



Technical Expert Committee Review

Final Report

Version: June 16, 2021

Purpose of Report

This report outlines the feedback provided by a technical expert committee engaged by Grameen Foundation to review and provide input into the design of individual tools as well as feedback on the entire RICHES toolkit. Stakeholders representing expertise in child labor and social finance, social performance management, women's economic empowerment and international development and microfinance were involved in this review.

Funding is provided by the United States Department of Labor under cooperative agreement number IL-31469. 100% of the total costs of the project or program is financed with federal funds, for a total of \$1,872,000 dollars. This material does not necessarily reflect the views or policies of the United States Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement by the United States Government.

Table of Contents

| | |
|---|----|
| Background | 2 |
| RICHES Technical Expert Committee (TCE) | 2 |
| High-Level Feedback | 5 |
| Implications for Revisions to RICHES Toolkit Design and Project | 7 |
| Annex: Tools Reviewed – Initial Feedback | 8 |
| Annex: Nigerian Microfinance Platform Survey Results | 15 |

Background

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

As part of any DOL-funded project, RICHES developed a comprehensive monitoring and evaluation plan (CMEP) at project initiation; included in the mandates of the CMEP is a mid-term and final evaluation. Given the nature of the RICHES project, which does not provide direct services to participants and focuses instead on the development of a toolkit that could eventually be part of a direct services approach, a mid-term evaluation was not deemed to be the most effective means to understanding the progress of the project. In RICHES’ case, the project has entailed year-long phases of design and piloting of the tools from the RICHES toolkit; therefore, a mid-term point in time would not necessarily reveal much in terms of actual engagement with participants, but would primarily be an assessment of the progress of project activities.

Therefore, in lieu of the mid-term evaluation, a technical expert committee was approved as an alternative assessment of progress. This report outlines the members of the Technical Expert Committee, highlights their preliminary input and feedback on the tools, and presents implications for tool and/or toolkit revisions.

RICHES Technical Expert Committee (TCE)

Those members of the TCE have provided the RICHES team with a well-rounded review of the proposed tools and have assessed the tools for their relevance for contexts Latin America, Africa, and Asia. The TCE members include:

The International Labor Organization (ILO) Social Finance Programme

The team from the Social Finance Programme of the ILO works to extend financial services to excluded populations through promotion of better employment by creating jobs and improving quality of employment and working to reduce the vulnerability of the working poor through improving access to appropriate risk management tools such as microinsurance.

From 2008 to 2012 the ILO collaborated with 16 microfinance institutions (MFIs) to test a range of approaches designed to eliminate child labor, foster the formalization of enterprises,

reduce vulnerability and enhance business performance through improved working conditions through a project known “[Microfinance for Decent Work](#)” program.

Patricia Richter, Senior Technical Officer, and Edgar Aguilar Paucar, Social Finance Officer were engaged to provide feedback on the toolkit and seek synergies with other efforts of the ILO.

Social Performance Task Force

The [Social Performance Task Force](#) (SPTF) is a non-profit membership organization with more than 4,800 members representing 1,474 inclusive finance organizations from all over the world. The SPTF develops and promotes standards and good practices for social performance management, in an effort to make financial services safer and more beneficial for clients. These standards, known within the inclusive finance sector as “Universal Standards”, are operationalized through an excel- and online-based tool known as the [Social Performance Indicators](#) (SPI-4) audit tool and is collaboratively managed between the SPTF and Cerise, a French-based non-profit organization. The Universal Standards and associated indicators can be used as self-audits, used by Social Rating firms (such as Microfinanza Rating, PlanetRating, M-CRIL, MicroRate) for [social ratings](#) or among social investors through the use of a tool called ALINUS that builds off the SPI-4 tool.

Amelia Greenberg, along with Laura Foose, Cara Forester, Leah Wardle of the SPTF have reviewed and provided input into the RICHES tools, particularly the Social Performance Management Guide, the Making the Case Presentation, and the Risk Assessments.

World Vision U.S.A/Vision Fund International

Vision Fund is World Vision’s financial services provider offering small loans, savings and insurance to low-income populations. Vision Fund works with 28 Vision Fund MFIs across the world, serving over one million clients, 70 percent of whom are women.

Johanna Ryan, Global Director, Impact has led the review for Vision Fund, assessing all of the tools and provided high-level review and discussed how the tools could be considered across Vision Fund’s organizations. In addition, [Community Economic Ventures](#), Inc. (CEVI), a partner of Vision Fund also participated in review of the tools.

LAPO Institute of Microfinance and Enterprise Development

[LAPO Institute](#) is a training, research and advocacy organization for microfinance capacity enhancement and enterprise development program in Nigeria. [LAPO Microfinance Bank](#) is a pro-poor financial institution committed to the social and economic empowerment of low-income households through provision of access to responsive financial services, also in Nigeria.

Kenneth Okakwu, PhD who is the Director-General of the LAPO Institute and Abel Ovenseri, Head of Corporate Strategy of LAPO Microfinance Bank both reviewed the tools and provided important early feedback and connected the RICHES team to the local microfinance network known as the Nigeria Microfinance Platform. LAPO was one of the organizations to collaborate with the ILO through the Microfinance for Decent Work program and developed a school fee loan and conducted awareness campaigns on child labor. The team at LAPO reviewed:

- Child labor & Unacceptable Conditions for Work (UACW) 101 Training
- Decision Tree
- Child Labor and Working Conditions Risk Assessments
- Business Diagnostic for frontline staff

- Risky Business curriculum
- Intrahousehold dialogue guide
- Linkages Guide
- Social Performance Management Guide
- Making the Case Presentation

Nigerian Microfinance Platform

The [Nigerian Microfinance Platform](#) (NMP) is the leading network of all major microfinance stakeholders in Nigeria and brings together approximately 30 organizations representing regulators and other related government agencies, microfinance banks and institutions, credit bureaus, international/social investors, training institutions, universities and research institutions as well as international organizations working on microfinance in Nigeria.

Adetunji Afolabi, Head of Training, reviewed the following select number of tools:

- Making the Case Presentation
- Child Labor and Working Conditions Risk Assessments
- Business Diagnostic for frontline staff
- Decision Tree
- Social Performance Management Guide
- Child labor & Unacceptable Conditions for Work (UACW) 101 Training
- Emergency and External Support Contact List

In addition, NMP took the initiative to interview 26 of its network members regarding their general interest in learning about child protection within their financial portfolios. Among the survey participants, the majority (20 out of 26) were at the CEO/Managing Director level in addition to those representing human resources and administration and sales.

Approximately 85% of the represented organizations' client base consisted of more than 50% women. Ninety-six percent would like to know more about child labor and harmful business practices and 92% noted their interest in and commitment to addressing child labor and harmful working practices with their clients and providing the time and resources needed to do so. One hundred percent noted their interest in identifying clients and supporting them with targeted interventions to reduce incidences of child labor and harmful business practices. The associated survey pie charts are provided in the Annex.

Additional Reviewers

In addition the TCE members mentioned above, Grameen Foundation included the review of MEDA (Jennifer Denomy and Edouine Francois) whose earlier work in Egypt working with an MFI on child labor informed the development of several RICHES tools. MEDA reviewed the Risk Assessments, the Business Diagnostic tool for frontline staff, and the Risky Business curriculum. Grassroots Capital, a social investor (Anna Kanze), provided early input into the needs from investors which has informed the final design of the Investor's Guide. Originally Eric Edmonds of Dartmouth University and J-PAL was also slotted to review the tools, but he was instead asked to ensure RICHES had covered all the literature on the link between child labor and financial services in our Financial Services brief, which is still under development.

High-Level Feedback

High-level feedback is provided in this section; specific feedback on each individual tool is provided in the Annex.

- There is an **appreciation for the level of effort and professionalism put into the design of the tools**. TCE members felt the tools covered a lot of ground and were relevant. No tool was perceived as unnecessary.
- Given the breadth of tools, and despite having a decision-tree and various pathways laid out, there is a **need to promote a minimum package of tools that all WEE actors should consider**, given both the complex environment they work in and the competing priorities they face, particularly given the added complexity of the Covid-19 pandemic. This should include: a) demonstrating how the tools can be imbedded into existing processes, such as imbedding education delivery into existing time limits when meeting with women's groups, b) aligning the prioritized tools with other client protection efforts, c) outlining the sequencing of tool applications and who should be involved with tool use. While each tool notes the primary audience, this request for clarification may be more of a framing issue as a WEE actor explores the use of the various tools.
- Tools have a **heavy emphasis on financial service providers despite use of "women's economic empowerment actors"**. What constitutes a WEE actor is not consistently clear nor is how the tools are or are not applicable for different types of WEE actors. Either be clearer that most tools are designed for FSPs or be more inclusive with the language to demonstrate their applicability across all WEE actor-types or indicate how tools application by differ depending on the type of WEE actor.
- **Emphasize "Do no harm" and "Client Protection"**. At least for the financial services sector, the concept of client protection is strong and well-known given past efforts by the Smart Campaign and the SPTF. In fact, through conversations with those working on financial inclusion and client protection, they were surprised the discussion around unintended consequences such as child labor had not been more core to the work around client protection before and it seems naturally placed in those discussions. Framing child labor and UACW as one among several negative coping mechanisms or unintended consequences maintains its relevance to the financial sector, particularly given its relationship with over-indebtedness, financial shocks and financial stress.
- Similarly, among WEE actors, child labor as a problem is well-known and many identify with seeing children working with their parents. However, there is a sense that telling a poor household they cannot engage their children in work—or even child labor—is not luxury WEE actors have. It would be better to **emphasize "Child Protection" and not "Child Labor" where possible** and ensure awareness-raising efforts among WEE actor staff or beneficiaries needs to be sensitive to this issue. LAPO shared, *"Microfinance institutions do not have the luxury to convince clients to leave children at home or to convince parents to not encourage their children to work. We've had industries move to Ghana and people are out of work. Children that go to the university have to come home and work with their family to earn income. Parents want their children to learn a job. At least they can learn what the parents do."* LAPO also shared, *"We found parents don't like leaving their children at home, especially those between 12-13 years old, they can be raped if they stay in the compound. So the children help the mother in the restaurant. So if we measure impact by number of hours in the business, then it will look like child labor."* LAPO's experience mirrors much of the feedback we received from other WEE actors during the virtual reviews and piloting of the tools.

- **Ensure that messages don't suggest or result in WEE actors seeing themselves in a punitive role.** While some of the risk assessments and social performance tools help WEE actors identify where risk exists and how the processes they may consider undertaking help mitigate those risks, it was agreed that language and recommendations should be careful about suggesting that WEE actors have to take a punitive approach, for example, withdrawing financial support (loans) to a household. Instead, recommendations should promote WEE actors playing a supportive role and helping identify solutions, prior to pursuing punitive measures, such as withdrawing support or reporting to the authorities.
- **Find ways to reduce length of the tools.** There is a sense that the tools may be intimidating at first glance, given the length of the documents. It might be helpful to create at least two versions of the tools: one version that includes instructions, and one version with the tool by itself.
- **Balance the need to look holistically across an organization versus looking at specific programs/portfolios within an organization when applying the tools.** In regards to the Risk Assessments, in particular, it may be important to advise that a WEE actor consider specific projects or portfolios, since assessing risk of child labor and/or unacceptable working conditions at the organization level may be too broad and not actionable. For example, clients engaged in savings may not have the same level of risk as those using credit products.
- **Recommend all the documents or information an organization may need to have ready prior to using the tools.** While the TCE were often reviewing the tools at one time, having a sense of the documentation needed prior to initiating the use of the tool would have facilitated easier use of the tools. For example, the Risk Assessments require downloading the Sweat and Toil application and running institutional reports.
- **Don't forget women entrepreneurs can be employers, too.** Consider whether fair wages can be included in the assessments and tools.
- **Providing the tools in multiple languages will support greater adoption.** Currently, it would be difficult for West Africa WEE actors to use the tools due to their unavailability in French.
- **Need adaptation language added to each tool.** Reviewers tend to get hung up in use of specific language, like financial services, when they may see themselves as working in agriculture. Expanding the "Adaptations" section of each tool may need include language regarding how use of tool may differ by characteristics of the actor using it.
- **What is the role of policy makers?** While engaging policy-level actors was deprioritized by the RICHES team early on, similar to the role of investors, there were questions why policy makers were not considered as users of the tools. For example, while not part of the TCE, actors such as the Department of Labor and Employment (DOLE) in the Philippines have reviewed the tools and see ways they might adapt the tools.
- **Consider the cost-benefit of using the tools.** One concern raised by LAPO was the real cost-benefit of using the tools. Given they implemented a prior project with the ILO on child labor, they left feeling frustrated that despite providing school fee loans and awareness raising programs, the evaluation of the project showed little impact: *"the time spent working with the families was still high because the parents couldn't use nannies, none of what we did seemed to help."*

Implications for Revisions to RICHES Toolkit Design and Project

While each tool has very specific feedback provided and other organizations' reviews of the tools will also be integrated with the findings from the TCE, most recommendations center around the language being used in the tools, i.e. WEE versus FSPs, child protection versus child labor, length and potential costs of implementing the tools, and concerns about how to address the sensitive issue regarding children working with their parents as a natural part of life among low-income households. These recommendations will affect revisions of all the tools and require in-depth discussions and decisions by the RICHES team.

A promising outcome of the TCE has been the active engagement of the members in considering how they can integrate or promote the tools as a natural part of their own work. For example, LAPO began thinking through how they could integrate the use of the Business Diagnostic tool among their field staff during staff orientation and trainings (reaching approximately 7,000 staff) and using the Education Curriculum with new clients during the 2-3 weeks of pre-loan training to raise awareness about business safety. LAPO also reached out to their local microfinance network, the NMP, who ultimately also joined the TCE to provide their perspective as an FSP network capable of influencing MFIs, regulators, investors, and researchers. Finally, both LAPO and NMP see an opportunity to engage regulators and other microfinance banks in Nigeria around this topic as they feel they will have less impact if they do not engage others in the sector. The SPTF worked with the RICHES team to identify how to use the RICHES' experience to inform revisions to standards that will influence financial institutions who are committed to their social mission. In addition, a webinar was held October 4, 2021 among their membership to engage them in conversation about the RICHES Pre-Situational Analysis, the proposed social performance indicators, and invite them to participate in review of the RICHES tools. The ILO sees a way to raise awareness of the toolkit as part of their 30th anniversary as the Social Finance team and as part of the ILO's broader 2021 International Year for the Elimination of Child Labour agenda. Vision Fund has invited the RICHES team to present at a joint World Vision/Vision Fund virtual meeting to talk about the tools and to engage their network in use of the tools given the applicability to their missions.

Annex: Tools Reviewed – Initial Feedback

Decision Tree:

- Decision Tree is hard to decipher and it would be better if you could see the full tree at one go. Instead of just using the tool for identifying tools, should it be used to help establish accountability?
- What should be done first ASSESS or LEARN? Before applying the tools, WEE actors should build their capacities **on general definitions related to child labour and acceptable conditions of work**. Otherwise, the assessments they will conduct may not be that accurate or will be done based on their own assumptions.
- **How is it possible to first assess the situation and then learn about the child labour and UACW?** Can we consider then that the assessment was well done? Or maybe the organization can do again the assessment to check whether or not the first assessment was good?
- “ASSESS” needs that field staff know the **reality of their clients**. **Otherwise, client data (like age of children) should be collected to do an informed assessment**.
- “ASSESS”: YES or NO is triggered by what? Field staff analysis only? Data collected?
- I realize that **ACT tools, in particular, need to be contextualized to country realities** (legal requirements, contacts of local authorities, available existing solutions –LINK) → ACCEL can be a good partner for this, before testing tools with our partners
- The section “Taking action” mainly refers to ACTIONS that target clients and not the organization itself. It also requires collecting client data.
- ASSESS means LEARN & LISTEN and ANALYSE data collected.
- Logical step by step process to guide actions
- Could see it used as part of project plan; aid in creating project plan

Education Curriculum:

- Overall positive feedback on the education as it seems appropriate for the target group and should help a woman determine what is and isn't child labor.
- Really need to simplify the sessions since it seems they might be too complicated for the average trainer of a WEE actor, such as a savings group community agent, etc. While the variation of the exercises is great, it may be better to make the process of implementing the sessions very streamlined since most group facilitators will not carry this manual with them to a training. There is also question of the use of the drawings since they are complex drawings with a lot of detail. If implementing in a group, the detail may be too small to show and have everyone see all the detail without passing the picture around.
- Question about how this education could be put online. LAPO is looking at ways to digitize their in-person education.
- Excellent facilitators guide and materials.
- Page 37 of the guide asks participants to write. What about those who are not able or confident to write, which can be a large proportion of clients of some organisations?
- Commitment is needed from senior leaders and inclusion as a strategic goal would be needed to implement this tool.

RICHES Child Labor 101 Training:

- Responsibility of WEE actors on mitigating unintended risks and negative impacts (UNGP on Human rights). This reason is not given, nor further developed.
- When referring to WEE actors, in most cases only financial institutions are mentioned, what about other actors?
- Few examples and vague guidance is provided on slides 64 & 65 on what WEE actors can do to address CL and UACW. This should be further developed.

- This is comprehensive, informative, thought-provoking, with sufficient facts and figures to back-up points being made.
- This would have to be an entirely new stream of work to be incorporated in the MFIs, appropriately resourced. Could be fantastic.
- The reference to "101" which is an American term that has no meaning for most people outside the US college system. I recommend changing the name to make it more universal.
- Given the amount of information to be conveyed, I think it is the right length.

Risk Assessments:

Child Labour Risk Assessments

- **The tool should be applied to well-defined target groups and should not intend to assess the whole organization at once.** In the case of service providers and financial institutions, they serve different groups (geographical areas: urban vs rural, sectors: agriculture vs trading; individual entrepreneurs and SMEs, etc.) with different products and services.
- **A preparation phase is needed** in order to compile documentation on national data (areas at risk, poverty rates, and school attendance rates). The organization should also prepare data on client activities (business practices) as well as client household profiles. USDOL Sweat & Toil App can help but it is not going to be enough or easy to get through all documentation while answering the questions of the tool.
- "ASSESS" needs that field staff know the **reality of their clients. Otherwise, client data (like age of children) should be collected to do an informed assessment.**
- The tool **does not assess the policies and practices of organizations**, as any question of the tool addresses this topic. First objective of the assessment refers to this point.
- It might be important to consider **how this review of risks can result in not just a one-off review of risks and maybe conducted annually.** While the SPM indicators focus on outcomes and less on policy, it may be worth reflecting how this sort of assessment is integrated into both the safeguarding policy language and the SPM indicators in the future.
- It would be good to add as foot note what information is provided by the Sweat and Toil App for a given country, and how it is going to be used.
 - 5 things you can do with this app are:
 1. Check countries' efforts to eliminate child labour
 2. Find child labour data;
 3. Browse goods produced with child labour or forced labour;
 4. Review laws and ratifications; and
 5. See what governments can do end child labour.

RICHS Working Conditions Risk Assessment

- Same general comments as for Child Labor Risk Assessment (see above).
- The tool **mainly assesses OSH conditions and less attention is paid to wages and hours of work.** UAWC refers to wages, hours of work, and OSH. There is no reference to force labour, social protection, collective bargaining. Women's activities may also engage different type of workers beyond unremunerated contributing family workers, like wage workers. **Depending on the nature of the business, women can engage with wage workers. These labour relationships are not assessed.**
- USDOL Sweat & Toil App doesn't provide enough information on UAWC. It mainly focuses on child labour, forced labour, and human trafficking.
- Unaccepted working conditions is broader than unsafe working conditions. If you only cover OSH, then it should be specified. Justification is provided on RICHS PSA report.

- Do we want to specify the types of equipment “dangerous machinery” are? e.g. Smallholders farmers use sharp tools and farm implements (fork, hoe, cutlass or spade) that can cause injury. We recently coordinated a workshop for small agribusiness clients (Some 233 smallholders farmers) for Microfinance banks and the NGO supported the SHFs with such equipment through equipment financing loans from the Microfinance banks.
- I will think we should list priority sectors here. We work with Central Bank for sectoral allocation of MFBs loans and as at Q1 2021 Agric sector top the list of MFBs loan portfolio with over 37.3%.
- We could categorize businesses by sector and state operational requirements (hours, tools, service details, etc.) then provide guiding notes on the requirements for each categories

Feedback on both tools:

- Concise, clear, very useful
- See this tool as raising awareness and get leaders, managers, and field staff to start thinking of the risks potentially faced by clients

SPM Indicators/Safeguarding Policy:

SPM Indicators

- Right now, the Standards and Essential Practices are set, but the indicators and details can be influenced. Given conversation, RICHES team can review the indicators and details and consider whether there is an indicator regarding identifying which sectors have greatest risk to child labor and the impact that might have on institutional risk or programming. Ideas we’ve explored so far for the indicators associated with Essential Practices on social strategy:

The provider defines which sectors or business types it will not support due to risks of child labor or gender-based violence.

The provider defines high risk sectors or businesses that require additional due diligence due to risks of child labor.

The provider’s strategy articulates actions the provider will implement to mitigate the risks of unintended negative social impacts.

The provider identifies indicators to use to detect incidences of adverse social impacts.

- The SPTF working group on environmental risks has been working towards developing Essential Practices and indicators related to environmental adverse impact and risk, so creating indicators on this type of risk could be left to this group. The main question that needs to continue to be explored is whether it's better to be vague, like "social risks," or specific, like "child labor and gender-based violence," when indicators are written. In general, the more specific the indicator, the more useful it is to detect good vs. inadequate performance, but making it too narrow may exclude other known risks.
- These have obviously been thought through very closely -- I love the detail as it really does serve as a means of raising awareness, but adopting everything at once would be very difficult.

- The detail in the spreadsheet is huge: there should be a way for an organisation to get some "quick wins" without having to spend CONSIDERABLE time on all elements of the Universal Standards.
- Perhaps provide guidance on how to adopt some of the new standards rather than all at one time.

Safeguarding Policy

- There is a lot of dense language in the Safeguarding Policy. Most institutions would say 'sexual abuse' is not happening here, "we comply with all the laws." But, including actions FSPs can take to mitigate risks is an important step to show that the policy is actionable.
- Experience with FSP policies is that they lack "teeth", meaning they may state a value and what they may or may not tolerate, but there is nothing that states how they will operationalize those values/mandates. For example, it should say something like, "we don't tolerate this," followed by "we'll do a risk assessment annually", "we'll review data on this date," and "risks identified will result in X." Will it be part of staff training? Will it be part of due diligence? Annual risk assessments?
- Maybe simplify and show the definition/standard: Prevention of Violence, Harassment, and Bullying and then a simple recommendation "do an assessment annually/apply x mitigation strategies."

Investors Guide:

- It was explored with the ILO whether the SPM guide and investor's guide should have the same tools, with notes on adaptation on who is using the guide. There was a push back on this idea as there is a sense that FSPs will do what is required by investors, but SPM is an institutionally-owned process even though investors can push SPM as part of their investment.
- RICHES risk assessment tools don't assess organizations internal policies and procedures.
- This tool would require strategic commitment and funding for resources to use the tool and follow through.
- VFI does not have investees; we own the MFIs so the language would have to be changed.
- Budget required: this question causes me great trouble because one tool cannot be implemented independently. One tool may take someone one week to use as intended, which is insignificant resource, but to then follow-through, using the other tools, is an ongoing resource, which, for VFI would not just be in the Head Office, but in all the MFIs (that we own). So impossible to quantify, I'm afraid.
- While the investor's guide itself was not reviewed by the SPTF, this was discussed in relationship to the discussion about the revised SPM guide and whether they might look alike. The SPTF agrees with the ILO's idea that these are different and while you might want MFIs to know what potential loan covenant language looks like, they're not likely to change their own approach without being pushed. Plus, the investor's do not use the full set of Universal Standards, just those to do due diligence (ALINUS tool) and therefore, would not need to see all indicators. While the [revised USSPM](#) are including language about assessing the potential to do harm, there may be an opportunity to craft language specific to child labor in the coming months.

Field-level staff/Entrepreneur-level Business Safety Diagnostic:

- Detailed types of risk in each category are very useful, together with possible mitigations.
- Would help staff to open conversations about workplace safety and child labor.

- Would have to be incorporate into the strategic plan and supported by senior leaders .

Making the Case Powerpoint Presentation:

- Presentation provides a compelling case. Need to add something about not wanting an FSP approach to be punitive nor placing FSPs in role to monitor child labor cases. Make it clear what an FSP can and cannot influence. Also, don't suggest FSPs should cease lending engagement if they see child labor, but see themselves as part of the solution.
- Very clear statements supported by facts. Very clear actions to be taken.
- Challenges: Time and resources, especially during a period when financial survival of FSPs is a reality in some cases.
- There are a lot of words on the slides!

Market Research Guide:

- This could be a college course there is so much information.
- I could be very wrong, but this document is so long I can't see anyone who is working in the WEE space using it; it's more appropriate to an academic setting.
- Page 20: what is a "situationer"? I had to look it up and it's slang that I have never heard before. Please remove as it will not be recognised by 99% of readers.
- It's culturally relevant, but not relevant for a business that needs to be quick and nimble.

M&E Guide:

- It is ready for use, simply cut and paste!
- We do not have a relevant programme in place for this to be currently relevant.
- What has garnered the most attention and review is the set of questions that WEE actors can use as part of client satisfaction, client exit, or other studies that may already be part of a process to assess unintended consequences. These have been put into the revised SPM guide to call them out as those that can be easily and quickly used in ongoing surveys and monitoring. These questions are:

| | |
|---|--|
| <p>Did your household experience any of the following financial shocks in the last 6 months? (Circle all that apply).</p> | <ol style="list-style-type: none"> 1. Illness of income earner (including respondent) 2. Illness of children 3. Illness of other family member 4. Death in family 5. Loss of livestock 6. Poor harvest 7. Theft 8. Business failure/loss of income source 9. Significant home repair 10. Other shock (specify)_____ 11. Other shock (specify)_____ 12. No shock experience |
| <p>Did your household experience any of the following as a result of the shock(s)? (Circle all that apply).</p> | <ol style="list-style-type: none"> 1. Reduced the quantity or quality of food in your family 2. Worked more than normal, overtime, additional jobs, working weekends or when sick 3. Took your children out of school to work 4. Delayed major expenses such as health, home improvement or buying a business asset 5. Used savings 6. Took a loan 7. Sold or pawned assets such as jewelry, appliances, or animals |

| | |
|--|--|
| | <ol style="list-style-type: none"> 8. Used the financial support of family or friends 9. A bank or micro finance company seized any asset or guarantee from you 10. Suffered from embarrassment, insults or gossip 11. Pulled children out of school to reduce education costs 12. Pulled children out of school to assist with income generation 13. Send children to eat at others' homes or be supported by other guardians 14. Have to beg or ask for financial help from others 15. Other (specify)_____ 16. Other (specify)_____ 17. No response/none of the above |
| <p>In the PAST 12 MONTHS, has your household had to do any of the following or have you experienced any of the following in order to make a loan payment?</p> <p>(NOTE: Read options and circle if respondent says yes)</p> | <ol style="list-style-type: none"> 1. Reduced the quantity or quality of food in your family 2. Worked more than normal, overtime, overtime, additional jobs, working weekends or when sick 3. Delayed major expenses such as health, home improvement or buying a business asset 4. Used savings 5. Taken another loan 6. Sold or pawned assets such as jewelry, appliances, or animals 7. Used the financial support of family or friends 8. Pulled children out of school to reduce education costs 9. Pulled children out of school to assist with income generation 10. Send children to eat at others' homes or be supported by other guardians 11. Have to beg or ask for financial help from others 12. Argued with spouse or other household member about the loan payment 13. Other 14. None of the Above/Not applicable |
| <p>In the PAST 12 MONTHS, has your household had to do any of the following or have you experienced any of the following in order to make a savings contribution (for a commitment savings product or with a savings group)?</p> <p>(NOTE: Read options and circle if respondent says yes)</p> | <ol style="list-style-type: none"> 1. Reduced the quantity or quality of food in your family 2. Worked more than normal, overtime, overtime, additional jobs, working weekends or when sick 3. Delayed major expenses such as health, home improvement or buying a business asset 4. Used savings 5. Taken another loan 6. Sold or pawned assets such as jewelry, appliances, or animals 7. Used the financial support of family or friends 8. Pulled children out of school to reduce education costs 9. Pulled children out of school to assist with income generation 10. Send children to eat at others' homes or be supported by other guardians 11. Have to beg or ask for financial help from others 12. Argued with spouse or other household member about the savings contribution 13. Other 14. None of the Above/Not applicable |

The Emergency and External Support Contact List:

- It would be very difficult to ask WEE actors to fill the contact list. This should be contextualised and shared with WEE actors ready to use.

Linkages guide:

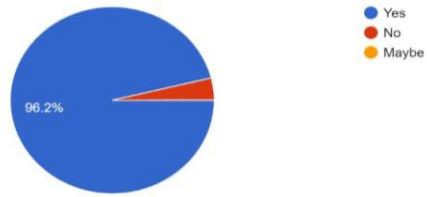
- Very detailed outline to identify, begin, and maintain partnerships or relationships
- It is very detailed and aimed at an audience that has limited experience of working in partnerships, which is probably good
- For some organisations/people who have experience of maintaining partnerships, the material is not needed, but for others will be very useful.

Intrahousehold/community dialogue guide:

- Really like this guide, but seems it would require extra resources to implement and it may be better for an NGO to implement. LAPO felt that it might be better to use this sort of tool with women entrepreneurs moving from a micro to a small business since this is where they see the greatest risk of women starting to draw their children, or other children, in to support the business as it tries to grow.
- Very clear guidelines for facilitating discussions about difficult topics.
- Page 28: Participants are asked to write. Many of our clients/beneficiaries are not confident or able to write
- We do not have the resources to implement. It is more appropriate to World Vision's community-focused work. WV could deliver to VFI clients, however.
- For an FSP, the sessions are far too long. Field staff are managing their loan portfolio and are not hired for their capacity to deliver this kind of training. For the most part, FSPs do not have the skills to deliver this training or indeed the funding. For VF clients, training could come from World Vision.

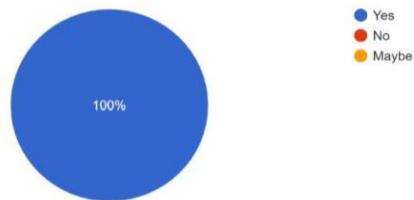
Annex: Nigerian Microfinance Platform Survey Results

Will you like to know what constitute child labor (CL) or unacceptable condition of work (UCW)?
26 responses



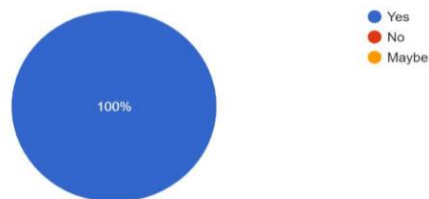
96% of the respondents would like to know more about CL & UACW which speaks to gaps and the need for awareness training for staff and management of the MFI.

Will your bank like to participate in a project that aimed at empowering women entrepreneurs among your clients?
26 responses



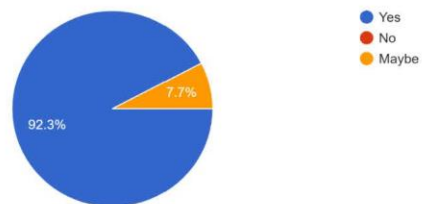
The total respondents signified their interest to participate in a project that aims at empowering their clients. Which resonates well with the RICHES goals and objective.

Will you be willing to assist in identifying your client's business that fall into this category, so that targeted intervention can be deployed to assist them?
26 responses



All respondents are willing to support efforts that will help them identify their client's businesses that falls into the category of CL & UACW. This shows commitment on the part of the management of the MFBs.

Will your organisation be willing to commit time and human resources to reduce incidences of CL and UACW in women enterprises among your client...t strengthen your social performance outreach)
26 responses



92% of the respondents are ready to commit time and resources to help reduce the incidences of CL & UACW in women enterprises among their clients. This support was highlighted to include board level buy-in, management plan and staff commitment on the part of the MFBs.