



Business Diagnostics Guide

Diagnosing and Mitigating Safety and Health Risks within Women's Businesses

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Primary Audience

Frontline-level staff and/or participants of Women's Economic Empowerment (WEE) Actors. WEE Actors are entities or individuals that support the development or expansion of women's businesses, provide livelihood or financial services, and/or support women (globally) in efforts to increase their access to economic opportunities, especially those living in developing economies.

Goal

Diagnose and mitigate safety and health risks within women's businesses.

Objectives

Through the use of this guide, participants supported by WEE Actors will be engaged independently or through support of WEE Actor frontline-level staff to:

- Diagnose the safety and health risks for adults and children within participants' businesses.
- Identify possible mitigation strategies for each risk diagnosed.
- Determine the possible resources, support, or training needed to support the participant in applying the mitigation strategy.
- Estimate a timeline for applying the mitigation strategy.
- Develop a means for evaluating or monitoring progress.

SETTING THE FOUNDATION
Phase 1

BUILD THE STRUCTURE
Phase 2

ENGAGE PARTICIPANTS
Phase 3



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About the RICHES Project

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

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

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

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

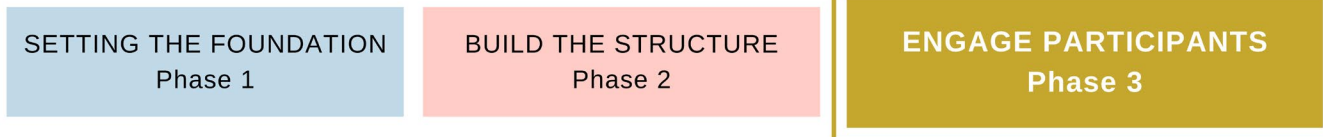
Use these tools to build **participant-level** awareness and support their needs.

- **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 Business Diagnostics Guide



The Business Diagnostics found in this guide are designed to be part of **Phase 3: Engage Participants**.

This guide includes four diagnostic tools that are complementary and designed for women entrepreneurs with two levels of literacy. Tools 1, 2, and 4 assume basic literacy while Tool 3 is purely graphical and can be used with participants with limited literacy:

- Tool 1: Business Safety & Health Risk Diagnostic for Frontline Staff:** This tool is designed to be used by WEE frontline staff. Basic literacy required. If literacy levels among participants are high, this tool can also be adapted for use by participants. Specific adaptations are noted within the tool instructions.
- Tool 2: Business Safety & Health Risk Diagnostic for Entrepreneurs:** This tool is designed to be used by participants. It is a simplified version of the Frontline Staff tool, and it does not include suggestions for mitigating or removing risks. It can be used in conjunction with, or be shared independently of, Tool 1. Basic literacy is required.
- Tool 3: Business Safety & Health Risk Diagnostic for Entrepreneurs – Graphic Only:** This tool builds off a graphic shared in the Risky Business Curriculum that is implemented with participants. This tool can be used in lieu of Tool 2 or Tool 3 with illiterate participants to remind them of the risks that they should evaluate in their businesses. It can also be shared as a complement to Tools 2 or 3, if desired.
- Tool 4: Business Safety & Health Risk Diagnostic for Entrepreneurs – Digital Version:** This tool provides the web address for a digital tool that builds off Tool 2. This tool can be used in lieu of Tool 2. While this tool was designed for participants, it can also be used by frontline workers as a job aid. It is not designed to capture data on individual participants. Basic literacy is required.

While NOT covered in this Guide, there is a version of Business Diagnostics covered in Tool 6 of the [RICHES Market Research Guide](#) that has been designed as a data collection tool to assist WEE Actors to observe and collect data on business safety and health risks among participant businesses to inform programmatic decisions.

Process Description: Each tool has its own instructions for use. Prior to using the Business Diagnostics in this guide, it is **strongly advised** that:

- Frontline-level staff** complete the [RICHES Understanding Harmful Work: Protecting Children and Adults](#) training so that the content covered in the Diagnostics is well understood.
- Participants** complete the [RICHES Risky Business: Making Businesses Safe for Everyone](#) curriculum. The curriculum trains participants to use a simple graphic of a hand to assess their businesses along five harmful types of risks for adults and children in our workplaces: 1. Physical, 2. Chemical, 3. Emotional, 4. Growth and Developmental, and 5. Educational. The acronym WISE, which stands for Warn, Isolate, Substitute and Eliminate, is also used to help participants think through strategies to mitigate harmful work for adults and children.



Adaptations Applicable for All Tools in this Guide:

1. The Business Diagnostic tools use 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. All guides and training materials within the RICHES Toolkit have been designed to ensure their accessibility, particularly for differently-abled individuals. For this reason, this tool has been developed in Microsoft Word, using at a minimum 12-point font, and graphics and tables have been labeled with alternative text. You may wish to adjust the sizes of the tables to allow for notetaking or adjust the font size if printing out for your specific use.

Languages: The Business Diagnostic tools are available in English, Filipino, French, and Spanish unless otherwise noted with each individual tool description.

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.¹

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



Phase 3: Engage Participants

RICHES Business Diagnostics Guide Tools

Tool 1: Business Safety & Health Risk Diagnostic for Frontline-level Staff

Process Description: This tool is designed to be used by frontline staff during visits to a participant’s place of business to engage her in a collaborative discussion to identify business safety and health risks.

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

Steps:

- **Step 1:** Schedule a time to meet with the participant to identify their business safety and health risks. Remember, this should be a collaborative process and should not be used to shame or punish the participant. It is meant to be a positive experience, resulting in an action plan the participant feels confident they can achieve.
- **Step 2:** Assess the business safety and health risks using the questions posed in the tool. Mark an *X* in column C if the risk exists.
- **Step 3:** For those where a risk exists, determine whether the risk is considered *Serious (S)*, *Moderate (M)*, or *Low (L)*. Mark *S*, *M*, or *L* in column D. (See instructions in tool for how to classify these). **Remember the Rule of Thumb: If something is dangerous for an adult, it is dangerous for a child.**
- **Step 4:** In column E, collaboratively design with the participant and note the mitigation strategies that could be implemented. There are suggested actions provided to give ideas of possible mitigation strategies.
- **Step 5:** In the Action Plan, document up to three priority actions that the frontline staff or participant agrees to take, a timeline and any training or resources that may be needed from the organization, and steps both can take to monitor/measure the impact of agreed-upon action. (These action items can be adapted to match the commitment of the organization as well as the available products or services that can be promoted/offered to support the participant. For example, a financial service provider may be able to offer a special loan product to assist in making safety improvements).

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

Adaptations Needed:

1. You can delete the “Suggestions” provided in column E to increase the row size to provide ample room for notetaking.
2. If literacy levels among participants are high, this tool can also be adapted for use by participants. The instructions would need to be revised to remove reference to the steps a frontline staff person would take to engage the participant. For example, under Step 1, “*At the participant’s place of business, discuss and observe each of the safety risks and mark with an X if the risk is observed or*



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present” could be replaced with “*At the place of business, observe each of the safety risks and mark with an X if the risks is observed or present.*”

3. 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.
4. 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” and associated “Suggestions” in Column E. [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 | 7. Mason |
| 2. Farmer, Dairy | 8. Mechanic, Automobile |
| 3. Farm worker, Poultry | 9. Worker, field crop |
| 4. Diver, Indigenous Fisherman | 10. Seaman/Seawoman, _____ (Merchant marine) |
| 5. Hair or Nail Salons | 11. Sewing |
| 6. Handler, Animal | |

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

- | | |
|-----------------------------------|----------------------------------|
| 1. Car repair | 6. Restaurant |
| 2. Construction | 7. Small factory |
| 3. Garments | 8. Store |
| 4. Hotel cleaning | 9. Wood working |
| 5. Housekeeper | |

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.

Cost Drivers in Use of Tool: The primary cost driver from use of this tool is staff time to make any adaptations, if needed, and to visit participant businesses to conduct the diagnostic. In addition, costs for



RICHEs Business Diagnostics Guide

printing the tools, if using hard paper copies is an important consideration.

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.

Languages: This guide is available in English, Filipino, French, and Spanish.



Business Safety and Health Risk Diagnostic

Frontline-level Staff: _____
 Participant: _____
 Number of children (18 and under) present: _____

Date: _____
 Type of Business Assessed: _____
 Ages (estimated) of children: _____

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
- Low (L): Treatable, temporary discomfort, and/or infrequently/rarely happens

Step 3: Discuss with the participant the possible mitigation strategies for any risks identified and note these in Column E. See the RULES of THUMB to the right for the strategies. Each risk below also provides examples of mitigation strategies that can be considered.

Step 4: Once the assessment is complete, review how many of the risks have been marked with an “S”. These should be prioritized first, followed by those with an “M” and then “L.” Develop a plan of action with the participant that considers the participant’s ability to cover the costs of the mitigation strategies.

Rules of thumb for mitigation strategies:

In taking preventive and protective measures, develop mitigation strategies and address the risk using the word **WISE: Warn, Isolate, Substitute, Eliminate.**

Elimination is the most effective strategy, and warning about hazards is the least effective strategy to address risks in a business. Using an example risk of “working at night,” sample strategies are provided in parentheses.


WARN: Communicate about, train, and supervise those working or present at their business to avoid hazards (*Ex. Teach workers to wear high visibility (light colored or reflective) clothing when performing night work; utilize warning lights to bring more attention to nighttime physical hazards.*)

ISOLATE: Put distance or other barriers between workers, equipment, or certain areas to protect workers and others from encountering risks. (*Ex. Social distance, use personal protective equipment (PPE) such as gloves and masks, use gates, barricades, or ropes to block access to worksite areas that are unsupervised at night.*)

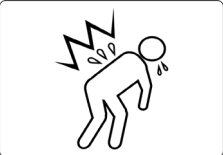
SUBSTITUTE: Make changes to personnel, equipment, supplies, processes, or other factors to decrease risks in the business (*Ex. Substitute lower with brighter lighting to improve visibility in workspaces.*)

ELIMINATE: Completely remove a work task or condition; or stop a specific person, such as a child, from engaging in risky work (*Ex. Eliminate nighttime work performed by children (generally from 8 p.m. to 6 a.m.)*)




Assessment				Recommendations
A. Type of Risk	B. Concerns	C. X if yes	D. If yes, Priority of Action: Serious (S), Moderate (M), Low (L)	E. Possible Mitigation Strategies Proposed actions to take to reduce risk? Remember: WISE Solutions (Warn, Isolate, Substitute, Eliminate)
Physical 	Are there any wet or uneven surfaces?			<i>(Suggestions: Keep floors clean and dry. Where wet processes are used, maintain drainage and provide platforms, non-slip mats, or other dry standing places. Post warning signs to mark wet or uneven surfaces. Use non-slip footwear. Remove/block uneven surfaces.)</i>
	Are there any extremes in heat or cold present in the business?			<i>(Suggestions: Adjust working temperatures where possible. Improve ventilation, provide plentiful supplies of clean drinking water, and/or provide temporary physical shelter. Even in outdoor work, working hours can also be adjusted to avoid working at the hottest/coldest parts of the day. Provide protective clothing. Provide adequate resting periods where exposure is reduced.)</i>
	Is there any poor lighting?			<i>(Suggestions: Increase natural light with high windows and skylights. Improve the way lighting and work is arranged. Paint walls and ceilings a light color. Keep light sources clean.)</i>
	Is there any exposure to bites/kicks from farm animals?			<i>(Suggestions: Teach animal safety, i.e., do not put fingers near mouths of animals, do not approach from behind or stand behind an animal.)</i>
	Are there any unsafe electrical outlets or wires present?			<i>(Suggestions: Make electrical improvements in the business. Ensure appropriate grounding of electrical machinery/appliances. Create barriers to minimize children's access to and use of outlets and wiring.</i>





<p>Physical</p> 	Are there any power or cutting tools present/used in the business?			<i>(Suggestions: Mark hazardous equipment, tools and supplies with warning labels and providing training to adults on proper use. Do not permit children access to hazardous machines, instruments, and substances. Give children hand tools that are age-appropriate and sized to fit them. Train children to use machines and tools safely.)</i>
	Is there any exposure to vehicles or other machinery?			<i>(Suggestion: Keep children at a safe distance from vehicles that are in operation.)</i>
	Is there any loud, repetitive noise or vibration present in the business?			<i>(Suggestions: Enclose the machine. Create a sound barrier between it and anyone present. Provide protective equipment such as ear plugs.)</i>
	Does the work involve any repetitive motions?			<i>(Suggestions: Provide workers a chance to move around and change position. Limit children and pregnant women's exposure to repetitive work.)</i>
	Is there any lifting/carrying heavy loads?			<i>(Suggestions: Train workers to lift heavy objects using their legs or to share the burden with other adults. Break up loads into smaller loads. Use carts and trollies to move heavy loads. Make sure storage shelves are the right height for children. Do not let children use mechanical lifting equipment. Prevent children from carrying heavy loads by breaking them up or having them share the burden with another person, i.e., carry together.)</i>
	Is there any use of awkward postures?			<i>(Suggestions: Provide footrests and platforms for all workers who are short. Give children a chance to move around and change position. Place tools and controls so they can be reached without reaching, bending, or twisting the body.)</i>

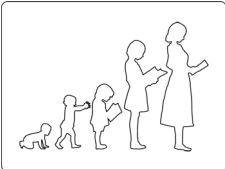
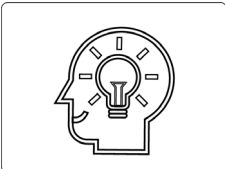


<p style="text-align: center;">Chemical</p> <div style="text-align: center;">  </div>	<p>Is there any potential contact with biological waste/germs and viruses (animals or plants)?</p>			<p><i>(Suggestions: Provide a place for washing and changing so workers can wash right after handling farm animals, their supplies, or anything in the areas where they live and roam, as well as prior to and after contact with customers to limit the spread of illnesses, such as COVID-19. Do not let children 5 years of age or younger handle or touch chicks, ducklings, or live poultry.)</i></p>
	<p>Is there any potential exposure to poor sanitation?</p>			<p><i>(Suggestions: Promote good hygiene. Provide a place for washing and changing so workers do not take dangerous substances home. Supervise handwashing of children. Provide clean drinking water and personal protection equipment, such as masks, gloves, and hand sanitizers. Specific to COVID-19: move workstations outside where there is better ventilation, and work to maintain at least 2 meters between workers and/or customers for effective social distancing.)</i></p>
	<p>Is there any potential contact with toxic chemicals?</p>			<p><i>(Suggestions: Don't allow children to mix, handle, or use hazardous chemicals. Store toxic/hazardous chemicals in a safe place. Replace a dangerous substance with one that is safe.)</i></p>
	<p>Is there any potential contact with cleaning solutions, dyes, pesticides, or fertilizers?</p>			<p><i>(Suggestions: Label containers of hazardous substances. Ensure that hand sanitizers and other hand-cleaning solutions have been approved by local health departments and are not toxic. Train children on risks associated with cleaning, and don't allow them to mix, handle, or use hazardous chemicals.)</i></p>
	<p>Is there any potential contact with crop or mineral dust?</p>			<p><i>(Suggestion: Agricultural or household dust can be moistened and then swept up to limit exposure. Vacuum large particles of dust. Do not allow children near mineral dust.)</i></p>
	<p>Is there any potential contact with smoke or exhaust or poor ventilation?</p>			<p><i>(Suggestion: Ensure ventilation. Move smoke/exhaust source to an open area. Purchase upgraded materials, solar cook stoves, etc. Move workstations outside, where possible, to limit exposure to COVID-19. Restrict children's exposure and rotate adult workers to limit</i></p>



				<i>exposure.)</i>
<p>Emotional</p> 	<p>Is there any exposure of workers to abuse (sexual, physical, financial, and emotional) or humiliation?</p>			<p><i>(Suggestions: Ensure there is adequate lighting throughout the work areas and that none are working alone or far away from others. Know how to report and log incidents of threats or violence. Create a safety plan when dealing with unsatisfied customers, robbery, or theft. Know where to turn for help by keeping emergency numbers nearby. Remove children from exposure/limit contact with customers. Model positive communication with children in front of customers. Talk to children periodically to make sure that they are not facing problems. Keep an eye on children to detect changes in their behavior, mood, and motivation.)</i></p>
	<p>Is there any exposure to stress?</p>			<p><i>(Suggestions: Create a positive work environment. Discuss and agree to the volume of work and the pace of work. Give children some measure of control, i.e., where to sit, when to take a break.)</i></p>
<p>Growth and Developmental</p> 	<p>Is the business owner pregnant or are any of her workers pregnant?</p>			<p><i>(Suggestions: While pregnant, women should limit their exposure to chemicals.)</i></p>
	<p>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?</p>			<p><i>(Suggestions: Consider leveraging other adult workers to handle chemicals while a woman is pregnant and breastfeeding or providing PPE to mitigate chemical and/or physical risks, such as gloves, masks, helmets, shields, goggles, etc., ensuring that this equipment is properly fitted, and its use is appropriate during pregnancy/breastfeeding.)</i></p>



<p>Growth and Developmental</p> 	<p>Are children subjected to long work hours?</p>			<p><i>(Suggestions: Reduce work hours, split the child’s workload across multiple days, or transfer part of the child’s workload to an adult worker to stay within safe and legal limits. For older children who can work longer shifts, provide at least one ten-minute break in the morning and afternoon and a longer break at lunch; provide a safe rest area for breaks.)</i></p>
	<p>Are there any children with too much responsibility (i.e., caring for infants or small children, responsible for money/business activities alone, etc.)?</p>			<p><i>(Suggestions: Transfer all or part of work to an adult worker. Identify local resources that can assist with caretaking responsibilities, such as care cooperatives.)</i></p>
<p>Educational</p> 	<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?</p>			<p><i>(Suggestions: Shift work hours to allow children to attend school. If tasks must be performed during school hours, substitute children's work with adult labor. If necessary, identify safe, age-appropriate tasks that a child can perform outside school hours. Explore government programs or local services that can support your household in keeping school-aged children in school, or business-support and financial institutions to invest in paying adult workers for the work children are doing.)</i></p>
	<p>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</p>			<p><i>(Suggestions: Reduce the number of hours children work to keep them within safe and legal limits, and to allow children adequate time and rest to fully participate in their education. Explore government programs or local services that can support your household in keeping school-aged children in school, or business-support and financial institutions to invest in paying adult workers for the work children are</i></p>



	age 15 or more than 8 hours for a child between ages 15-17)?			<i>doing.)</i>
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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: _____.



Action Plan

What mitigation strategies can be implemented as a result of this consultation?	What support, training, or resources are needed to fully implement these strategies?	What timeline is needed to see results?	How will the impact or result of these strategies be measured?



Tool 2: Business Safety & Health Risk Diagnostic for Entrepreneurs

Process Description: This tool is designed to be used by participants to support them in identifying business safety and health risks present in their own business. **Remember:** It is advised that participants complete the [RICHES Risky Business: Making Businesses Safe for Everyone](#) curriculum prior to using this tool. Through use of the curriculum, participants are trained to use a simple graphic of a hand to assess harmful risks for adults and children in workplaces. From thumb to pinky finger, participants remember five risks: 1. Physical, 2. Chemical, 3. Emotional, 4. Growth and Developmental, and 5. Educational.

Materials Needed: At least 1 copy per business visited should be printed and provided to the participant.

Steps:

- **Step 1:** Share at least 1 copy of this diagnostic tool with each participant.
- **Step 2:** Read or have the participant refer to the instructions in the diagnostic tool. Encourage them to engage their children or those they care for or engage in the business to complete the diagnostic.

Time Needed: Approximately 30 minutes.

Adaptations Needed: No adaptations needed.

Cost Drivers in Use of Tool: The primary cost driver from use of this tool is staff time to share with participants, and the participant's time to complete the assessment.

Risks to Consider: Caution: The use of this tool is not meant to be punitive and should be used to facilitate a conversation with the 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 well facilitated or introduced, can cause a participant to feel guilty about a situation that cannot be easily changed. The frontline-level staff facilitating this tool should be prepared to support the participant where possible, by offering training, specific financial services that could be used to help make business safety improvements, or by linking the participant to other local resources.

Languages: English, Spanish, Filipino, and French.



Business Safety & Health Risk Diagnostic for Entrepreneurs

REMEMBER: There are 5 harmful types of risk in our businesses: (1) physical, (2) chemical, (3) emotional, (4) growth and developmental, and (5) educational.

Instructions

Step 1: Look at your business through *your own* eyes. What risks do you see? Look at your business through *your child's* eyes. What risks do you see? What might you do to reduce business safety and health risks for yourself, your employees, and your children?



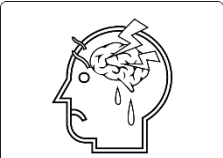
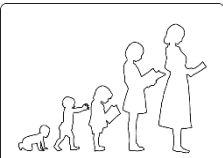
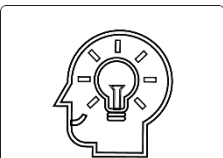
Step 2: Note your concerns and possible actions you can take to reduce business safety and health risks. You may choose to do this with your children present and engage them in the exercise.

Step 3: Indicate which threats are the greatest priority, or the ones you most want to address to increase safety? What is the biggest risk you identified to your children—what can you do about it? What support do you need to improve working conditions at your business? Mark them as “High,” “Medium,” or “Low.” Where “High” represents the most danger and highest likelihood of occurring, “Medium” represents moderate danger and likelihood of occurring, and “Low” represents limited danger or infrequent likelihood of occurring.

Step 4: What is one thing you can do to better protect yourself and your children while you work? In the column “I will…” note down concrete steps you plan to take. **REMEMBER** the word **WISE** for identifying **mitigation strategies to address the risks: Warn, Isolate, Substitute, Eliminate.**

- **Warn:** Communicate about, train, and supervise those working or present at your business to avoid hazards.
- **Isolate:** Limit exposure to the risk (i.e., by creating a barrier to minimize exposure to the risk or by limiting amount of time or the time of day one performs tasks).
- **Substitute:** Replace the task with a different one.
- **Eliminate:** Stop the task altogether.



Graphic	Type of Risk	Concerns What concerns do I see?	Possible Mitigation Strategies What possible actions can I take to reduce risk?	Priority (High, Medium, Low)	I will... What concrete steps do I plan to take? Remember WISE.
	Physical				
	Chemical				
	Emotional				
	Growth and Developmental				
	Educational				



Tool 3: Business Safety & Health Risk Diagnostic for Entrepreneurs – Graphic Only

Process Description: This tool is designed to be used by participants to support them in identifying business safety and health risks present in their own business. **Remember:** It is advised that participants complete the [RICHS Risky Business: Making Businesses Safe for Everyone](#) curriculum prior to using this tool (either through training provided by frontline-level staff or using the digital curriculum). Through use of the curriculum, participants are trained to use a simple graphic of a hand to assess harmful risks for adults and children in workplaces. From thumb to pinky finger, participants remember five risks: 1. Physical, 2. Chemical, 3. Emotional, 4. Growth and Developmental, and 5. Educational. In the paper version of the curriculum, Technical Learning Conversation (TLC) 1: Identifying 5 Workplace Safety Risks, TLC 2: Identifying Harmful Work Using the 3 Ds, and TLC 3: Using WISE Solutions to Address Harmful Work, are the most relevant to train participants on how to identify risks and mitigate them. All sessions from the digital version should be used either directly by the participants or facilitated by frontline-level staff.

Materials Needed: At least 1 copy per business visited should be printed out and provided to the participant.

Steps:

- **Step 1:** Share at least 1 copy of the diagnostic tool with each participant.
- **Step 2:** Remind the participant of the five harmful types of risks for adults and children in workplaces: 1. Physical, 2. Chemical, 3. Emotional, 4. Growth and Developmental, and 5. Educational by referring to the pictures on the hand. If using this separately from the Risky Business Curriculum, use Technical Learning Conversation (TLC) 1: Identifying 5 Workplace Safety Risks, TLC 2: Identifying Harmful Work Using the 3 Ds, and TLC 3: Using WISE Solutions to Address Harmful Work, or all Risky Business digital sessions to train participants on how to identify risks and mitigate them.

Time Needed: Approximately 5 minutes.

Adaptations Needed: No adaptations expected.

Cost Drivers in Use of Tool: The primary cost driver from the use of this tool is staff time to share with participants, and the participant’s time to complete the assessment.

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 well facilitated or introduced, can cause a participant to feel guilty about a situation that cannot be easily changed. The frontline-level staff facilitating this tool should be prepared to support the participant where possible, by offering training, specific financial services that could be used to help make business safety improvements, or by linking the participant to other local resources.

Languages: No translations necessary.





Tool 4: Business Safety & Health Risk Diagnostic for Entrepreneurs – Digital Version

Process Description: This tool is designed to be used by participants to support them in identifying business safety and health risks present in their own business. Currently the tool does not collect any data but helps a participant (or frontline-level staff if they are using this tool as a job aid) to identify risks and to understand how to mitigate them.

Remember: It is advised that participants complete the [RICHS Risky Business: Making Businesses Safe for Everyone](#) curriculum prior to using this tool (either through training provided by frontline-level staff or using the digital curriculum). Through the use of the curriculum, participants are trained to use a simple graphic of a hand to assess harmful risks for adults and children in workplaces. From thumb to pinky finger, participants remember five risks: 1. Physical, 2. Chemical, 3. Emotional, 4. Growth and Developmental, and 5. Educational. In the paper version of the curriculum, Technical Learning Conversation (TLC) 1: Identifying 5 Workplace Safety Risks, TLC 2: Identifying Harmful Work Using the 3 Ds, and TLC 3: Using WISE Solutions to Address Harmful Work, are the most relevant to train participants on how to identify risks and mitigate them. All sessions from the digital version should be used either directly by the participants or facilitated by frontline-level staff.

Materials Needed: Share the link to the digital tool with participants, either through email, SMS, or other digital means. The link can be found here: [RICHS Business Diagnostic App](#).

Steps:

- **Step 1:** Share the link to the digital diagnostic tool with each participant.
- **Step 2:** The first screen they should see requires them to select their Country, Gender, Age, and Type of Business from a drop-down menu. Prior to clicking “Start Assessment” the participant can review the types of mitigation strategies associated with the word WISE: Warn, Isolate, Substitute and Eliminate, and their meanings. To navigate the words, click on the small icons underneath the white box. Then, click “Start Assessment”.
- **Step 3:** Inform participants that there are 25 questions in total that align with the five business safety and health risks for adults and children in workplaces: 1. Physical, 2. Chemical, 3. Emotional, 4. Growth and Developmental, and 5. Educational.
- **Step 4:** Participants should use the questions to guide an assessment of their business. If they answer “Yes” to the question, a “Suggestion” on how to mitigate or remove the risk is provided. After completing each question, they should click “Next.” They can also click “Previous” to go back. They can use this tool repeatedly to identify risks and seek ideas to mitigate those risks.

Time Needed: Approximately 10 minutes.

Adaptations Needed: No adaptations expected.

Cost Drivers in Use of Tool: The primary cost driver to use this tool is in its sharing (costs for sending via SMS or other digital means) and the data costs incurred by the participant.



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 well facilitated or introduced, can cause a participant to feel guilty about a situation that cannot be easily changed. The frontline-level staff facilitating this tool should be prepared to support the participant where possible, by offering training, specific financial services that could be used to help make business safety improvements, or by linking the participant to other local resources.

Languages: This tool was developed using Google technology; therefore, Google will detect the IPS address of the user and suggest a translation.



Annexes

Additional Resources

According to the International Labor Organization ([ILO](#)), work hazards for youth consist of safety, physical, ergonomic, biological, chemical, and psychological. The categories used by RICHES are mapped to those categories (see Figure 2 below). In addition, the ILO notes key risk factors that are specific to young workers, such as their stage of physical, psychosocial, and emotional development, cross-cutting issues such as their gender, presence of disabilities or their migration status may determine the type of work they are allowed to do, and job skills and work experience that is generally limited. Another important risk is a youth's level of education which plays an important role in their ability to transition to stable and decent employment as well as their level of awareness of business hazards that may prevent injury or illness.

This tool has been adapted from several existing resources:

- The Promoting and Protection the Interests of Children who Work (PPIC-Work) project's [Hazard Assessment and Mitigation in the Workplace](#) manual
- The International Labour Organization's [Safety and Health of Young Workers](#)
- The International Labour Organization's [Safe Work for Youth - Packet for Employers "Keep them Safe!" - Tips for Small Business Owners](#); [Healthy Beginnings: Guidance on Safe Maternity at Work](#) manual; and [The Tripartite Process of Determining Hazardous Child Labour - Guide for Facilitators](#).
- The United States Department of Labor Occupational Safety and Health Administration's publication on [Workplace Hazards for Young Workers](#).
- The Center for Disease Control and Prevention guidance for [Healthy Pets, Healthy People](#).
- The World Health Organization publication on [Healthy Workplaces: a Model for Action - For Employers, Workers, Policymakers and Practitioners](#).
- The International Labour Organization's [A Safe and Healthy Return to Work During the COVID-19 Pandemic](#).



The table below depicts the types of risks used by the ILO compared to the dimensions shared in the RICHS tools:

Figure 2. Map of RICHS Risk Categories to ILO Categories

	ILO Categories	RICHS Categories
Work Hazards	Safety Physical Ergonomic	Physical
	Biological Chemical	Chemical
	Psychological	Emotional
Risk Factors Specific to Young Workers	Stage of physical development Stage of psychosocial and emotional development Cross cutting issues (gender, disabilities, migration status, etc.) Job skills and work experience	Growth and Developmental
	Level of education	Educational

Acronyms and Glossary of Terms

Acronym	Definition
ABA ROLI	American Bar Association - Rule of Law Initiative
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
PPE	Personal Protection Equipment
PPIC-Work	The Promoting and Protecting Interests of Children Who Work project
RICHS	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
WISE	Warn, Isolate, Substitute, Eliminate

Term	Definition
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.
Harmful Child Work (Child Labor)	Harmful work for children, or child labor , is any work that hinders a child’s development and work that is: a) physically, mentally, or morally dangerous and harmful for children; and b) interfering with a child’s schooling. The term harmful child work is also used interchangeably with harmful work for children or child labor . The RICHEs Toolkit also identifies harmful child work as any child work that is Difficult, Dangerous, or Dirty (also known as the 3 Ds).
Harmful Work for Adults (Unacceptable Conditions of Work or UACW)	Any conditions of work that are considered to be detrimental, such as wages that do not provide for a decent living for workers and their families, hours of work that exceed eight hours a day/48 hours per week, and poor occupational health and safety conditions. Harmful working conditions are most present in the informal sector , where many female-run enterprises are run, vulnerable work , such as contract work and work in environments that lack or have limited legal protections, in forced labor , which is the most egregious form of work and is particularly common in domestic work, construction, and manufacturing, agriculture, horticulture, and in the hospitality and sex industries, or precarious work , which includes unstable work situations such as temporary and/or informal work such as the domestic care work sector, the cleaning sector, kitchen work, market work, and manufacturing.
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.
Participants	Participants refer to women receiving services provided by WEE Actors. Participants can be women living in developing economies that own businesses, engage in livelihood activities, are clients of financial service providers, or participate in trainings to increase their access to economic opportunities. Depending on the WEE actor, they can also be referred to as clients, beneficiaries, or members.
RICHEs Toolkit	A collection of tools that seek to assess the risks of, raise awareness about, and mitigate the risks of child labor and harmful working practices among women’s economic empowerment (WEE) actors and their participants. The RICHEs toolkit includes: an online portal for accessing the toolkit, risk assessments and diagnostics for assessing risks of child labor and harmful business practices, market research and monitoring and evaluation tools, paper-based and video-based dialogue-based curriculum, management and frontline-level staff training, guides for linking out to child protection organizations and facilitating intra-household and community



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



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