGRAPHICS**

Total number of FGD participants \_\_\_\_\_

Location of the Community (Town/County/Region): \_\_\_\_\_

Name of the Office/Branch: \_\_\_\_\_

Number of Women: \_\_\_\_\_ Average Age (Estimated): \_\_\_\_\_

Number of Men: \_\_\_\_\_ Average Age (Estimated): \_\_\_\_\_

Positions of participants:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



## Activity 1: Voting Game

### Objective

By the end of this activity, participants will have:

- Reviewed the series of situations and reflected on their experience with their clients and communities.
- Discussed gender dynamics in a business.
- Discussed the constraints and challenges that women face when starting and growing a business.

### Materials

- 1 large piece of flip chart paper, *pre-write the 9 series of situations in marker*
- 1 large piece of flip chart paper, *pre-write the 5 card options*
- 1 Flip chart stand
- 9 notecards per person
- 9 envelopes, *each labeled one of the ‘series of situation’*
- 1 marker per person
- Tape
- Organize the chairs of the meeting room in the shape of a U
- 1 Consent and Release Form (See Tool 1)

**Time: 60 minutes**

### Step 1: Assessing the series of situations with a WEE Actor/Your Organization – 5 minutes

Prior to starting Activity 1, have each participant introduce themselves and share about the role they play, if these details are not already known.

*Make sure all chairs are arranged in a U shape and are facing front of the room where the flip chart paper is located.*

*Say:*

During this activity, we will describe a series of situations where each of you will have an opportunity to deposit a card in an envelope. Please deposit the card that best describes your portfolio, the clients that you work with and how often you’ve seen different situations in your work. Let us begin with reviewing the following working situations.

*Have each participant take turns reading one scenario from the prepared ‘Working Situations’ flip chart paper that is located on the stand or wall at the front of the room.*

#### **Working Situations**

1. Children helping sell items from the business
2. Women working long hours; over 8 hours a day
3. Children helping produce items for the business
4. Clients working with chemicals without protection
5. Children not in school because they are helping with the business



6. Clients working with machinery without protection
7. Older children taking care of their younger siblings so their parents can work
8. Clients who have farms or work in agriculture depending on their children during planting and harvesting time
9. Children who are parents and need to work to support their child

**Step 2: Writing card options in response to the series of situations – 10 minutes**

*Show the ‘Card Options’ flip chart. You will collect each notecard and place them in an envelope that is labeled with the scenario. Repeat with the next 8 questions.*

Based on your work experience, you will choose one of the five card options that best fits the situation. I will read each working situation, one at a time. For each question that I read, you will write one of the five card options on a new notecard. Once you have written your answer, my co-facilitator will come around to where you are seated, and you will drop your answer into their envelope.

**Card Options**

1. It does **not** happen.
2. It is **not very** common.
3. I have seen it **sometimes**.
4. It is common.
5. It is **very** common.

**Step 3: Break Participants into Groups - 20 minutes**

*Say:*

Now I’m going to break you up into 3 groups. Each group will get three envelopes. For each envelope, count the frequency of answers to the working situation written on envelope and write those on the outside of the envelope so we can keep count of the answers. Transfer these answers to the flip chart so the full group can see how many people answered each response. Please keep the slips in each envelope when you are done, as we will pick this up after the discussion.

Within your group, for the 3 work situations you have, quickly discuss what surprises you and what doesn’t surprise you from the answers of your peers. Be prepared to share the answers to the full group when we come back together.

*Make sure before moving to step 4, each group has documented the answer responses on the relevant flip charts.*

**Step 4: Open Questions and Plenary Discussion – 30 minutes**

*Have each group share their short conversation for each Work Situation. On the flip charts, document what was surprising and not surprising and have a note taker replicate these notes on the Data Sheet found at the end of this session.*



*Say:*

*Now I am going to ask you some open-ended questions related to your answers in each of the envelopes.*

*For the following questions, have a note taker use the data sheet to capture answers.*

*Ask:*

*Questions:*

1. What gender dynamics have you observed in households you work with?
2. Who controls the finances in general?
3. Who controls the profits from the women's businesses?
4. Do adults within a household often rely on older children to take care of younger children so they can work or tend to their business? How often?
5. Tell me about clients whose children help in the business.
  - What tasks have you observed?
  - What roles do children play in the family?
  - Are there other employees in the business?
  - Are there other businesses in the family (e.g., run by the father)?
6. Have you witnessed dangerous or hazardous conditions in the businesses women run or work in? Can you describe some of these?
7. What age do children typically begin working in their mother's businesses? Does this affect their schooling? If so, how?
8. Any other observations you would like to share?

**Say:** Thank you for these contributions. Let's move to Activity 2 (if applicable).



**FGD Data Sheet for Notes**

(Answer sheet for note taker)

|   |   |   |
|---|---|---|
| <p><b>1.</b> Children helping sell items from the business</p> <p><b>Surprises</b></p> <p><b>No Surprise</b></p>                                  | <p><b>2.</b> Women working long hours, over 8 hours a day</p> <p><b>Surprises</b></p> <p><b>No Surprise</b></p>   | <p><b>3.</b> Children helping produce items for the business</p> <p><b>Surprises</b></p> <p><b>No Surprise</b></p>                  |
| <p><b>4.</b> Clients working with chemicals without protection</p> <p><b>Surprises</b></p> <p><b>No Surprise</b></p>                              | <p><b>5.</b> Children not in school because they are helping with the business</p> <p><b>Surprises</b></p> <p><b>No Surprise</b></p>  | <p><b>6.</b> Clients working with machinery without protection</p> <p><b>Surprises</b></p> <p><b>No Surprise</b></p>                |
| <p><b>7.</b> Older children taking care of their younger siblings so their parents can work</p> <p><b>Surprises</b></p> <p><b>No Surprise</b></p> | <p><b>8.</b> Clients who have farms or work in agriculture depend on their children during planting and harvesting time</p> <p><b>Surprises</b></p> <p><b>No Surprise</b></p> | <p><b>9.</b> Children who are parents and need to work to support their child</p> <p><b>Surprises</b></p> <p><b>No Surprise</b></p> |

| Questions   | Notes |
|---|-------|
| <p>1. What are the gender roles and responsibilities you have seen in families?</p> |       |
| <p>2. Who controls the finances in general?</p>                                     |       |
| <p>3. Who controls the profits from the women’s businesses?</p>                     |       |



|   |  |
|---|--|
| <p>4. Do adults within a household often rely on older children to take care of younger children so they can work or tend to their business? How often?</p> |  |
| <p>5. Tell me about clients whose children help in the business.</p> <p>5.1 What tasks have you observed?</p>   |  |
| <p>5.2 What roles do children play in the family?</p>   |  |
| <p>5.3 Are there other employees in the business?</p>   |  |
| <p>5.4 Are there other businesses in the family (e.g., run by the father)?</p>  |  |
| <p>6. Have you witnessed dangerous or hazardous conditions in the businesses women run or work in? Can you describe some of these?</p>                      |  |
| <p>7. What age do children typically begin working in their mother’s businesses? Does this affect their schooling? If so, how?</p>                          |  |
| <p>8. Any other observations you would like to share?</p>   |  |





## Activity 2: Constraints of Being a Female Business Owner

### Objective

By the end of this activity, the participants will have:

- Discussed the main constraints women have while they establish and grow their business.
- Discussed how businesswomen can plan for shocks within their business.
- Brainstormed types of products/services to help women business owners consider growth opportunities and help alleviate risks business owners can face.

**Time: 30 minutes**

**Step 1: Read aloud the open questions and allow the participants to share their experience and brainstorm ideas (10 minutes).**

| Questions  | Notes |
|--|-------|
| <p>1. What are the main constraints women face when <b>establishing</b> their business? (Probe for financial constraints, personal and family constraints, training needs, educational background, vision and confidence, etc.)</p> <p>2. Why do these constraints matter for some women and not others?</p>   |       |
| <p>3. What are the main constraints women face when <b>growing</b> their business? (Probe for financial constraints, personal and family constraints, training needs, educational background, vision and confidence, etc.)</p> <p>How are these different, if at all, to starting a business?</p> <p>4. Why do these constraints matter for some women and not others?</p> |       |

### Step 2: FGD QUESTIONS #2 (5 minutes)

**Say:** Around the world, there are more women than men who face labor difficulties. Women-run businesses tend to have a harder time starting or growing because of the cost of hiring and supporting labor. Women face additional barriers such as legal barriers, gender roles, and inability to access markets compared with male counterparts. (5 minutes)



| Questions   | Notes |
|---|-------|
| <p>5. Would you say women in your community face this challenge when starting or running a business? Why or why not?</p>  |       |
| <p>6. In your opinion, do your women participants experience different challenges depending on the type of business they operate/own?</p>   |       |
| <p>7. How might women rely on family members and/or their own children (or others' children) to help them meet labor demands? At what point might women be able to hire actual employees?</p> |       |

**Step 3: QUESTIONS #3 (10 minutes)**

**Say:** In this section of questions, we want to understand to what degree women, as business owners, are able to plan for income shocks whether from theft, natural calamities, loss of income or other personal threats. You will help us understand the greatest risks businesswomen face in this area (that create a personal risk as well as a business risk). (10 minutes)

| Questions  | Notes |
|--|-------|
| <p>8. How do businesswomen in the different areas or from different backgrounds tend to respond to crisis?</p>   |       |
| <p>9. What coping mechanisms might they use? For example, pulling children out of school, reducing expenses, relying on family members for help, reducing food consumption, etc.</p> |       |
| <p>10. How would businesswomen typically feel about making these sacrifices?</p>   |       |



|  |  |
|--|--|
| <p><b>11.</b> Which coping mechanisms/sacrifices are perceived as unacceptable (meaning, you try to avoid it at all cost)?</p>   |  |
| <p><b>12.</b> In your opinion, do men and women face similar/different threats to their business?</p>  |  |
| <p><b>13.</b> Are you aware of mitigation strategies (i.e., plans or resources in place to respond to threats) women may have in place such as the use of savings or insurance or other community services, group support, etc.?</p> |  |

**Step 4.** In your opinion, if we were to design a tool, product, or service to help women business owners consider growth opportunities as well as the risk business owners can face (such as theft, disaster, a personal crisis), what do you think would be needed (and how might this vary per group you described above)? – 5 minutes

*This concludes the end of the Frontline-level Staff, Supervisors and Branch Managers Focus Group Tool.*  
 Thank you for your participation today. Your answers will help us inform our research with the challenges that women entrepreneurs face when starting and managing their business.



## Tool 5: Interview Guide for Child Protection Service Providers

**Description:** This tool is designed to facilitate interviews with child protection service providers to assess gaps in services related to working conditions and harmful child work and to inform product design. This tool can also be used to gain additional perspective on the nature or prevalence of harmful child work.

**Facilitators:** This interview should be facilitated by two people, one who facilitates the activities and another who records the interview and/or takes notes during the interview.

**Materials Needed:** At least 1 copy of the interview guide printed out per interview.

**Time Needed:** This interview is estimated to take at least 1 hour.

*Facilitator: Read the following questions aloud to the participant. When possible, ask follow up questions and/or ask to expand answers if responses can be further explored.*

*Note-taker: Use the following form to take notes throughout the conversation. If an answer is unclear, ask the participant for clarification with their answer.*

| Interview Guide  |
|--|
| <p><b>FACILITATOR</b></p> <p>Date of Interview: _____</p> <p>Location of interview: _____</p> <p>Name of lead Facilitator: _____</p> <p>Name of note-taker and observer: _____</p>   |
| <p><b>PARTICIPANT</b></p> <p>Name of Organization: _____</p> <p>Agency: _____</p> <p>Location (Town/Province/Country): _____</p> <p>Name: _____</p> <p>Job Title: _____</p>  |
| <p><b>1.</b> Does your organization provide linkages or protection from labor rights violations, harmful child work (child labor) or harmful working conditions? What services do you provide? What area and population do you serve or work with (geographic area, industry sector, demographic, gender)?</p> |
| <p><b>2.</b> What role do you play in protecting children from harmful work? What is the incidence and nature of harmful child work among the population that you work with? Are you aware of harmful working conditions for children in your service area?</p>  |



|   |
|---|
|   |
| <p><b>3.</b> What is the nature of women’s enterprises among the population that you work with? How large or developed are their businesses (ambulatory, have a fixed location, have employees)? What are the main sectors that they have their businesses?</p> |
|   |
| <p><b>4.</b> Have you noticed a correlation with children working and interruptions with school attendance? What is the relationship between harmful child work and schooling among the population that you work with?</p>                                      |
|   |
| <p><b>5.</b> Please describe working conditions (specifically, working days/hours, wages, and occupational safety and health) in the women’s enterprises that you work with?</p>  |
|   |
| <p><b>6.</b> Do you have quantitative or qualitative data about the incidence of harmful child work in your service area? Can you share any evidence, reports, or information with us?</p>  |
| <p><b>7.</b> Do you have any quantitative or qualitative data on the incidences of harmful work conducted by children working within the home or within a women’s business?</p>   |
|   |
| <p><b>8.</b> If a woman’s business employs children (paid or unpaid), what type of tasks are the children doing?</p>  |
|   |
| <p><b>9.</b> Does it affect their schooling? If so, how?</p>  |
|   |



|  |
|--|
| <p><b>10.</b> Are the children who work in women’s businesses the owner’s children, or from other households?</p>  |
| <p><b>11.</b> What are the barriers to education and social services (including gender biases) that may be resulting in harmful child work among the population that you work with?</p>  |
| <p><b>12.</b> In your opinion, what is the level of awareness of harmful child work issues and working conditions within your organization?</p>  |
| <p><b>13.</b> How much time or tools, if any, are allocated to monitoring and evaluating harmful working conditions for children, among the population that you work with?</p>   |
| <p><b>14.</b> How much interest is there in addressing these issues within your organization?</p>  |
| <p><b>15.</b> In your opinion and based on your experience, what drives household decision making on issues surrounding harmful child work and working conditions in women’s businesses?</p>   |
| <p><b>16.</b> What legal and social policies influence the work you do and the services you provide, particularly as regards harmful child work and working conditions?</p>  |
| <p><b>17.</b> Does your organization take measures or collaborate with other service providers at the local, regional, or national level, to prevent or eliminate harmful child work? Please describe. How effective have these measures been?</p> |



|  |
|--|
|  |
| <b>18.</b> What factors do you think would be key for effecting behavior change in the areas of harmful child work or working conditions in women’s enterprises? |
|  |
| <b>19.</b> What role do you think timing plays, in terms of children’s age, stage in education, timing in the school year, timing in the business cycle, etc.?   |
|  |
| <b>20.</b> What are (or would be) some barriers or challenges to addressing harmful child work and working conditions that currently exist?                      |
|  |
| <b>21.</b> Are there specific policies, programs (including training), or other safeguards that are absent?  |
|  |



## Tool 6: Business Safety & Health Risk Diagnostic for Market Research

**Process Description:** This tool is designed to be used by frontline-level staff during visits to a participant’s place of business to engage her in a collaborative discussion to identify business safety and health risks. You can use this tool for market research to gather risks on an individual business basis. This tool can be used to gather quantitative data on business risks and exposure which will give you specific information on your portfolio and participants. You can use this information to prioritize which risks to focus on or how to adjust products and services.

### Important Concepts to Note:

**Rule of Thumb: If something is dangerous for an adult, it is dangerous for a child.**

The tools in this guide assume that any risk identified for an adult creates a greater risk for children because they:

- have thinner skin so toxic substances are more easily absorbed;
- breathe faster and more deeply so they can inhale more airborne pathogens and dusts;
- are more prone to dehydration because they have greater body surface area per pound of weight;
- absorb and retain heavy metals (lead, mercury) in the brain more easily which can disrupt the endocrine system—which plays a key role in growth and development, hindering cognitive development, and affecting the entire nervous system;
- use more energy in growing so they are at higher risk from ingested toxins;
- require more sleep and rest for proper development;
- have less-developed thermoregulatory systems rendering them more sensitive to heat and cold;
- are often unaware of their rights as workers and their responsibilities to other workers;
- tend to be less able to discern the consequences of their actions and assess risks associated with various situations;
- are more susceptible to social pressures;
- are reluctant to speak up about difficulties they face at work and tend to lack bargaining power;
- are smaller than the average size worker—tools and safety equipment are generally designed for people who are physically larger and stronger; and
- lack job skills and experience to understand health and safety hazards and risks.

**Unless specifically noted as relevant for children only, all risks outlined in this guide create hazards for adults and children.<sup>1</sup>**

**Materials Needed:** At least 1 copy per business visited should be printed out prior to the visit.

### Steps:

- **Step 1:** Prior to the field visit, print out copies of the tool.
- **Step 2:** Schedule visits with 5 to 10 participants per day. Depending on the characteristics of the participants you want to study in your research, it is recommended that they be chosen to reflect

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<sup>1</sup> Source: [\*The tripartite process of determining hazardous child labour - Guide for facilitators; Safety and Health of Young Workers\*](#)





those characteristics. For example, if there are micro and small enterprise differences and some urban and rural, or enterprise type (ex. agriculture, petty trading), recommend a site visit is set up to ensure you visit a participant representing each person.

- **Step 3:** Assess the business using the tool. **REMEMBER:** Conducting a site visit should be ethical and place no judgement on the respondent. It should also be made clear that the respondent will not be penalized based on her/his responses.

**Risks to Consider: Caution:** The use of this tool is not meant to be punitive and should be used to facilitate a conversation with participant to identify both simple and more complex improvements to the business to reduce the risks of harm to all those involved (or present) in or at the business. The use of this tool, if not properly facilitated or introduced, can cause a participant to feel guilty about a situation that cannot be easily changed. Therefore, ensure frontline staff have completed the [RICHEs Understanding Harmful Work](#) training prior to using these tools with participants. If possible, additional financial support, such as a top-up loan or commitment savings products could be used to help fund identified business improvements. When used in conjunction with the [RICHEs Risky Business: Making Businesses Safe for Everyone](#) curriculum and Tools 2, 3, or 4 found in this guide that are designed to be used directly by participants, a positive working relationship with the participant can be established and result in improved business safety and health for the participant, and most importantly, her children or children present or working in her business.

**Time Needed:** Approximately 30 minutes to 1 hour per business, plus preparation/travel time.

### Adaptations Needed:

1. The Business Diagnostic uses the words “program participants” or “participants” to describe a service provider’s beneficiaries or female entrepreneurs. These terms can be replaced with client, beneficiary, entrepreneur, or other meaningful words prior to filling this out.
2. Prior to using the Business Diagnostic, fill in the blank for the following statement found at the bottom of the Diagnostic: *“If any of these conditions are identified, immediately address these with the business owner. If at any time a child is in physical danger or is showing signs of deprivation (not enough sleep, food, clothing), intimidation, or fear that cannot be addressed directly with the business owner, contact: \_\_\_\_\_.”* If the *Tool 1: Emergency Contact List* from the [RICHEs Linkages Guide](#) was completed during Phase 1, this number should be available. If not, you should supply a phone number for an entity that could assist if any child is found to be in immediate danger, such as police or child protection committees.
3. This Business Diagnostic tool is designed to be generic, applying to any business type. However, if there are common businesses that participants own that are supported by the WEE Actor, specific examples can be added to Column B “Concerns.” [Specific occupational hazard publications](#) often highlight the types of hazards to a worker. A few examples that may be consistent with women’s businesses are noted below:



1. [Baker](#)
2. [Farmer, Dairy](#)
3. [Farm worker, Poultry](#)
4. [Diver, Indigenous Fisherman](#)
5. [Hair or Nail Salons](#)
6. [Handler, Animal](#)
7. [Mason](#)
8. [Mechanic, Automobile](#)
9. [Worker, field crop](#)
10. [Seaman/Seawoman, \(Merchant marine\)](#)
11. [Sewing](#)

Businesses where children might work, provided by the [Safe Work for Youth](#) kit developed by the ILO, are noted below.

1. [Car repair](#)
2. [Construction](#)
3. [Garments](#)
4. [Hotel cleaning](#)
5. [Housekeeper](#)
6. [Restaurant](#)
7. [Small factory](#)
8. [Store](#)
9. [Wood working](#)

The Promoting and Protecting the Interests of Children who Work (PPIC-Work) project implemented in Egypt has also provided [business-specific hazards](#) for the following business types: Small Workshop, Bakery, Carpentry, and Restaurant.

**The USDOL [Occupational Safety and Health Administration \(OSHA\)](#) has also provided key risks for Retail/Grocery Stores/Convenience Stores, Food Service/Fast Food, Maintenance, Office/Clerical Work, Outdoor Work, Construction and Agriculture.** Given this is US-based, the risks may not cover all risks faced in other contexts.

**Languages and Adaptations:** This tool is available in English, Filipino, French, and Spanish.

## Business Safety & Health Diagnostic Tool


|   |  |
|---|--|
| Name of Evaluator:<br>_____                         | Date:<br>_____                         |
| Participant Name:<br>_____                          | Type of Business Assessed:<br>_____    |
| Number of children (18 and under) present:<br>_____ | Ages (estimated) of children:<br>_____ |

### Instructions:





**Step 1:** At the participant’s place of business, discuss and observe each of the safety risks mentioned in Column B, and in Column C mark with an **X** if the risk is observed/present.

**Step 2:** For all risks that have been marked with an **X** in Column C, note in Column D the **seriousness**, or **priority of action**, using the following descriptions and codes:

- Serious (S): Can cause death, short-term or permanent disability, and/or experienced frequently (daily/weekly)
- Moderate (M): Can cause illness, frequent pain, and/or happens at least once or twice a year
- LowF (L): Treatable, temporary discomfort, and/or infrequently/rarely happens

| A. Type of Risk  | B. Concerns   | C. X if “yes” | D. If yes, Priority of Action: Serious (S), Moderate (M), Low (L) |
|--|---|---------------|---|
| <b>Physical</b><br> | Are there any wet or uneven surfaces?                                     |               |   |
|  | Are there any extremes in heat or cold present in the business?           |               |   |
|  | Is there any poor lighting?   |               |   |
|  | Is there any exposure to bites/kicks from farm animals?                   |               |   |
|  | Are there any unsafe electrical outlets or wires present?                 |               |   |
|  | Are there any power or cutting tools present/used in the business?        |               |   |
|  | Is there any exposure to vehicles or other machinery?                     |               |   |
|  | Is there any loud, repetitive noise or vibration present in the business? |               |   |
|  | Does the work involve any repetitive motions?                             |               |   |
|  | Is there any lifting/carrying heavy loads?                                |               |   |
|  | Is there any use of awkward postures?                                     |               |   |



| A. Type of Risk  | B. Concerns   | C. X if “yes” | D. If yes, Priority of Action: Serious (S), Moderate (M), Low (L) |
|--|---|---------------|---|
| <p><b>Chemical</b></p>                    | Is there any potential contact with biological waste/germs and viruses (animals or plants)?   |               |   |
|  | Is there any potential exposure to poor sanitation?   |               |   |
|  | Is there any potential contact with toxic chemicals?  |               |   |
|  | Is there any potential contact with cleaning solutions, dyes, pesticides, or fertilizers?   |               |   |
|  | Is there any potential contact with crop or mineral dust?   |               |   |
|  | Is there any potential contact with smoke or exhaust or poor ventilation?   |               |   |
| <p><b>Emotional</b></p>                  | Is there any exposure of workers to abuse (sexual, physical, financial, and emotional) or humiliation?  |               |   |
|  | Is there any exposure to stress?  |               |   |
| <p><b>Growth and Developmental</b></p>  | Is the business owner pregnant or are any of her workers pregnant?  |               |   |
|  | Does a pregnant woman come into contact with any chemicals, or is she exposed to any physical threats that could put her or her unborn child in danger?                                     |               |   |
|  | Are children subjected to long work hours?  |               |   |
|  | Are there any children with too much responsibility (i.e., caring for infants or small children, responsible for money/business activities alone, etc.)?                                    |               |   |
| <p><b>Educational</b></p>               | Are there children under the age of __ ( <i>Enter maximum age range for compulsory education, often age 18</i> ) present in the business during school hours?                               |               |   |
|  | Depending on age of child, does the child work more than legally allowed limits (ex. More than 4 hours a day for a child under age 15 or more than 8 hours for a child between ages 15-17)? |               |   |

**IMPORTANT** | No one under the age of 18 should work on the following:



- high structures (roofs, trees, walls) or equipment where they might fall (ladders, scaffolding, steep slopes)
- underground (caves, tunnels, pits) or under water (diving, standing in water or on damp ground for more than a few minutes)
- small spaces (tunnels, boxes, refrigerators)
- alone and away from others, or isolated from parents, adult caregivers, or trusted adults
- lifting heavy items or carrying loads for long distances
- operating or working close to heavy or dangerous machinery, such as equipment that cuts or crushes, equipment that is motorized or powered by an engine, machines that can trap the hand, foot, hair, or garment
- long hours or at night
- with or near toxic chemicals
- places where there is risk of attack going to and from work
- demanding heavy responsibility for others' safety (such as a young child caring for an infant) or goods (such as a young child manning a business while an adult is absent)

If any of these conditions are identified, immediately address these with the business owner. If at any time a child is in physical danger or is showing signs of deprivation (not enough sleep, food, and clothing), intimidation, or fear that cannot be addressed directly with the business owner, contact:

\_\_\_\_\_.



## Annexes

### Acronyms and Glossary of Terms

| Acronym   | Definition   |
|-----------|--|
| ABA ROLI  | American Bar Association - Rule of Law Initiative  |
| FGD       | Focus Group Discussion   |
| ILAB      | Bureau of International Labor Affairs (U.S. Department of Labor)                                       |
| ILO       | International Labor Organization   |
| NGO       | Non-Governmental Organization  |
| OCFT      | Office of Child Labor, Forced Labor, and Human Trafficking   |
| OSHA      | Occupational Safety and Health Administration  |
| PPIC-Work | The Promoting and Protecting Interests of Children Who Work project                                    |
| RICHES    | Reducing Incidence of Child Labor and Harmful Conditions of Work in Economic Strengthening Initiatives |
| 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"> <li>1) Living in an area where child labor is prevalent;</li> <li>2) Living in poverty (as defined by national standards);</li> <li>3) Of school age, but not attending school;</li> <li>4) Having one or more siblings engaged in child labor;</li> <li>5) Orphaned;</li> <li>6) The head of a household;</li> <li>7) Affected by a disability;</li> <li>8) Living in an area with low school enrollment or high dropout rates</li> </ol> |
| 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)                   | <b>Harmful work for children, or child labor</b> , 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 <b>harmful child work</b> is also used interchangeably with <b>harmful work for children</b> or <b>child labor</b> . The RICHES Toolkit also identifies harmful child work as any child work that is Difficult, Dangerous, or Dirty (also known as the 3 Ds).  |



|  |  |
|--|--|
| <p>Harmful Work for Adults<br/>(Unacceptable Conditions of Work or UACW)</p> | <p>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 <b>informal sector</b>, where many female-run enterprises are run, <b>vulnerable work</b>, such as contract work and work in environments that lack or have limited legal protections, in <b>forced labor</b>, 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 <b>precarious work</b>, 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.</p> |
| <p>Light Work</p>  | <p>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.</p>   |
| <p>Management-level Staff</p>  | <p>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.</p>   |
| <p>Participants</p>  | <p>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>   |
| <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</p>  |



|  |   |
|--|---|
|  | <p>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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