

**The
Golden
Line**

Final Report

2016 – 2020



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Introduction

We are proud to present the results and experiences of the unique Golden Line programme. Over the past five years (2016-2020), Dutch partners Simavi, Solidaridad and Healthy Entrepreneurs (HE), in collaboration with Ghanaian and Tanzanian partners HFFG and PRS&D, and WPC and UMATI, contributed to economic empowerment of women working in artisanal mines and living in mining communities in Ghana and Tanzania.

There is great potential for women to improve their economic status in Ghana and Tanzania, but a number of barriers still exist.

The report showcases our results, but also our reflections on challenges we faced and our key lessons learned, as we would like these to be available for others too. We hope to inspire donors and organisations to make the much-needed investments in the rights of women in artisanal and small-scale (ASM) gold mining communities.



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The Golden Line's background

Ghana and Tanzania are the second and fourth largest producers of gold in Africa. In Ghana, approximately 250,000 people are directly involved in artisanal and small-scale gold mines (ASM), 50% of who are women. In Tanzania, 25% of the estimated one million ASM miners are women. As a predominately informal sector of both licensed and unlicensed mines/miners, exact numbers are unknown. Though women play an important role in ASM, they are underpaid, undervalued, run severe health risks and are exposed to violence. At the same time ASM is an essential income-generating activity for women so there is an urgent need for support to overcome these challenges.

Research conducted by the Golden Line programme provides a number of insights on the position of women in artisanal mines and communities in Ghana and Tanzania:

Women are limited to certain positions in mines and are systematically paid less.

- ▶ Most men work directly in the mine (mining ore, crushing ore), whereas women are usually employed to wash ore and fetch ore. Jobs such as drilling, operating machinery and supervision are solely held by men, and jobs linked to the mine value chain, such as selling tools, food and drinks, are mostly performed by women.
- ▶ Cultural myths and practices limit women to specific positions within the mine value chain.
- ▶ Both men and women perceive mining as a “men’s job” and not suited for women.
- ▶ On average, women mine workers make only \$0.53 cents in Ghana and \$0.78 cents in Tanzania for every dollar earned by male mine workers.
- ▶ Most women mine workers are casual labourers or self-employed, and therefore not protected by labour laws.



Women miners are particularly exposed to health and safety risks.

- ▶ Awareness of mercury-related health risks, including hazards for pregnant women and their babies, is very limited, even among health care providers.
- ▶ Use of personal protective equipment (PPE) is limited and mine workers receive minimal health care for mining related injuries.

Women in mines and mining communities lack access to resources and do not have the same opportunities as men to engage in economic activities.

- ▶ Only 23% of the women in mining communities in Tanzania and 36% of the women in mining communities in Ghana have access to credit.
- ▶ One per cent of women (3% of men) in Tanzania and 0% of women (8% of men) in Ghana indicated that they had received training to do their jobs.
- ▶ Women have the largest share of responsibility for childcare and household work.
- ▶ Women and men often each decide on spending of their own income for individual purposes, but women bear the main responsibility of household expenditures.
- ▶ Women in Tanzania indicate that their decision to work is often influenced by men, while women in Ghana state that men have the authority to stop women from working.

“ I’m one of the few female mine owners in Ghana. Small-scale mines have a bad reputation in Ghana and were even banned for some time. Many women were affected by this ban. Women who are working in mining support their families; including our children, our brothers and sisters - our whole extended family.

As a woman miner you need to be tough. People see it as a men’s job. I have men working for me, but it’s not easy. They call me names or threaten me. I can’t walk alone safely. But without them I can’t operate, and without me they cannot work. I hope that the Golden Line programme helps other women to step into my shoes. Let it encourage them and teach them how to manage. Because it is possible.

– **Amina Taheru, mine owner, Ghana**

Awareness of sexual and reproductive health and rights (SRHR) and use of health services is low.

- ▶ 35% of surveyed married couples in Ghana and 40% of married couples in Tanzania are using contraceptives.
- ▶ 44% of women in mining communities in Tanzania, and 34% in Ghana, think women should not refuse sex with their partner.
- ▶ 39% of women in mining communities in Tanzania, and 13% in Ghana, believe it is unacceptable for a woman to decide herself whether to use contraceptives.
- ▶ In Tanzania, men commonly decide whether their female partner should access SRH services. In Ghana, there is mistrust and lack of information about contraceptives.

Awareness of gender-based violence (GBV) is limited and violence against women is widespread but often goes unreported in mining communities.

- ▶ In Tanzania, 9% of women in mining communities report that they have been forced by their partner to have sexual intercourse. Twenty per cent of women indicated they have experienced physical violence by their partner.
- ▶ In Ghana, 18% of women in mining communities, and 13% of women mine workers, indicate to have experienced at least one form of GBV – most commonly being hit or being forced to have sex.
- ▶ In Ghana, adolescent girls (10- 15) engage in transactional sex as a livelihood in order to survive. They avoid health services due to stigma and the attitude of health care providers.



Covid-19

The outbreak of Covid-19 turned 2020, our final programme year, into a very different one than we had expected. It significantly affected the Golden Line communities and the implementation of the programme. However, we adapted our approach to ensure that we were able to continue working on women's social and economic empowerment and ensured that everyone involved could protect themselves from the virus.

Many Golden Line activities had to be postponed or adjusted. Large group activities could not take place, including community sensitisation meetings, multi-stakeholder dialogues, training workshops and the provision of SRHR services at the mobile clinic in Tanzania. If allowed and considered safe, training workshops and meetings were still held but in smaller groups and with safety measures in place. The weekly Village Saving and Loan Association (VSLA) meetings were adjusted to smaller groups or house-to-house collection of shares and loan repayments. The pandemic forced partners to be innovative and make use of new technologies. In Ghana, Solidaridad used interactive voice recordings to spread information to miners. HE set up an online solution to allow health workers in Ghana and Tanzania to receive remote support and guidance on Covid-19 and other health topics.

The teams in Ghana and Tanzania responded quickly and disseminated information on Covid-19 in the mines and communities as well as face masks and materials for hand washing. By the beginning of April, the partners in Tanzania had organised Covid-19 prevention training for 70 community health workers, women ambassadors, VSLA facilitators, male change agents and mine managers. In Ghana, Golden Line partners recorded jingles and voice messages which were disseminated with loud speakers in the communities in dusk and dawn sensitisation sessions in collaboration with the government.

With funding from another donor, the Golden Line organised additional training on Covid-19 in July for 114 community facilitators, women ambassadors and miners in Ghana and 62 community leaders in Tanzania, who then raised awareness in communities. In addition, we distributed 8,200 Golden Line-branded face masks, 1,000 posters and 1,000 flyers with Covid-19 prevention messages and additional hand washing materials in communities. Golden Line also provided free PPE to all health workers, additional training on Covid-19 and a Covid-19 support line staffed by HE for health workers to call for support, with questions or general health concerns.

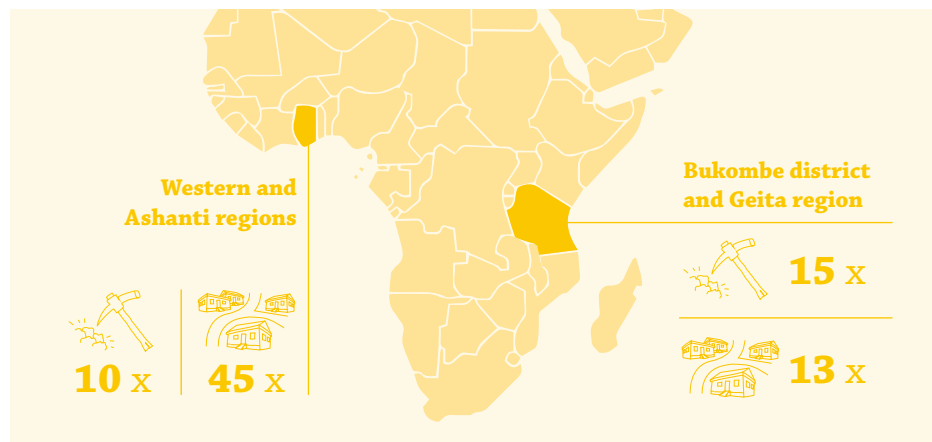
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The Golden Line in a nutshell

The Golden Line is an initiative of Simavi, Solidaridad and HE to economically empower women in and around ASM communities in Ghana and Tanzania. The five-year programme (2016–2020) was implemented with support from the Funding Leadership and Opportunities for Women (FLOW) programme of the Netherlands Ministry of Foreign Affairs.

Our Theory of Change (ToC) (see Annex 1) sets out how the Golden Line has worked towards its long-term objective: 'Women in and around artisanal and small-scale gold mining communities in Ghana and Tanzania are more economically empowered.' We aimed to achieve our long-term objective through pathways leading to the following two outcomes: 1) women have improved working conditions within gold mines, and 2) women in mining communities have increased abilities to engage in economic activities.

In Ghana, the programme was implemented in 10 mines and 45 communities in the Western and Ashanti regions. In Tanzania, we worked in 15 mines and 13 communities in Bukombe district, the Geita district council and the town council in the Geita region.



The Golden Line has strongly embedded a women-centred approach and the needs and priorities of women are central in our interventions.

“ We consistently took the needs and priorities of women as the starting point. For example, we supported a group of women in the communities, whom we called “women ambassadors”, to advocate for women’s needs and rights with local community and government leaders. We enabled them to identify what the main issues are for women in their communities and we supported them to develop and implement their own advocacy action plan. This worked very well because the women know exactly what the realities are in their own communities. We also

actively engaged men, as they play an important role in providing women with access to economic opportunities, health services, participation in decision making and in ending violence against women. Engaging men was however really not easy, and it required special efforts to motivate them to support women’s empowerment. We did this for example by offering them training in responsible mining.

– **Irene Owusu-Poku, Golden Line national programme coordinator, Ghana**

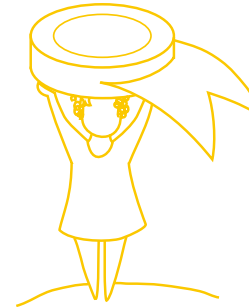




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The Golden Line's achievements

Outcome 1: Women have improved working conditions within gold mines



a. Responsible Mining

The 25 mines in Ghana and Tanzania have taken significant steps to make their operations more responsible for their workers and the communities. In Ghana, an assessment conducted by the Alliance for Responsible Mining showed

that eight out of the 10 mines adapted operational procedures in line with Code of Risk-mitigation for ASM engaging in Formal Trade (CRAFT) Fairmined Standard. Five mines meet the basic CRAFT requirements which means their practices are sufficiently responsible to sell gold to the international market. In Tanzania, Solidaridad and the Impact Facility assessed the Golden Line mines in 2019 and the results showed that all 15 mines had adopted procedures in line with the environmental, social, and governance (ESG) Performance Criteria, scoring in between basic (*Service Entry Criteria*) and advanced (*Preliminary Certification Criteria*).

A total of 893 male and 213 female mine workers in Ghana, and 1,773 male and 1,584 female mine workers in Tanzania, were trained in responsible mining.

The mid-term and end-term evaluations revealed that there was a higher awareness of health, environmental and safety issues in the mines. There is still a large gap between awareness and practices, but some improvements in practices have taken place. For example, in Ghana, almost all respondents (95%) during the end-term evaluation claimed to be using at least some form of PPE.

The end-term evaluation indicated that mercury is being used in a more responsible way. However, the use of mercury has not decreased. In Ghana, most of those working with mercury indicated they had changed their practices (nine out of 12). In Tanzania, evidence confirms that mines have installed concrete ponds for application of mercury, to ensure that it does not pollute the ground and (drinking) water. In order to make further progress, access to affordable mercury-free technology that meets local ASM miners' needs is required. Solidaridad signed a partnership with the Ghanaian University of Mines and Technology in Tarkwa to pilot the use of mercury-free processing method 'direct smelting' in Golden Line mines, results of this research are in the process of being finalised and will feed into future programmes. In Tanzania, Solidaridad teamed up with the Impact Facility through which miners can access new credit options to deliver mercury-free processing techniques.

b. Better working conditions and positions for women in mines

Both in Ghana and Tanzania women's satisfaction with their work in the mines increased considerably over the five year programme: on a 10 point scale the average scoring increased from 5.1 to 7.4 in Ghana and 6.4 to 7.4 in Tanzania. The end-term evaluation also indicated that women are now being treated with more respect, which contributed to the acceptance of women in other positions in the mines: (1) In 14 Golden Line mines in Tanzania, women are now included in the mine management; (2) At one mine, women are trained in working with mercury and are active in the position of amalgamation; and (3) At another mine, women can now invest in, own and manage mining sites. This was non-existent at the start of the project.

After training from Simavi, Solidaridad implemented the EA\$E and EMAP methodologies (see box X) in the mines in Ghana and Tanzania. The 10 established VSLAs have been used as an entry point to support women miners. In Ghana, the leaders of the VSLA groups are included in decision-making processes by the management of the project mines. The group leaders, with support from the Golden Line, successfully advocated for toilets, changing rooms, childcare facilities, as well as PPE on four mine sites. In addition, Obeng Mines in Gyapa now provides day care facilities and employs more women.

“ I work as an ore processor in charge of ore washing at the Obeng Mining Company Limited. I have learned a lot from the Golden Line programme regarding safe mining practices. The programme also offered a series of training and sensitisation sessions centred on women's health, gender equality, women's rights and responsible practices in small-scale mining. Because of these engagements, the management of the Obeng mine has provided female miners with better working conditions. For instance, we now have access to sanitary facilities and changing rooms on the mining site. This has brought some relief to us since - in the absence of good sanitary facilities - we had adopted nearby bushes as places of convenience. Women have a special need for a changing room because of our monthly natural cycle. The absence of such facilities discourages many women from coming to work at the mine sites for long hours.

Here, at the mines, I can see signs of management's resolve to create an equitable working environment in which everyone can work happily with satisfaction. Because of this, I have plans of operating an excavator. There are also increasing opportunities for savings and loans now. Through the VSLA scheme that was introduced at the mines, I have secured and repaid a loan of 2,000 Ghana cedis, with which I have been able to establish a cold store. The Golden Line programme

has helped me to gain confidence and exposure, and the ability to speak in large gatherings. I was particularly excited when I was invited to share my experience from the Golden Line at the 2020 International Women's Day celebration in Koforidua, in the Eastern region.

– Francisca Yeboah, Gyapa, Ghana



EA\$E and EMAP methodologies

To empower women, improve their SRHR and resilience against gender based violence in their households and communities, Simavi adapted the EA\$E (Economic and Social Empowerment) and EMAP (Engaging Men in Accountable Practices) methodologies originally designed by the IRC. Both have proven to be effective in reducing violence and increasing women's decision-making autonomy.¹ Simavi trained its partners WPC, HFFG and PRS&D to implement the methodologies in mining communities and Solidaridad to do the same in small-scale gold mines. The end-term evaluation proved that the EA\$E methodology was very effective in establishing trust, increased economic opportunities, is sustainable and has potential for scale up.

EA\$E

EA\$E addresses women's social and economic empowerment in three stages:

Stage 1: Women-only Village Savings and Loan Associations (VSLAs) are formed which enable women to save money, access small loans, and provide a critical safety net in the form of an emergency fund while building a social support network.

Stage 2: VSLA members and their male partner (or another male gatekeeper in the home when women do not have a male partner) participate in a Gender Discussion Series (GDS) of eight sessions. Women and their spouses reflect on their financial decisions and goals, the value of women in the household and alternatives to violence with the aim of promoting women's participation in decision making and more equitable power relations in households.

Stage 3: To assist women from the VSLAs in making the most of their savings, they are provided with a business skills training of six sessions and are supported to develop basic business plans. This gives women the tools they need to start or expand their own small-scale business activities.

1. Source: Houssain, Mazed, et al. (2012). *Impact of the Men & Women in Partnership violence prevention intervention in Côte d'Ivoire: Preliminary quantitative findings from a cluster randomized controlled trial* (London School of Hygiene and Tropical Medicine). Gupta, J., Falb, K.L., Lehmann, H, Kpebo, D, Xuan, Z., Hossain, M. / Zimmerman, C., Watts, C. & Annan, J. (2013). *Gender norms and economic empowerment intervention to reduce intimate partner violence against women in rural Côte d'Ivoire: a randomized controlled pilot study*. BMC International Health and Human Rights, 13, 46.



EMAP

EA\$E is followed by EMAP, a two-stage methodology with the aim of engaging men as agents of change in their communities to prevent violence against women and girls (VAWG), guided by the voices of women.

Stage 1: During eight sessions, women from the VSLAs learn about the root causes of VAWG, reflect on their own experiences and identify their hopes, fears and priorities for change.

Stage 2: Influential men from the communities participate in 16 sessions to provide them with the tools and knowledge to rethink belief systems and prevent VAWG through individual behavioural change. Key points from the discussions in the women's group are integrated into the curriculum for the men's groups to ensure issues are addressed that are important to women in the community. During the discussions with men's groups regular check-ins with women's groups take place to hear what changes they are experiencing and what their concerns are.

EA\$E and EMAP are implemented by community members who are trained as community facilitators. They are also trained to provide the women of the VSLAs with SRHR education and to refer them to SRHR services offered either by a Simavi partner or the local government.

c. Women-friendly mining policies

In Ghana, the Golden Line programme was able to influence the Multilateral Mining Integrated Project, the small-scale mining policy framework adopted by the Ministry of Land and Natural Resources in 2017, to incorporate a stronger focus on women's rights and gender equality, including a dedicated budget. Lobbying by the Golden Line also contributed to the reinstitution of the gender desk at the Minerals Commission in Ghana, highlighting the importance and giving renewed attention to women's rights and gender equality in the sector.

Mining licenses for women's mining groups

The Geita Women Miners Association in Tanzania advocated for giving women miners access to mining licenses at several occasions and conferences. As a result, in 2020 the Ministry of Minerals made a verbal commitment to provide mining licenses to registered women's mining groups in the Mgusu Mountain area.

The Golden Line advocated for more action to improve the position of women in mines and in mining communities at the OECD Forum on Responsible Mineral Supply Chains (OECD Forum) in 2017,

2018 and 2019; the Commission on the Status of Women (CSW) in 2018 and 2019; the Women Deliver conference in 2019; the Responsible Minerals Initiative (RMI) Annual Conference in 2019; the Intergovernmental Forum on Mining, Minerals, Metals and Sustainable Development (IGF) Annual General Meeting in 2019; and the Chicago Jewelry Conference in 2020.

Golden Line and the [Women's Rights and Mining](#) working group, comprised of governments, research organisations and NGOs and co-founded by Solidaridad and Simavi.

The Women's Rights and Mining working group developed useful resources, including the [10 Do's](#), and advocated for gender equality integration into various international standards and codes of conduct. As a result, clear gender indicators were included in the Responsible Mining Index in 2018, an evidence-based assessment of mining company policies and practices on economic, environmental, social and governance issues. The Women's Rights and Mining working group, together with the OECD secretariat, also developed the [Stakeholder Statement](#) on gender-responsive due diligence and women's rights in mineral supply chains. This statement was adopted by the OECD multi-stakeholder steering group in 2019 and has since then

been endorsed by 35 organisations.

The Golden Line developed a photo exhibition and the Women of Gold documentary to raise awareness on gender equality in mining communities. The exhibition was hosted in the foyer of the

building where the 2019 OECD Forum on Responsible Mineral Supply Chains. The photo exhibition was subsequently displayed at the IGF Annual General Meeting in Geneva, the RMI International Conference in the US, the Partos Innovation Festival in Amsterdam, on the Dutch TV programme *Koffietijd*, and at an event on International Women's Day organised by the Netherlands Embassy and *Voice*² in Dar es Salaam. The [Women of Gold](#) documentary was broadcast by *NPOStart* on International Women's Day and repeated 11 times throughout the year.

Increased attention for gender-responsive due diligence and women's rights in mineral supply chains

2. Voice is an innovative grant facility that supports rightsholders and groups facing marginalisation or discrimination in their efforts to exert influence in accessing productive and social services and political participation, set up by Oxfam and Hivos with several country teams, incl Tanzania.

d. Engaging market players

Although engaging market players was more challenging than we expected, Solidaridad signed partnerships with two companies in 2019. The Dutch gold refiner Aunexum Precious Metal Group is supporting the Golden Line with the development of mercury free technology. A global luxury group (who prefers to remain unnamed) contributed EUR 150,000, which enabled the Golden Line to engage an additional 150 female miners in social and economic empowerment activities. Both companies expressed their intention to start sourcing gold from the programme mines in the future.

Solidaridad reached out to almost 1,200 market players at conferences, meetings and in webinars. For example, in 2018, Solidaridad, together with BSR, Swarovski and the Netherlands Ministry of Foreign Affairs, organised a side-event of the OECD Forum about women's empowerment in the jewellery supply chain. The event was attended by 30 leading brands from the jewellery and electronics sector.

In 2019, Solidaridad and the Global Initiative Against Transnational Organised Crime conducted a [study](#) on the perceived and real risks for financial institutions investing in ASM. Solidaridad and the Impact Facility also released a [webinar series](#) which demystified the myths surrounding the risks, ethics and opportunities of ASM gold mining.



Challenges

“ Inclusive mining policies are important if we want to make mining and mines more women friendly. As Solidaridad’s programme manager for gold, I’ve been working with the relevant policy makers to include gender components in mining policies.

I believe the Golden Line has had a positive influence on the awareness among policy makers about the specific challenges of women in mining. The media attention we acquired has also contributed to this. We are not yet there, but I can see clear progress. For example, two women are now assigned to the gender desk at the Minerals Commission. And the new small-scale mining sector programme (the Multilateral Mining Integrated Project) has a clearer focus on women’s rights and gender equality.

– **Yaw Britwum Opoku,**
gold programme manager,
Solidaridad West Africa

In 2017 the government of Ghana announced a ban on all artisanal and small-scale mines in May of the same year. The reason for the bans was to mitigate the negative consequences of mining such as environmental damage and water pollution. In addition, key informants indicate that gold mining is often related to prostitution, drug use and conflict. The ban was only lifted in December 2018 and had a strong impact on the programme.

A ban on all artisanal and small-scale mines in Ghana had a severe impact on the programme

Whilst the mines were closed, Solidaridad conducted training workshops for miners off site, but miners could not put in practice what they learned. As time passed, more effort was required to mobilise and motivate mine workers to participate in activities. The ban also severely affected the livelihood of women in mines and mining communities since most of them directly or indirectly depend on the sector for their income. Due to drop of income, some women withdrew from the VSLAs or it affected their savings in the VSLAs.

The effects of the ban were still felt after it was lifted. Mines had to be assessed and approved by the government. Solidaridad continued working with 10 mines in Ghana, instead of the 15 mines originally planned. The mines lacked financial means to undertake maintenance works on their equipment and therefore could not resume full-scale production. Women disproportionately lost their jobs during the ban and were less often rehired.

In both countries, the implementation of responsible mining practices was hindered by the mines' lack of access to capital. The ASM gold sector suffers from a dubious reputation worldwide among micro-credit financiers, impact investors and the private sector. There is a persistent perception that investing in and financing of ASM comes with a high level of risk.

The implementation of responsible mining practices was hindered by the lack of access to capital

The results of the end-term evaluation showed that although mine workers in Ghana and Tanzania were well aware of the importance of wearing PPE, the uptake remained low. Solidaridad conducted training for mine leaders to ensure that PPE use would be enforced, used role models and provided the PPE to the mines

that showed most commitment. However high turnover rates in mines, the cost of PPE and its lack of comfort remained barriers to its use. This clearly indicates that a multi-faceted approach is required, which should include a particular focus on the comfort of PPE, for women.

Both men and women still associate tasks that are not physically demanding and do not require a high level of education with women. Women also underestimate their potential, lack confidence and the skills to take on other tasks. Their partners are often not supportive of attempts to take on greater responsibility. Mine managers in Ghana are not always convinced women can do certain tasks as well as men. Overcoming stereotypes will require more time.

Unlike many other commodities, gold is produced in more than 80 countries with sufficient supply coming from the industrial mining sector. ASM is perceived unfairly as a high-risk sector with insuperable human rights violations. Companies are therefore engaging with ASM from a development and CSR perspective rather than an economic one. We have seen a growing willingness of companies to engage with the ASM sector during the five years of Golden Line, pushed by the government's focus on legislation such as the Dodd-Frank Act and the EU Minerals legislation. However, this has not yet resulted in increased demand for responsible ASM gold.

Lessons learned

- ▶ Vocational skills training needs to go hand-in-hand with building the confidence of women to take up different roles in mines and changing their perspective on what jobs they can do.
- ▶ In many ASM operations, women's needs and priorities are overlooked and their voices are largely unheard or unheeded, representing not only an infringement of their rights but also a huge loss in terms of improving business practices. It is key to gather best practices and supportive evidence, to provide concrete recommendations to mines, policy makers and companies along the gold value chain to improve business practices and invest in women.
- ▶ Investing in a strong network, as well as finding and building allies, is key to building a movement. Working closely with a small, core group of committed stakeholders in the Women's Rights and Mining working group has proven very effective. Jointly we have successfully collaborated with various organisations to increase attention for women's rights in the mining sector.
- ▶ The interaction between different advocacy levels could have been stronger. We made significant efforts to bring the local to the global level, but we could have focussed more on bringing the implications from global mechanisms to the national and local level, and holding (sub) national duty bearers to account.
- ▶ Financial institutions and investors are reluctant to invest in artisanal mines as a result of the challenges in the sector and the perceived risks. This only perpetuates the challenges. Gradually formalising finance for the ASM sector, asking for the financial sector to adopt a "do good" financing strategy instead of a risk avoidance strategy is the best way to break through the current negative cycle. The complexity of ASM requires us to be realistic: the sector requires a combination of impact investment and grant funding, as impact investment money alone won't change the status quo in the ASM sector.
- ▶ Considering the complexity of gold supply chains and the risk adverse position companies take, it is important to invest in building relations with different partners involved to better understand the perceived risks and challenges. Sourcing commitments are for many companies a step too far, therefore, it would help to start with partnering on sustainability (gender equality, mercury) while being clear that the partnership should result in an increased uptake of responsible gold.

Outcome 2: Women in mining communities have increased abilities to engage in economic activities



a. Women's access to and control over resources

The end-term evaluation of the Golden Line showed that 94% of the women in Ghana and 75% of the women in Tanzania see more opportunities for earning money as a result of the Golden Line project. In addition, 81% of the women in Ghana and 68% of the women in Tanzania reported that their financial security increased in the past year. Most women (98% in Ghana and 73% in Tanzania) also experienced positive changes in financial decision making in their household as a result of their participation in the programme. In Ghana, 83% of the women said that they definitely have a say in the spending of the household budget while 59% of the women in Tanzania said the same. Furthermore, women reported that they relied less on men. The women's groups, sharing problems and finding solutions together, contributed to their empowerment.

In order to improve women's access to and control over resources, Simavi partners in Ghana and Tanzania implemented the EA\$E methodology (see box) with 216 established VSLAs with 4,558 female members. The VSLA members participated in the gender discussion series with male partners and in business skills training. In Ghana, the VSLA women were also trained in vocational skills, such as bread baking and soap and bead making, and received advice from successful female businesswomen on how to run a business.

The savings groups enabled women to start or expand their businesses and make other positive changes in their lives, like buying cattle, renovating their house or paying for school fees. Several VSLAs are running businesses as a group including crushing ore, selling PPE, farming, running a restaurant and renting out chairs for events. VSLAs were supported to formally register and linked to financial and government institutions in order to benefit from their services. In Tanzania, two VSLAs received a loan from the government and in Ghana two VSLAs received loans from the Ahantaman Rural Bank. In Tanzania, communities followed the example of the Golden Line VSLAs and, based on the Golden Line concept, established nine additional VSLAs by themselves.

With the HE model, health workers received access to credit and training on finance management and saving money. Research shows that savings by Golden Line trained community health entrepreneurs improved and their income doubled (M.O. Kok 2018 / Erasmus University). We were able to create an entrepreneurial mindset whereby women are now able to run their own business.

The programme supported 271 community health entrepreneurs in Ghana and 277 entrepreneurs in Tanzania in starting and running their health products businesses. At the end of the programme in 2020, the average monthly turnover of the entrepreneurs was 704 GHS (approximately EUR 100) in Ghana and 116,386 TZS (approximately EUR 45) in Tanzania.

Positive changes in financial decision making by women

The entrepreneurs are providing community members with health information by making use of information videos on tablets, which were provided through the programme. The entrepreneurs are earning an income for themselves and their families and are providing community members with reliable health products and information. Community members benefit health wise but also economically. They can save up to 60% of out of pocket expenses as products are cheaper than can be found elsewhere and community members save valuable money on transport costs.

b. Sexual and reproductive health and rights

The end-term evaluation showed that the percentage of community members who accept that women should decide on time between pregnancies increased from 45% to 73% in Ghana and from 26% to 47% in Tanzania compared to the baseline survey. In Ghana the percentage of community members who accept women should decide on the use of contraceptives increased from 49% to 72%, while there was hardly any increase in Tanzania (31% to 34%).

In Ghana, 89% of the women, and 45% in Tanzania, reported that the Golden Line contributed to them being involved in decision making on the use of contraceptives. Considering the low control of decision making of women and the complexity of the decision making, we consider any change, even the small change in Tanzania, as positive.

Women from the VSLAs were provided with SRHR education and referred to SRHR services. Awareness was also raised on SRHR through SRHR education in schools, mosques, churches, community centres as well as through community sensitisation meetings and radio programmes.

“ The VSLAs are so much more than a platform for providing women with access to saving, loans and business skills. Through the VSLAs we reached women with SRHR information and SRHR services, and we were able to address gender equality in households. Women of the VSLAs jointly discuss challenges and support each other. I learned that it is important to introduce the VSLAs to relevant financial and government organisations. After I organised meetings between VSLAs and local government

officers, two VSLAs received an interest free loan from the ‘Women Development Fund’ from the local government in Geita to start a business in grinding ore and a poultry farm. I am also proud that we received an appreciation letter from the local government, recognising our contribution to the empowerment of women.

– **Walta Julius Carlos, Golden Line project coordinator at WPC, Tanzania**





“ Through the Golden Line I gained a lot of knowledge on health-related topics and products that can help resolve health problems. For example, when my eldest child had a ringworm infection, I recalled that I had been taught that one of the products that we sell is helpful for some skin diseases.

Because I became a health entrepreneur, people started to know me as a community health worker. They now seek my guidance on health related issues. I have met a lot of people and made friends because of this programme, people I can rely on. Because I make profit from selling health products, it is now easier to fulfil my basic needs. I also learned about the importance of saving for future family needs.

Last, but not least, I thank God that I gave birth safely without any complications. Through the Golden Line programme I learned what I can do to keep myself and the baby healthy.

– **Damary, community health entrepreneur, Tanzania**

Through the capacity building of health workers and conducting supportive supervision visits of health facilities, HFFG, PRS&D and UMATI improved the quality and availability of SRHR services at government facilities in Ghana and Tanzania. In Tanzania, UMATI provided more than 50,000 SRHR services to clients, 85% of which were women in Golden Line communities. Healthy Entrepreneurs provided ongoing training and support on SRHR to their network of health workers. CHEs received monthly refresher courses and had access to training materials on their tablets. Using educational videos and information they can now educate their communities on SRHR. Furthermore, HE provided a broad assortment of SRHR products for free.

To improve social accountability, HFFG, PRS&D and UMATI introduced the use of scorecards to enable both women and health workers to evaluate sexual and reproductive health services. In Tanzania, 482 community members participated in the scorecard evaluations, while in Ghana at least 1,500 VSLA members participated. During dialogue meetings, community members and service providers together identified solutions to improve the service quality, including unfriendly attitudes of health workers, lack of staff, long waiting times and high service charges. This led to concrete

actions from health authorities and health facilities to improve the quality of the services. In Ghana, 20 health facilities improved the availability of family planning commodities and reduced the costs of sanitary products needed for pregnant women during labour. In Tanzania, rain-water harvesting systems were installed in health facilities, the delivery of medical

equipment improved and there were changes in opening hours of clinics. In addition, health authorities decided to hire recent graduates from medical schools to work as interns as a temporary measure to deal with staff shortages. The user satisfaction rate of SRHR services increased from 6.7 to 8.0 in Ghana and from 5.8 to 7.4 in Tanzania (10 point scale).

“ Men need to see women as equal to men. But that is not the case. Men see women as less equal. They think women should not own property. It's a cultural thing, inherited from the past. But people don't want to let go of it.

They think if you have married a woman, she is your property. A man can just chase his wife out of the house with nothing if he has a concubine. Officially they are protected by law, but women are often hesitant to go to the police for these things.

It is very difficult to change the attitude of men. Some listen, but sometimes they feel threatened by the woman. They are mainly afraid that their fellow men will laugh at them. That they will think they don't have their woman under control.

Most of the time, I try to gather men together with a positive role model. That works the best. I can see some change already. They laugh at me for doing this, but I find it important.

Many men use abusive language towards women. Nowadays, you even find women who go into the mining pit. But it's still very rare to find men who will take a role in taking care of the household.

The Golden Line is good, because it gets people closer to health services, like family planning or treatment against sexual diseases. Sometimes people are afraid to go to the hospital and it is quite far. The Golden Line has improved the access to health services.

– **Sylvester, EMAP facilitator,
Geita region, Tanzania**



c. Support for gender equality

The Golden Line engaged over 1,700 men in Ghana and Tanzania in EMAP discussions on gender-based violence. Men were challenged to critically reflect on social norms and practices towards women. Several men took actions to increase the level of awareness in their communities, particularly among other men, about violence against women, women's leadership and family planning. For example, in March 2020, Nana Poku (alias 'Abraham') from the Akomfre community in Ghana composed a song for women entitled: "No men have women at the back, side by side we walk".

Increased political participation and decision making by women

After the mid-term evaluation, the Golden Line team paid extra attention to the development of referral and support systems for women who had experienced GBV. Solidaridad set up grievance mechanisms and trained confidential counselors in the mines. In Ghana, WPC trained members of the Women's Rights Defence Committees which were responsible for following up cases of GBV in communities. HFFG and PRS&D, jointly with the Domestic Violence and Victims Support Unit of the government, informed the VSLA women about the Domestic Violence Support Act and where to report

violence. The end-term evaluation showed that women in VSLAs suffering from GBV were supported and encouraged by their fellow group members to report the cases. In Ghana, key informants noticed

a reduction in GBV and an increased awareness on where to report GBV.

The Golden Line trained a group of 49 women advocates from the communities as "women ambassadors" to bring issues emerging from discussions in VSLAs to the attention of the local community and government leaders. Lobbying from women ambassadors contributed to the reconstruction of a health facility in Nananko, Ghana and the speeding up of the construction of three new health facilities in Tanzania. In addition, lobbying by women ambassadors resulted in a decision by the Mgusu's community leaders and mine management to allow women to engage in mining activities at Mgusu Hill, where previously they had been strictly prohibited from mining.

The Golden Line achieved unexpectedly good results with regards to women's political participation. Due to lobbying activities from women ambassadors in Ghana, women are now participating in decision-making processes by traditional authorities in five communities and unit committees in four communities. Both in Ghana and Tanzania the Golden Line

Challenges

contributed to women being confident enough to participate in local elections. In Tanzania, 83 women engaged in the Golden Line programme contested local leadership positions and 51 women were successful.

To ensure that women's views are taken into account at the local level, in Ghana platforms were formed that brought together VSLA leaders, women ambassadors, queen mothers, local leaders and government officers. Leaders of the Dumasi community donated a parcel of land to the women's platform there in order to establish a women's skills training centre. The Golden Line also created public support for gender equality at community sensitisation events and through media. In Tanzania, every Saturday since 2019, Storm FM has broadcast a weekly programme on women's rights called "Women Today" for the Geita region. This initiative was taken by Storm FM after the Golden Line made six (paid) radio programmes on gender issues with them, and they decided to continue broadcasting about the topic.

We experienced difficulties with mobilising men to join the gender discussions of EA\$E and EMAP. Reasons for this include time constraints, time spent away from mine sites, unwillingness to join if they did not receive a gift and unwillingness to join a meeting with women. We initially ran the groups with fewer men, which motivated other men to join. We also engaged influential people from the community, which helped to get more men on board.

The Golden Line paid a lot of attention to addressing potential negative side effects of economic empowerment, however these could not be fully avoided. In the end-term evaluation, both women and men confirmed that women bringing money into the household has a positive effect on family life and reduces stress in families. They also mentioned challenges including violence in the household, men letting go of their income generating responsibilities and misuse of the household money.

Although women indicated there had been an increase in joint decision making on financial matters in households, they also indicated that the men still often have the final say. Women reported that they distrusted their husbands and did not want to share information about their income to ensure that they kept the sole decision-making power on how

Side by side we walk

to spent it. Some women were secretly participating in the VSLAs.

Similarly, SRHR decisions are often not yet taken jointly between women and their partners, and quite frequently are taken for women by partners or other family members. In the end-term evaluation, only 39% of the respondents in Tanzania and 52% in Ghana thought that it is acceptable for a woman to say no to sex with her husband. Joint decision making on SRHR is a highly complex matter that requires additional efforts.

Although improvements have been made in the quality of SRHR services available at government facilities, there is still a very long way to go. Facilities are still understaffed, badly equipped and stocked and a long distance from many of our communities. It is therefore very hard for the trained health workers to provide the desired level of quality.

Due to a pending law on the handling of over-the-counter medicines in Tanzania, CHEs were not able to sell these in their communities. This limited the sales and margins of HE in Tanzania.

In Ghana, the programme experienced delays reaching community members with health videos. As the written text in the health video's proved to be difficult to understand, the mobile application needed to be adjusted to a full audio programme. General capacity to work with a tablet was low among the entrepreneurs in Ghana and additional training needed to be provided.

Although improvements
have been made, there is
still a long way to go

Lessons learned

- ▶ During the establishment of VSLAs, special efforts need to be made to build trust and address negative experiences with credit providers and VSLA groups established by others including savings being stolen and people being arrested for not being able to pay back loans. Engaging representatives of existing VSLAs and sharing success stories helps motivate other women to participate and to gain strong support from community and government leaders. Male engagement should take place from the onset of the programme, as it takes time and effort to motivate them to join.
- ▶ Gender-based violence and decision making on SRHR are highly complex issues that need more comprehensive interventions. Suggestions of topics to be addressed include involuntary sex and the stigma on divorce in case of GBV.
- ▶ Formal registration of VSLAs, linking VSLAs to loan opportunities from the government and financial institutions, and vocational skills training are important to further increase women's financial security.
- ▶ Simavi's EA\$E methodology and the HE model strengthen each other at the outcome level. The CHEs who participated in EA\$E had already learned to save and manage their money better and were more successful in repaying their CHE product loans. The HE model also provides a business opportunity to motivate women from VSLAs.
- ▶ We continuously have to verify that the priorities, needs and interests of women remain central in the programme, also during the gender discussions in men's groups. The discussions in the men's groups are therefore based on the priorities identified in the women's groups. We also conduct regular check-ins with women's groups during the discussions with men's groups to hear the changes they are experiencing and their concerns.
- ▶ Conducting sensitisation and education activities in partnership with district level stakeholders built trust with communities and brought these stakeholders closer to the communities.

5

Theory of Change reflections

Inception phase and baseline

The Theory of Change (ToC) visualises the desired outcomes and the pathways identified by the Golden Line to achieve these results. From the start of the programme, this ToC supported a shared understanding of what we wanted to achieve and how to get there. This theory is however not static and throughout the programme we regularly reflected on our assumptions and adjusted the theory where relevant.

The main insights and changes made over the lifetime of the programme are summarised below.

The baseline confirmed that women have limited access to jobs in mining and face multiple barriers to economic empowerment in this sector. Awareness and application of fair mining practices was low in all mines assessed. As expected, women had little control over how they spend their money due to deep rooted gender inequalities which are addressed in the programme. The baseline also indicated that access to SRHR services is very limited and, especially in Tanzania, controlled by men.

You can find our ToC in [Annex 1](#) →

Adaptations made to the ToC:

- ▶ The focus on child care and women having time for economic activities was formulated more broadly into 'access and control over resources' to allow for more flexibility depending on context. This was changed because the needs assessment provided evidence that the barriers experienced by women to engage in economic activity were more diverse than child care only.
- ▶ A new outcome – 'women in mines have improved positions' – has been added at the outcome level. From the scoping report and the needs assessment we concluded that the women who work in mines are mostly engaged in traditional female roles. These roles often come with lower wages.
- ▶ We intensified activity in fewer mines and paid careful attention to the order of activities to increase the likelihood that activities would lead to significant change on the outcome level as visualised in the ToC.

Implementation phase

- ▶ We trained and supported women to become women ambassadors, a crosscutting strategy that supported various outcomes in the ToC. The role of these women ambassadors was made clearer in relation to the ToC in the report of 2017.
- ▶ We decided to provide direct health service provision (through outreaches) to increase demand for better services. We adapted the formulation of activities to better reflect this approach.
- ▶ We increased the emphasis on advocacy in our lobby activities and adjusted the ToC accordingly. We also decided to advocate for women-friendly policies, not just health policies, in order to address barriers women face in economic empowerment.
- ▶ Based on recommendations from the mid-term evaluation, we increased our focus on skills training and support to women who experienced GBV. This could be emphasised more in the ToC.
- ▶ We also concluded that the pathways in the ToC could better reflect lobbying and advocacy at different levels and how local, district and national levels interact.

End evaluation

In many aspects the ToC and its underlying assumptions about the working principles were confirmed by the end-term evaluation. Gender sensitive mining practices and working conditions have improved to some extent, including cases of better handling of mercury and a reduction in verbal and/or physical abuse of women. Improving awareness and addressing barriers for women to take up different positions in mines did lead to some women getting different jobs, though this process is slow and will take more time to result in significant shifts. The EA\$E and CHE models have proven successful in increasing women's access to and control over resources. Improvements were also seen in joint decision making in relation to SRH and access to and quality of SRH services, though this varied per context.

Gender sensitive mining practices and working conditions have improved

Adaptations that could be made in future programmes include:

- ▶ Though change did materialise along the pathways of the ToC, addressing gender inequality and women's empowerment proved to be slow and complex in the context of ASM mines and communities. The programme timeframe should be considered in defining realistic outcomes and objectives.
- ▶ From our reflections at the end of the programme in 2020, we concluded that the overall goal of the programme, economic empowerment, does not fully capture its essence. We see women's social empowerment in the form of leadership and participation in decision making in households, mines, communities and at policy level as key elements.
- ▶ In addition, the end evaluation concluded confidence is an important condition for women to empower themselves and for sustainability.

6

Sustainability

The end-term evaluation indicated that the VSLAs established by the Golden Line are likely to be sustainable. Nearly all of the 138 VSLAs established in Ghana and Tanzania in the first years of the programme are still functioning, well after Simavi's partners phased out their support in August 2019. Trust and enthusiasm within the groups remained high, with 85% of the participants in Ghana and 92% of the participants in Tanzania rating their trust at eight or higher on a 10 point scale.

Almost all CHEs (96% in Ghana and 83% in Tanzania) are planning to continue with their businesses. In Tanzania, HE has set up a financially sustainable business operation that will continue without the need for extra funds. In Ghana, the HE model has been implemented differently – offering CHEs the option to buy health products at selected suppliers instead of having its own warehouse in-country. Over 270 women are currently running a sustainable business. The CHEs have acquired an entrepreneurial mind set and will continue individually and/or with the assistance of another partner.

Through advocacy, enhancing social accountability and providing training and other support to health facilities, we were able to contribute to sustainable changes in the quality of SRHR services. In Tanzania, the challenges in the health facilities are still large and the work pressure is so high that it is hard for trained health workers to provide the desired quality. The highly-rated SRHR services provided by UMATI have unfortunately stopped now the programme is over.

We expect that the increase in awareness about women's rights, gender equality, SRHR and responsible mining will last for a considerable amount of time. Solidaridad will continue working with the mines in other projects and support them in taking further steps to improve practices. We also believe that the women who joined decision-making structures in communities will continue to lobby for women's rights and needs.

“ I am proud that the end-term evaluation concluded that the Golden Line succeeded in creating many opportunities for women in and around artisanal and small-scale gold mining communities in Ghana and Tanzania. We now know so much more about what works and what does not work. We will use these lessons learned in our future programmes. We also call on others to make the much-needed investments in women in mines and mining communities.

– **Marlijn Lelieveld,**
Golden Line programme manager, Simavi





7

How did we get there?

The Golden Line partnership

The Golden Line consortium is comprised of Simavi, Solidaridad and Healthy Entrepreneurs. The combination of our complementary expertise enabled us to implement a comprehensive theory of change. By leveraging each other's strengths we also enhanced the effectiveness and efficiency of the programme.

Simavi (consortium lead) is an international NGO that strives for a world in which all women and girls are socially and economically empowered to pursue their rights to a healthy life, free from discrimination, coercion and violence. In the Golden Line, Simavi brought in its expertise on SRHR and the women-centred approach.

Solidaridad is an international civil society organisation with over 50 years of experience in developing solutions to make communities more resilient by working throughout supply chains from producers to companies. In the Golden Line, Solidaridad brought in its expertise on responsible mining and engaging market players.

Healthy Entrepreneurs (HE) is a social micro-franchise providing health products and services to the most rural areas. In the Golden Line, HE supported women in setting up their own small-scale health businesses and provide health information to community members.

Solidaridad and HE implemented the programme in Ghana and Tanzania through their local offices. Simavi worked with the following in-country partners:

Hope For Future Generations (HFFG) facilitates and improves the health, education and socio-economic status of women in Ghana through empowerment, rights based approaches and innovative and participatory strategies.

Presbyterian Relief Services and Development (PRS&D) seeks to empower the poor and vulnerable, mostly the youth and women, in Ghana to undertake viable income generating activities to raise their income levels and improve the overall social, spiritual and economic well-being of all people in society.

UMATI is striving for a Tanzania where people are free to choose and exercise their sexual and reproductive health and rights without discrimination.

Women Promotion Center (WPC) focuses on contributing to a society that recognises and respects women's dignity, equality and fundamental rights in Tanzania.

“ What was very interesting for me was the combination of different skills and expertise of the Golden Line partners, varying from responsible mining, SRHR, gender, businesses and community mobilisation. Through this combination we were able to achieve our common goals and results. My role as national programme coordinator was

to facilitate collaboration and synergy between the partners. I learned that effective communication, joint planning and teamwork are essential.

– **Sizarina Hamisi,**
Golden Line national programme coordinator, Tanzania

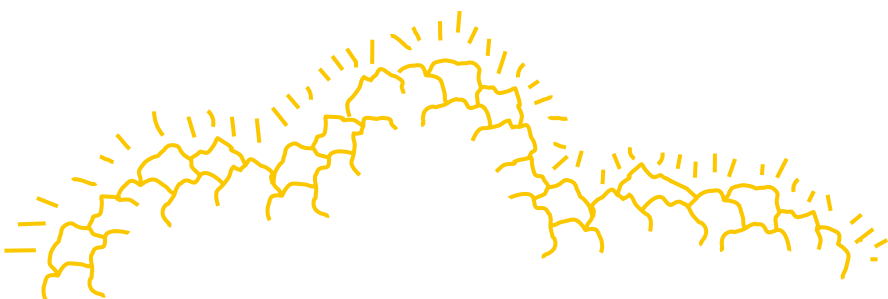


Partnership challenges

- ▶ The geographical overlap between the partners was limited in both countries and this decreased opportunities for synergy. The partners each had their own selection criteria, which led to a selection of mines and communities which often did not overlap. For instance, in Ghana, the communities near the project mines had disputes and therefore could not be included (as this was a selection criteria for Simavi).
- ▶ Contracting took place between consortium members and their offices and partners in Ghana and Tanzania, which made it more difficult for the national programme coordinators to exercise authority and carry out their coordinating role.

Partnership lessons learned

- ▶ All partners and coordinators should be involved starting from the inception phase to ensure they contribute to the important decisions that are taken on the programme and partners' roles and responsibilities. National programme coordinators joined later and therefore missed important discussions.
- ▶ In Tanzania, staff from Solidaridad and the two Simavi partners as well as the national programme coordinator worked from a joint Golden Line office in Geita. Sharing an office contributed to the strong partnership and good communication between the consortium members.
- ▶ Based on insights from the mid-term evaluation, joint synergy action plans were developed in Ghana and Tanzania. This led to more integrated and tailor made services in the mines and communities.



Inception phase and PME framework design

The Golden Line consortium adopted an evidence based, impact-oriented programming approach. In collaboration with the Impact Centre Erasmus (ICE), a framework was developed in order to ensure that our efforts and activities contributed in the most effective way to increase women's economic empowerment in and around gold mining communities.

The ToC was further developed and key concepts were discussed among consortium partners. To solidify our evidence base and cross check our assumptions, a variety of information was gathered. This included a mine scoping study, an evidence review on effective approaches, a needs assessment and market research. The findings were used to adapt the ToC and further specify programme activities.

For the planning, monitoring and evaluation (PME) framework, we prioritised the following:

1. Intense learning to continuously improve our effectiveness.
2. Gathering data that helped us to achieve programme goals (such as moving market players).
3. Generation of lessons learned about women's empowerment which could be used by a range of development players.

We also described ambitions that required additional funding such as including control groups in our evaluations and exploring how to better reach vulnerable groups and address sexual exploitation.

The PME system for performance monitoring was based on quantitative indicators and included a variety of tools that supported data collection and analysis. Because each consortium partner conducted different activities, each partner used their own monitoring tools. HE used the tablets as a source of real-time monitoring, and Simavi partners invested in monitoring EA\$E and EMAP activities closely. All programme achievements have been captured by a variety of indicators in relation to the outcomes and outputs in our indicator framework. Annex 2 provides an overview of the results we have achieved for each of our indicators.

For the baseline, mid-term and end-term evaluations conducted by external evaluators, we used a combination of qualitative and quantitative methods. In the evaluations we used contribution analysis to draw conclusions about the impact of the programme. In all monitoring and evaluation we have taken a gender-sensitive approach. Careful attention was paid to the similarities and differences in women's and men's

experiences. This translated into gender disaggregated data but also differentiated surveys and indicators.

Looking back on the key priorities defined in the inception phase, the PME system integrated its key objectives well. When it comes to learning, we were able to reflect on our ToC, adjust our interventions and models and learned a lot about how our interventions interacted. This has improved our effectiveness and insight into contributing factors. The results of the mid-term evaluation conducted in June 2019 led to various adaptations in our way of working. This included a stronger focus on synergy between the alliance partners, exit strategies, vocational skills training for women, reaching younger women and on strengthening reporting and referral mechanisms for women who experienced GBV.

For the second objective, a broad set of case studies and most significant change stories as well as a documentary were

used to capture changes from women's own perspectives. We used the stories and movie to bring women's voices to advocacy platforms. Data and stories generated will still be of benefit beyond the lifetime of the programme in continued efforts to advocate for women's empowerment in ASM communities.

Thirdly, the monitoring data, stories, findings and evaluation recommendations provided a lot of lessons learned that will allow other actors to learn from this programme. These have been shared through communication products, presentations at various conferences and on webinars and at stakeholder meetings. In addition, in the last year of the programme, research was done on the effects of Covid-19 on women's access to and use of SRH services, which provided insights into the challenges faced by women and what could be improved in terms of response in the face of a pandemic. Publication of this research is still pending.

PME challenges and lessons learned

Partners should have played a more active role in scoping and studies in the inception phase and in defining the PME approach and priorities. It took time to master the framework and set up good information systems. The amount of effort that went into this made it difficult to allocate sufficient time to qualitative methods

like *Most Significant Change*, in particular the processing, reflection and use of this data. The national programme coordinator could have been utilised more effectively if this role and position had been there from the start. This is key for country level joint reflection and coordination when working with multiple partners.

“ I have learned that collecting more information is not always better, as we are simply not able to process a lot of information in our decision making. Through our collaboration as a consortium in the past years, we have learned to focus our monitoring and evaluation more on what we consider really important and invest in the translation of findings into learning and actions. Making choices was even more crucial because as

complementary partners we all had our own learning interests. I really value our joint reflections on the mid-term evaluation findings and how partners helped each other to translate the findings into adjustments to improve our impact.

– **Marianne van Diggele,**
senior monitoring, evaluation
and learning advisor, Simavi



The baseline study uncovered multiple challenges; some concepts and indicators measured (including empowerment, gender-based violence) were not sufficient or suitable to capture the intended change. Additionally, women interviewed could often not be traced back due to incorrect or incomplete background information. This complicated the mid-term and end-line comparison with baseline data. Based on progressive insight and recommendations from evaluators, we made changes to better capture intended outcomes. However, this results in some gaps and shifts in the indicator overview that may make it more difficult to understand our achievements at first glance.

We were unable to report on indicators used to measure women's improved roles in mines (use of mercury; accidents and injuries; wage gap). Mercury is illegal in both countries and miners were apprehensive about providing data. Accidents were not recorded in a good manner, and the wages were difficult to compare due to differences in roles and positions. Considering the challenges faced with indicators used for women's empowerment in the mining sector, different indicators will be used in future programmes to assess change, such as women's ownership of productive assets and involvement in ASM decision making.

The initial research objectives of the programme proved to be too ambitious. The complexity of the programme required a less research-oriented and more learning-oriented approach to PME. Therefore we scaled down our ambitions in level of rigour, but maintained a focus on joint reflection and gaining deeper insight in mechanisms of change. Regular reflection on the ToC is very valuable for shared understanding of what the programme aims for and whether change was materialising along predefined or new pathways.

We also learned that a mid-term evaluation is more valuable than an end evaluation for learning purposes. At the mid-term there is still room for adjustment and enough staff time and budget to invest in improvements and document learnings. After the mid-line, elaborate reflection sessions were organised and follow up actions to enhance our impact were implemented. The end evaluation was used more as a sustainability assessment to see if the effects of the programme could be sustained. This proved to be effective and is recommended for more long-term programmes, especially when post-measurement is not feasible.

“ Text on billboard:
**“Stand up, be strong, be proud
 and start working on your
 ambitions”**

In 2016, the Golden Line programme came to my village. I succeeded to be appointed as a supervisor of a savings group. After this, I established two more saving groups. Particularly for vulnerable women in remote areas, who are often forgotten, saving groups can mean a lot. The training workshops help women to increase their self-confidence. Even men now have more trust towards women. Previously it was very difficult for me to mobilise women in the community to join the saving groups, but now that women see the success in the community there is much more interest.

The Golden Line changed my personal life as well as the society of Nyarugusu Village. That's why I agreed to be featured on one of the billboards for the Golden Line. I am proud of this photo because it shows I am connected with other women in The Golden Line. We empower each other.

Many people have been coming to me and asking the meaning of the message in the billboard. They want to know about The Golden Line. I have been explaining to them about the programme, how I have improved my life and that I am working with other women to empower them economically too.



– **Eva Augustine,**
VSLA facilitator and woman
ambassador, Tanzania



Communications

“ Making a portrait of someone always has a certain level of objectification. A human being is reduced to one photo and one quote. And these women are so much more than their picture. They are so much more than mine workers. They are women, mothers, daughters and church members. They have their businesses, their worries and their joys. And it's much more than we could ever show in an exhibition.

One thing that I learned while creating this exhibition was that hopes and dreams are in some way a privilege we take for granted. When asked about their dreams for the future, many of the women that we talked to looked kind of puzzled. What could I mean? They were mine workers. What other future could there be than this?

If you lack another perspective, it's hard to have dreams. That's not lack of ambition; it's lack of access to a different picture that shows you a better future. In the Golden Line, we wanted to paint that picture for the women. Showing them that there are other options, that you can own a mine as a woman, that you can have your own business, that you can choose to plan your family.

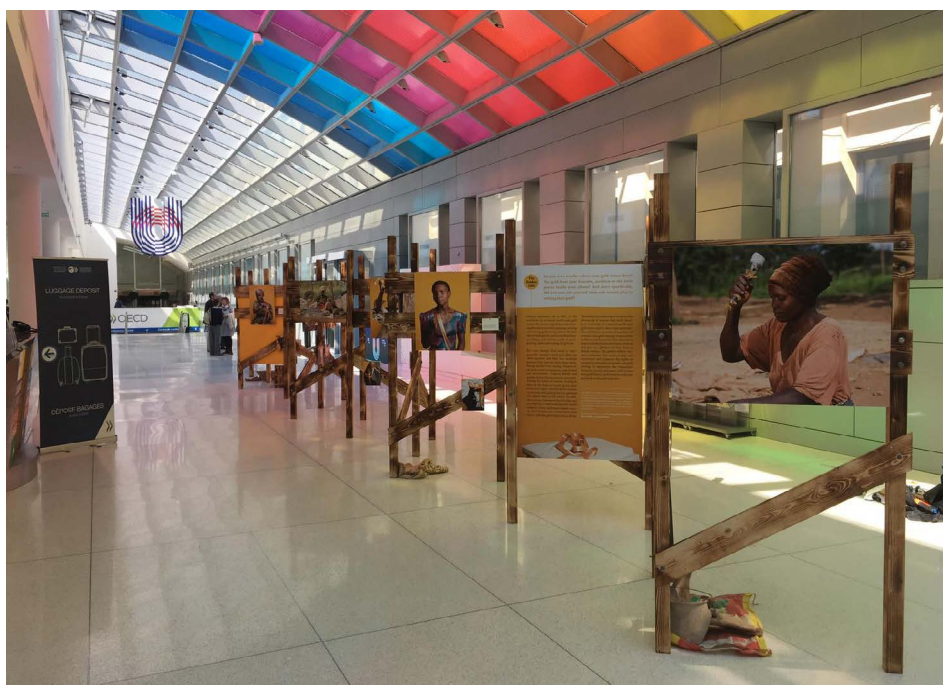
– **Elsa Scholte,**
global communications manager,
Solidaridad Network

The Golden Line's communication strategies in Ghana, Tanzania and at global level supported the implementation of the programme. In 2017, the programme was rebranded as the Golden Line, emphasising the fact that all stakeholders – from the women in the mines to international policy makers – are connected and need to work together. A logo and full brand guide were developed, as well as designs for banners, t-shirts, business cards, invitations, lanyards, leaflets, notebooks, pens and certificates, for use in the programme in Ghana and Tanzania.

The Golden Line communications team supported the development and implementation of the communication strategies in Ghana and Tanzania. In Tanzania we recorded the [Women of Gold](#) documentary, showing the daily life of Anna, a female miner. In Ghana we supported the development of a documentary on the programme. We also developed billboards that were placed in Golden Line communities in Tanzania, with portraits of community members and their statements in support of gender equality. At the end of the programme, calendars were developed which were given to key stakeholders to thank them for their contribution to the programme and provide them with final key messages and calls to action that they could take after the formal end of the programme.

At the international level, the communications team developed the Golden Line photo exhibition and supported the organisation of events and webinars to influence companies and policy makers in Europe and the United States. We developed a website – www.thegoldenline.org - with information about the programme for all stakeholders.

Women of the Golden Line greet visitors at the OECD Forum in 2019



The strong investment in communication and branding paid off. The strong branding created a spirit of togetherness and pride. Working in gold mining became something to be proud of, instead of something to be ashamed of. Women wore their t-shirts during the weekly meetings with their VSLA. The Golden Line logo on face masks enhanced their popularity. The branded materials will also make people remember the Golden Line and therefore contribute to sustainability. The exhibition and documentaries also proved to be great tools for advocacy.

Communications challenges and lessons learned

Working with three international and four in-country organisations created challenges in branding. In the beginning we agreed not to use own logos and instead all operate under the same Golden Line logo to limit any confusion to the target group. This met with resistance from local implementing partners and therefore we added the logos of all implementing organisations to communications materials. We kept striving for joint and coordinated messages under the Golden Line branding, but we also had to accept that it would not replace partners' logos.

Using only the Golden Line logo meant that it was not always known which organisations were behind the programme. Advocacy messages could have come across more strongly if it had been more clearly indicated who was in the consortium.

Making good quality photos of participants and activities of the programme quite early was a good investment. The photos were used during the whole life span of the programme for multiple purposes.

Raising awareness on the challenges that women in and around mining communities face without stigmatising them is a delicate balance. We aim to portray the women in the mining communities as strong and resourceful, despite the challenges that they face. We seek permission from the women portrayed and with our local partners to ensure that we do not harm the women involved.





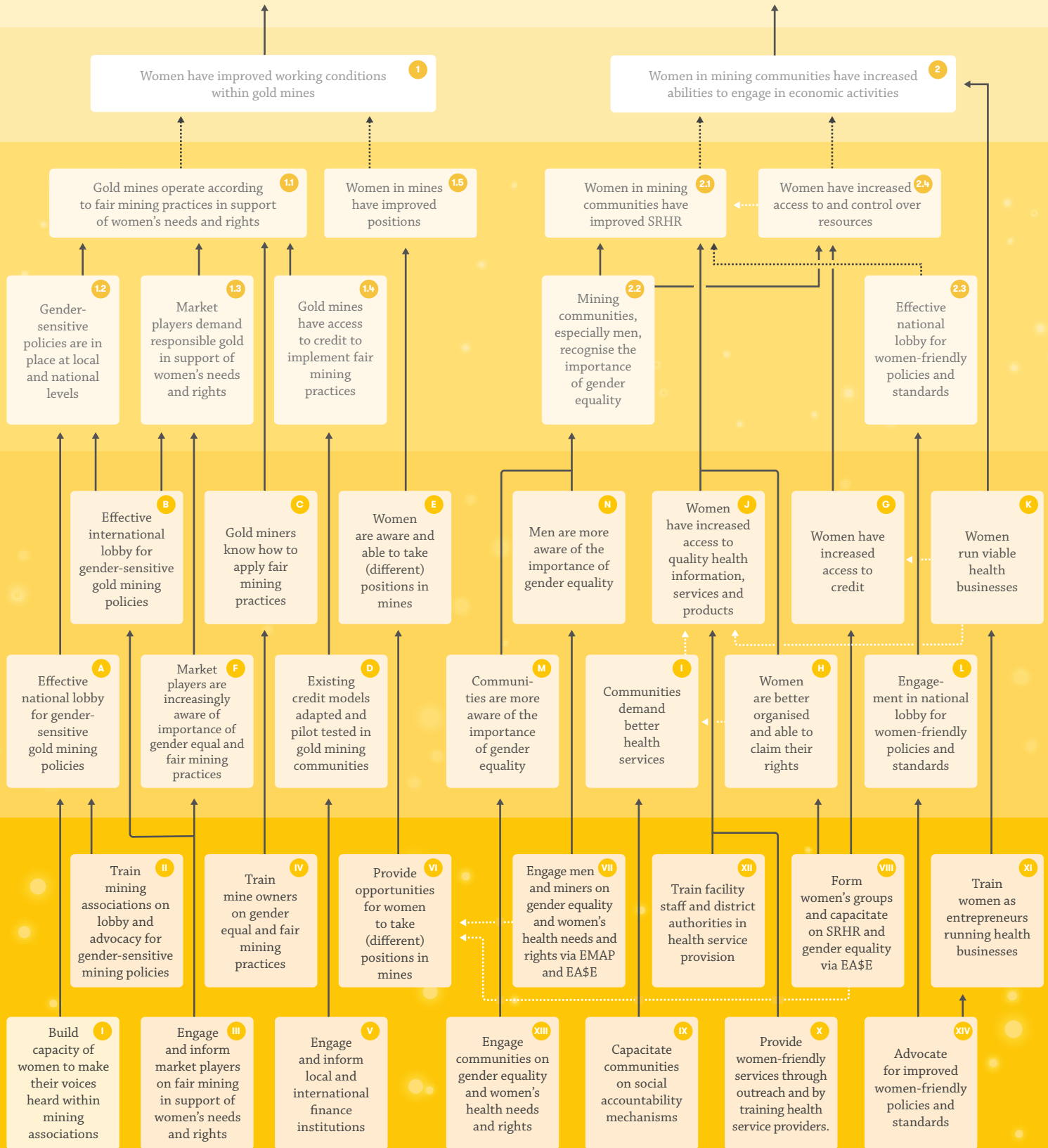
The Golden Line

Annexes

Theory of Change

PME Report on Indicators

Women in and around artisanal and small-scale gold mining communities in Ghana and Tanzania are more economically empowered



Golden Line on Indicators			GHANA						
Aggregated results of all consortium partners			Baseline	2017	2018	2019	2020	Total	Target 2020
1. Women have improved working conditions within gold mines									
GL1.0.1	% decrease in use of mercury by mine	F: 22% - 38 mg M: 46% - 53 mg				F: 15% - 78 mg M: 39% - 188 mg (data not considered reliable)	Not measured	Data not considered reliable as estimates of quantities are subjective	F: 10% M: 30%
GL1.0.2	% decrease in accidents and injuries in the mines	7% reported they or a colleague had accident at work				9% of respondents were involved in accident at work (data not considered reliable)	9% of respondents were involved in accident at work (43% reports accidents by colleagues)	Not able to make quantitative comparison	50% decrease
GL1.0.3	# of mines where wage gap between men and women decreased					0		Not available	8
1.1 ASG mines operate according to fair mining practices in support of women's needs and right									
GL1.1.1	# ASG mines that meet with FT/FM criteria		0	0	0	5	5	5	
GL1.1.2	# ASG mines that adapted operational procedures in line with FT/FM criteria		0	0	4	8	8	10	
1.2 Gender-sensitive ASG mining policies are in place at local and national level									
GL1.2.1	# and kind of local or national gender-sensitive ASGM policies being developed or adjusted		1 (Affirmative Action Bill)	1 (Affirmative Action Bill)	1 (Affirmative Action Bill)	1 (Affirmative Action Bill)	1	1	
GL1.2.2	# and kind of national gender-sensitive ASGM policies finalised and approved.		1 (MMIP)	1 (MMIP)	1 (Community Mining)	0	2	3	
1.4 ASG mines have access to credit to implement fair mining practices									
GL1.4.1	# of financial institutions that have credit products available to ASG miners		0	0	0	0	0	5	
GL1.4.2	# of ASG miners that obtained credit from financial service providers		0	0	0	0	0	5	
1.5 Women in mines have improved positions									
GL1.5.1	% of women working in the mine value chain	Direct in mine: 69% Facilitating mining: 6% Value chain: 25%				Direct in mine: 23% Facilitating mining: 68% Other: 9%	Direct in mine: 47% Facilitating mining: 66% Other: 19%	Direct in mine: 47% Facilitating mining: 66% Other: 19%	Direct in mine: 70% Facilitating mining: 4% Value chain: 30%
GL1.5.2	Level of satisfaction among women of their work	5.1 (10 point scale)				6.7 (10 point scale)	7.4 (10 point scale)	7.4 (10 point scale)	6 (10 point scale)

Reflections on progress

Despite repeated efforts by external evaluators, reliable quantitative data on mercury use and accidents was difficult to obtain. However, qualitative findings do indicate that there are improvements on safe mining practices (1.01 and 1.02). The ban on mining in Ghana shifted

the focus of the activities in and around mines to challenges related to the ban and mining practices, rather than access to credit for miners (1.4). We also do not see any major shifts yet in the positions taken up by women in mining or closing the wage gap. Barriers faced could only

partially be tackled, and were exacerbated by the mining ban (1.03). Nevertheless, working conditions for women have improved, which translates into higher level of satisfaction by women working in the mining sector (1.5.2).

Golden Line on Indicators			GHANA						
Aggregated results of all consortium partners			Baseline	2017	2018	2019	2020	Total	Target 2020
2. Women in mining communities have increased abilities to engage in economic activities									
GL2.01	% women engaged in economic activities		82%			95%	99%	99%	90%
GL2.02	% women that feel supported by their environment to engage in economic employment		65%			86% household 79% community	94% household 89% community	94% household 89% community	80%
2.1 Women in mining communities have improved SRHR									
GL2.1.1	% increase in uptake of SRH services and products		34% uses contraceptives			38% uses contracep- tives (12% increase)	90% increase in use of SRH services at government facilities compared to 2017	90%	30%
GL2.1.2	Users' satisfaction rate of SRH services		6.7 out of 10			98% (very) satisfied	8 out of 10	8 out of 10	7.5 out of 10
GL2.1.3	% of SRHR facilities that increased their compliance to (national) quality standards					95,5%	100%	100%	75%
2.3 Effective national lobby for womenfriendly health services									
GL2.3.1	# of policies and standards under revision to become more women-friendly			0	1	0	0	1	–
GL2.3.2	# of policies and standards that have been revised or developed that support a more conducive environ- ment for women's economic empowerment			0	0	0	0	0	–
2.4 Women have increased access to and control over resources									
GL2.4.1	% of women with increased access to credit		37% has access to credit			70% (through VSLAs)	81% experiences increased financial security	81% experiences increased financial security	65%
GL2.4.2	% of women that experience an increase in joint deci- sion-making in financial household decisions					83% experiences an increase	98% experiences an increase	98% experiences an increase	60%

Reflections on progress

We saw an increase in uptake of health services in all health facilities, though progress differed between facilities. A few facilities improved their documentation of uptake, which could also have boosted the figures presented here (2.1.1). Friendliness of health service providers contributed to user satisfaction of services (2.1.2). Joint

decision-making on SRHR is still a challenge, progress is slow. Deci-
sions are not often made together, let alone by women independently (2.2.1). However, women's economic empowerment and control over resources has increased significantly due to the success of EA\$E groups and CHes (2.01 and 2.02).

		GHANA						
Aggregated results of all consortium partners		Baseline	2017	2018	2019	2020	Total	Target 2020
a. Effective national lobby for gendersensitive ASG mining policies								
GL_1.a1	# of events organised for lobby and advocacy		6	7	4	3	20	20
GL_1.a2	# and kind of stakeholders attended events		7 (CSOs; government institutions; media; traditional authorities; mining associations; small scale miners; women miners)	7 (CSOs; government institutions; media; traditional authorities; mining associations; small-scale miners; women miners)	8 (CSOs; government institutions; media; traditional authorities; mining associations; small-scale miners; women miners; donor agencies)	9 (CSOs; government institutions; media; traditional authorities; mining associations; small-scale miners; women miners; donors; embassies)	9 (CSOs; government institutions; media; traditional authority; mining associations; small-scale miners; women miners; donors, embassies)	9 (CSOs; government institutions; media; traditional authorities; embassies; donor agencies; mining associations; small-scale miners; women miners)
c. ASG miners know how to apply fair mining practices								
GL_c1	# of ASG miners trained on practices in line with FM/FT certification		M: 125 F: 5	M: 85 F: 80	M: 159 F: 69	M: 524 F: 59	M: 893 F: 213	M: 1000 F: 500
GL_c2	# of ASG mines with an action plan for implementing FT/FM practices with a gender priority	0	0	Could not be measured due to mining ban	7	8	8	15
d. Existing credit models adapted and pilot tested in ASG mining communities								
GL_d1	# existing credit models that have been adapted		0	Could not be measured due to mining ban	1 (VSLA)	0	1	–
GL_d2	# credit models that have been developed and tested		0	Could not be measured due to mining ban	0	0	0	–
e. Women are aware and able to take (different) positions in ASG mines								
GL_e1	# of women miners participating in EA\$E groups		0	85	74	104	104	150
GL_e2	# of mines where pilots have been developed to allow women to take different positions in ASG mines		0	Could not be measured due to mining ban	4	4	4	5

Reflections on progress

The initial 15 mines selected for the programme were reduced to 10 after the ban on mining (c2). This ban also led to a delay of lead miners training their team members on fair mining practices, and Covid-19 made it difficult to catch up on this target (c1). The number of women

miners that could be invited for training and EA\$E groups was limited. Few women were working in the mines because the mines were not operating at full capacity since the ban (c1 and e1).

		GHANA						
Aggregated results of all consortium partners		Baseline	2017	2018	2019	2020	Total	Target 2020
g. Women have increased access to credit								
GL_g1	# women that attended EA\$E groups		826	1797	2.863	1.128	2.970	4500
GL_g2	# of EA\$E groups that have increased their share value (return on investment)		0	25 (93% of the groups that had a share out)	58	48	119 out of 152 (80%)	180 groups (80%)
GL_g3	# of loans taken		11	512	908	716	1.747	900
h. Women are better organised and able to claim their health rights								
GL_h1	# of women that regularly attended or participated in women's group		821	1308 (73% of participants)	2659 (93% of participants)	1055 (94%)	2760 (93% of participants)	3600 (80% of participants)
GL_h2	% of women who can list at least 3 contraceptive measures	34%			75%		75%	65%
i. Communities demand better health services								
GL_i1	# of multi-stakeholder dialogues for social accountability		4	7	33	42	86	56
j. Women have increased access to quality health information, services and products								
GL_j1	# of people trained to build awareness at community level on SRHR		250	313	344	315	704	566
GL_j2	# and kind of health related movies accessed on tablets of health entrepreneurs		357	488	1068	634	2547	210000
GL_j3	# and kind of health and safety products (inc. MHM and family planning products) sold by health entrepreneurs		10264	313072	290766	153456	767558	48000
GL_m2	# of community members (disaggregated by gender) who attended sensitization meetings on gender equality and women's health needs and rights		3834	4352	2004		9810	2250
k. Women run viable health businesses								
GL_k1	# of women who successfully completed basic health and business management training		73	2034	1205	1320	4015	4750
GL_k2	# women running a business as health entrepreneur		72	271	271	271	271	250
GL_k3	Average turnover per entrepreneur		106 GHS per month	965 GHS per month	854 GHS per month	704 GHS per month	704 GHS per month	200 GHS per month

Reflections on progress

The target for number of EA\$E groups and number of women to engage was set too ambitiously. After the mid-term it was decided to limit the number of new groups in the second phase and invest in sustainability of the existing groups (g1). This also affected the reach

of indicator k1, which includes the training of EA\$E group members and CHEs. Health information shown on CHE tablets was less than expected, due to problems with availability of tablets as well as difficulties of CHEs in using them (j2). On the other hand, HE could

make use of a reliable supply chain in Ghana. This allowed health entrepreneurs to offer a variety of products for a competitive price, and resulted in very high uptake figures (j3).

GHANA						
Baseline	2017	2018	2019	2020	Total	Target 2020
	1	23	28	83	135	–
	3	29	36	93	161	–
			79%	97%	93%	70%
	3934	4352	2004	1538	11828	2250
			51%	51%	51%	70%
	0	626	700	700	1105	5400
	4	4	4	4	4	4
			51%	99%	87%	70%
	0	626	700	696	2022	5400
	4	4	4	4	4	–

Reflections on progress

Community engagement and awareness was beyond expectation. Activities have mostly been carried out as planned, but turnout was higher than expected (m2). However, engaging men in group sessions continued to be challenging (n2). To improve the knowledge of EMAP

and GDS participants, the training facilitators invested in the quality of the training. This resulted in very positive post-tests in the last groups (m1 and n1).

Golden Line on Indicators			TANZANIA						
Aggregated results of all consortium partners			Baseline	2017	2018	2019	2020	Total	Target 2020
1. Women have improved working conditions within gold mines									
GL1.0.1	% decrease in use of mercury by mine	F: 37% - 380 mg M: 58% - 410 mg				No reliable data	Not measured	Data is not considered reliable as estimates of quantities are subjective	F: 18% M: 29%
GL1.0.2	% decrease in accidents and injuries in the mines	22% reported they or a colleague had accident at work				32% reported an accident at work (45% increase)	8% of respondents reported a small or serious injury from working in the mines (37% reports accidents by colleagues)	Data not reliable enough to make a quantitative comparison	90% decrease
GL1.0.3	# of mines where wage gap between men and women decreased					0		Not available	10
1.1 ASG mines operate according to fair mining practices in support of women's needs and right									
GL1.1.1	# ASG mines that meet with FT/FM criteria		0	0	0	0	0	0	6
GL1.1.2	# ASG mines that adapted operational procedures in line with FT/FM criteria		2	4	6	8	14	8	
1.2 Gender-sensitive ASG mining policies are in place at local and national level									
GL1.2.1	# and kind of local or national gender-sensitive ASGM policies being developed or adjusted		0	1 (Mineral Policy)	0	0	1	1	
GL1.2.2	# and kind of national gender-sensitive ASGM policies finalised and approved.		0	0	0	0	0	1	
1.4 ASG mines have access to credit to implement fair mining practices									
GL1.4.1	# of financial institutions that have credit products available to ASG miners		0	0	0	1 (CSR funds for youth and women groups)	1 (CSR funds for youth and women groups)	3	
GL1.4.2	# of ASG miners that obtained credit from financial service providers		0	0	0	0	0	3	
1.5 Women in mines have improved positions									
GL1.5.1	% of women working in the mine value chain	Direct in mine: 65% Facilitating mining: 1% Value chain: 33%				Not available	Direct in mine: 29% Facilitating mining: 65% Administrative: 6%	Direct in mine: 29% Facilitating mining: 65% Administrative: 6%	Direct in mine: 67% Facilitating mining: 2% Value chain: 35%
GL1.5.2	Level of satisfaction among women of their work	3.6 (10 point scale)				6.4 (10 point scale)	7.4 (10 point scale)	7.4 (10 point scale)	6 (10 point scale)

Reflections on progress

Despite repeated efforts by external evaluators, reliable quantitative data on mercury use and accidents was difficult to obtain. Qualitative data indicates that the majority of mines have safety protocols and taken measures to improve safety, but use of PPEs can still be

improved (1.01 and 1.02). Although women's overall position improved in mines, there is no indication yet that the wage gap has closed (1.5.2 and 1.03). Certification is difficult to achieve for many small scale miners as it requires significant financial investment, time and support from civil society and governments (1.1.1). During the

programme, the focus of the certification scheme shifted to a system that recognizes gradual improvement. Almost mines have adopted some procedures (1.1.2). Advocacy efforts with financial institutions were still largely unsuccessful due to the risks associated with investing in ASM (1.4).

Golden Line on Indicators			TANZANIA						
Aggregated results of all consortium partners			Baseline	2017	2018	2019	2020	Total	Target 2020
2. Women in mining communities have increased abilities to engage in economic activities									
GL2.01	% women engaged in economic activities	68%			72%	72%	72%	85%	
GL2.02	% women that feel supported by their environment to engage in economic employment	not available			81% household 75% community	81% household 75% community	81% household 75% community	80%	
2.1 Women in mining communities have improved SRHR									
GL2.1.1	% increase in uptake of SRH services and products				48% uses contraceptives (30% increase)	61% increase in use of SRH services at govern- ment facilities compared to 2017	61%	30%	
GL2.1.2	Users’ satisfaction rate of SRH services	5.8 out of 10			85% (very) satisfied	76% satisfied / score 7.4 out of 10	76% satisfied / score 7.4 out of 10	7 out of 10	
GL2.1.3	% of SRHR facilities that increased their compliance to (national) quality standards				50%	76%	76%	75%	
2.3 Effective national lobby for womenfriendly health services									
GL2.3.1	# of policies and standards under revision to become more women-friendly		0	0	1	0	1	–	
GL2.3.2	# of policies and standards that have been revised or developed that support a more conducive environ- ment for women’s economic empowerment		0	0	0	0	0	–	
2.4 Women have increased access to and control over resources									
GL2.4.1	% of women with increased access to credit	22% has access to credit			85% (through VSLAs)	68% experiences im- proved financial security	68% experiences im- proved financial security	55%	
GL2.4.2	% of women that experience an increase in joint deci- sion-making in financial household decisions				53% experiences an increase	73%	73%	50%	

Reflections on progress

Consistent with Ghana, women's economic empowerment and control over resources has increased due to EA\$E groups and CHEs (2.01, 2.02 and 2.4). Uptake of SRH products and satisfaction with services increased mostly due to outreach services by partner UMATI, government services accessibility and quality is still limited (2.1). Women's

ability to decide on SRH has seen little improvement over time, shift in norms is slower than in Ghana, where the starting point was more positive (2.2.1). Qualitative data indicates that trust among women's groups does contribute to increased reporting of GBV (2.2.3).

		TANZANIA						
Aggregated results of all consortium partners		Baseline	2017	2018	2019	2020	Total	Target 2020
a. Effective national lobby for gendersensitive ASG mining policies								
GL_1.a1	# of events organised for lobby and advocacy		1	11	2	2	16	12
GL_1.a1	# of events organised for lobby and advocacy		54 (mining associations)	200 (SWISSAID, World Bank, Hakira-silimali, MM, RMO, Stamico, IIED, LGA, Ambassadors and Tawoma)	80 (local government leaders, GEWOMA, GEREMA, male and female miners, Ministry of Minerals, Regional Environmental Officer, police gender desk, Social Welfare Officer, Community Development Officer)	50 (GEREMA, GEWOMA, local government leaders, women mining representatives, mines owner)	384	5 (government authorities, mining associations, male and female miners, Ministry of Minerals)
c. ASG miners know how to apply fair mining practices								
GL_c1	# of ASG miners trained on practices in line with FM/ FT certification		M: 149 F: 155	M: 610 F: 600	M: 714 F: 484	M: 300 F: 345	M:1773 F: 1584	M: 1858 F: 542
GL_c2	# of ASG mines with an action plan for implementing FT/FM practices with a gender priority	0	0	15	15	15	15	15
d. Existing credit models adapted and pilot tested in ASG mining communities								
GL_d1	# existing credit models that have been adapted		0	1	0	0	1	2
GL_d2	# credit models that have been developed and tested		0	1	0	0	1	2
e. Women are aware and able to take (different) positions in ASG mines								
GL_e1	# of women miners participating in EA\$E groups		0	115	125	122	125	221
GL_e2	# of mines where pilots have been developed to allow women to take different positions in ASG mines		1 (Mgusu mine)	4 (Uhuru Saccos mine, Mgusu mine, Mlela mine, Theresia mine)	4	2	6	4

Reflections on progress

National lobby has surpassed the targets, both in type and number of stakeholders engaged (a2). But despite active engagement, policy development and change at the national level continues to be difficult to realise. It was challenging to engage women miners in EA\$E groups, as they were busy with work in the mines and the household

and attending trainings is not a priority. Creating awareness on the importance helped to mobilize women (e1). Additional pilots were conducted to improve women's positions in mines by combining EA\$E groups with vocational training (e2).

		TANZANIA						
Aggregated results of all consortium partners		Baseline	2017	2018	2019	2020	Total	Target 2020
g. Women have increased access to credit								
GL_g1	# women that attended EA\$E groups		731	1012	1477	576	1588	1080
GL_g2	# of EA\$E groups that have increased their share value (return on investment)		0	31 (91% of the groups that had a share out)	33	13	46	48 groups (80%)
GL_g3	# of loans taken		0	3805	6277	2907	8978	270
h. Women are better organised and able to claim their health rights								
GL_h1	# of women that regularly attended or participated in women's group		705	818 (81% of participants)	818 (81% of participants of old groups)	576 (100% of participants)	1394 (88%)	864 (80% of participants)
GL_h2	% of women who can list at least 3 contraceptive measures	72%			53%		53%	85%
i. Communities demand better health services								
GL_i1	# of multi-stakeholder dialogues for social accountability		0	0	30	30	30	63
GL_j3	# and kind of health and safety products (inc. MHM and family planning products) sold by health entrepreneurs		1683	118407	116064	116064	236154	48000
j. Women have increased access to quality health information, services and products								
GL_j1	# of people trained to build awareness at community level on SRHR		174	428	394	332	598	363
GL_j2	# and kind of health related movies accessed on tablets of health entrepreneurs		2337	17721	19146	19332	19332	210000
GL_j3	# and kind of health and safety products (inc. MHM and family planning products) sold by health entrepreneurs		1683	118407	116064	63033	195435	48000
k. Women run viable health businesses								
GL_k1	# of women who successfully completed basic health and business management training		148	1127	279	855	1703	1330
GL_k2	# women running a business as health entrepreneur		148	277	277	277	277	250
GL_k3	Average turnover per entrepreneur		18.377 TZS per month	25.123 TZS per month	74.058 TZS per month	116.386 TZS per month	116.386 TZS per month	95.000 TZH per month

Reflections on progress

Uptake of loans in Tanzania was consistently high, as VSLA members were stimulated to take small loans and repay them quickly (g3). This contributed to well-functioning VSLAs with increased share values, which in turn attracted more members (g1). After initial challenges

with fluctuating product prices, HE was able to introduce fast moving products, increasing its product variety and its margins. This led to greater revenue and better uptake of products (j3 and k3).



PME Report on Indicators

Golden Line on Indicators		TANZANIA						
Aggregated results of all consortium partners		Baseline	2017	2018	2019	2020	Total	Target 2020
1. Engagement in national lobby for women-friendly health services								
GL_l1	# of events and dialogues organised to lobby and advocate for women-friendly policies and standards (disaggregate for national/regional/community level)		2	18	22	4	46	NA
GL_l2	# of events where champions/ambassadors have actively participated (disaggregate for national/regional/community level and female/male champions)		2	16	17	9	44	NA
m. Communities are more aware of the importance of gender equality and women's health needs and rights								
GL_m1	% of community members who can list at least 3 measures related to women health needs and rights				71%	84%	78%	70%
GL_m2	# of community members (disaggregated by gender) who attended sensitization meetings on gender equality and women's health needs and rights		178	961	648	1583	3370	715
n. Men are more aware of the importance of gender equality								
GL_n1	% of men who can list at least 3 measures related to women health needs and rights			87%	–	89%	88%	70%
GL_n2	# men who participated in EA\$E/EMAP		0	312	263	500	1075	2160
o. Local CSOs have strengthened capacity to implement programme								
GL_3.01	# civil society organizations with stronger capacity to advance women's rights and gender equality (Cs1-5)		4	4	4	4	4	–

Reflections on progress

Community engagement and awareness was beyond expectation. Activities have mostly been carried out as planned, but turnout was higher than expected (m2). After the mid-term, football events

were held to engage men more actively, which contributed to further increase of our reach. However, engaging men in group sessions continued to be challenging (n2).



PME Report on Indicators

		INTERNATIONAL						
Aggregated results of all consortium partners		Baseline	2017	2018	2019	2020	Total	Target 2020
1.3 Market players demand responsible gold in support of women's needs and rights								
GL1.3.1	# of targeted market players that buy responsible sourced gold		0	0	0	0	0	15
GL1.3.2	# international fora that include women rights in mining and mining communities on the agenda		1 (OECD Forum)	3 (OECD Forum, IGF, ASM18)	5 (OECD Forum, RMI conference, IGF Forum, EX4DEV2019, EITI)	0	6	3
b. Effective international lobby for gendersensitive ASG mining policies								
GL_b1	# of position papers developed		0	0	1	0	1	2
GL_b2	# of events organised for lobby and advocacy		0	2 (side event during OECD forum and follow-up webinar)	3 (OECD side session and plenary session, IGF side session)	4	9	2
GL_b3	# of international bodies that demonstrate knowledge of gender-sensitive mining policies		0	1 (IGF)	4 (OECD, IGF, EITI, EPRM)	0	4	3
GL_b4	# of international bodies that report to have used their knowledge of gender-sensitive mining policies in regulatory and/or funding decisions		0	1 (Peru)	2 (Fairtrade Standard Gold, Global Tailings Standard)	0	3	2
f. Market players are increasingly aware of importance of gender equal and fair mining practices								
GL_f1	# of market players that have attended meetings or received information about responsible gold in support of women's needs and rights		2	150	Approx. 1000	30	1182	500
GL_f2	% change in relative weight of women's rights component in certification schemes by standards/auditors		0				Not available	—

Reflections on progress

We have seen a growing willingness of market players to engage with the ASM sector during the five years of Golden Line. However, this has not yet resulted in increased demand for responsible ASM gold. Sourcing commitments are still a step too far for companies.