

**The
Golden
Line**

Annual Report 2019



Annual report

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Introduction



Introduction

We are pleased to present the Golden Line Annual Report 2019.

With funding from the Netherlands Ministry of Foreign Affairs, the Golden Line works for the social and economic empowerment of women in and around artisanal and small-scale gold mining communities in Ghana and Tanzania. In this five years programme (2016–2020) Simavi, Solidaridad and Healthy Entrepreneurs combine their complementary expertise to improve women's working conditions and economic position within gold mines. The Golden Line also works to increase the ability of women in mining communities to engage in economic activities by improving their Sexual and Reproductive Health and Rights (SRHR) and their access to and control over resources.

Our fourth year of implementation was very busy and we are proud of the results we have achieved. No fewer than 4,340 women in the gold mining communities in Ghana and Tanzania are now members of 216 Village Saving and Loan Associations (VSLAs). Almost 1,000 men were challenged to rethink norms and beliefs in order to prevent violence against women. In addition, 548 entrepreneurs continued to run their businesses in health and safety products in the communities. The

use of community score cards to measure women's satisfaction with health services stimulated health authorities to take concrete actions to improve the quality of health services. The capacity building of 873 miners, including 553 female miners, is bringing about improvements for women in the gold mines. Our photo exhibition, documentaries and presentations at various conferences have been effective in advocating for actions to improve gender equality in the mining sector. Partnerships have been established with two companies who are providing the Golden Line with financial support and mercury-free technology.

The mid-term evaluation (MTE) conducted in June 2019 provided us with many useful insights into the results we have achieved thus far, how the different components (mines, communities, health services) interact and the sustainability of our approach. These led us to adapt our activities and increase collaboration between partners.

This annual report describes our contextual changes, achievements, challenges, reflections on our Theory of Change and our lessons learned in 2019. Annex 2 provides an overview of the results we have achieved for each of our indicators.

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Context



Ghana

The ban on small-scale mining activities that has been in place since May 2017 was lifted in December 2018. Solidaridad subsequently continued working with 10 mines in Ghana, instead of the originally planned 15 mines. The 10 mines have been assessed and approved by the Ghanaian government, but in 2019 they had not all resumed full-scale operation yet. Due to the mining ban they lacked funds to undertake maintenance work on their equipment. With support from the Accelerator for Responsible Gold Project, Solidaridad is giving assistance to mine managers in meeting the requirements of financial institutions and service providers for receiving credit and equipment to start their operations again. Solidaridad was finally able to give training at the mining site and demonstrate certain practices.

Tanzania

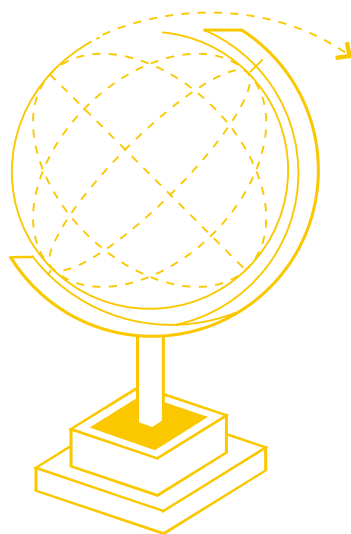
Civic space continues to be limited in Tanzania, including for non-governmental organisations (NGOs) working on SRHR. In March 2019 the government announced that the suspension on family planning advertisements on radio and television has been lifted, but the content of the advertisements still has to be reviewed by the government and must include the government's logo.

The Tanzanian government has placed more control on the selling of gold in 2019. Miners in the artisanal and small-scale mining (ASM) sector are obliged to sell their gold through formal gold market centres across the country. In order to be able to do so, ASM miners are required to have all their permits. This is in line with Solidaridad's training programmes to support mines to formalize.

International

In August 2019 Max Havelaar announced that they will discontinue Fairtrade certified gold for the Dutch and Belgium market as there is little interest from gold buying companies in buying certified gold from ASM. Although ASM miners need investments to produce responsible gold, most companies prefer to avoid ASM. Solidaridad will continue to work with leading and first-mover companies that are willing to take the step to show that it can be done and will advocate for the uptake of responsible gold from ASM with respect for women's needs and rights.

On 1 January 2021 the Conflict Minerals Regulation will come into full force in the European Union. This Regulation aims to help stem the trade in gold and three other minerals which are prone to risks, such as finance by armed conflict or forced labour, but does not pay much attention to gender issues in mining. The due diligence required may demotivate companies sourcing minerals from implicated countries, including Tanzania. This legislation may have a greater impact on the small-scale mining industry, as large scale mines are better able to meet due diligence criteria. In combination with a growing drive for recycled gold, this may affect the demand for responsible gold from small-scale mines.



“ Expressing myself in public was my greatest challenge. The Golden Line training made me feel empowered. I now feel confident to speak up and I've even dared to take on a leadership role. I'm a businesswoman. My experience and training has given me the power to trade effectively and also speak out on issues without being shy.

– **Freda Ntsiako,**
businesswoman,
Ghana



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Achievements



Ghana

In 2019 Simavi partners HFFG and PRS&D implemented the Engaging Men in Accountable Practices (EMAP) methodology in the gold mining communities. A total of 700 influential men participated in the discussions and were challenged to reflect upon social norms and practices to prevent violence against women. The subjects that came out of the previous discussion series in the women's group were integrated into the curriculum to ensure issues prioritised by women in the community are addressed. As was also indicated by the MTE findings, EMAP improved intra-household dynamics and raised awareness about the support available to victims of gender-based violence (GBV). Engaging men to participate in the discussions proved to be challenging for various reasons, including time constraints, time spent away from work and unwillingness to join if they do not receive a gift. We will therefore not succeed in reaching our original target (see table 1). Starting with a motivated smaller group of men, who then subsequently motivate other men to join the group is however working well.

In mid-2019, Simavi's partners rounded off their activities in the 29 communities where they have been working since the start of the programme and started working in 16 new communities. The 101 VSLAs with 1,842 members are now

functioning independently of the programme. In focus group discussions held for the MTE, women indicated that they feel they rely less on men. In order to facilitate that women's views are taken into account at local level, platforms have been formed that bring together VSLA leaders, women ambassadors, Queen Mothers, local leaders and government officers. The platform in Dumasi is particularly active and is working on establishment of a skills training centre for women and youth on land donated by the chief and elders of the community.

In the new communities partners have established 50 VSLAs with a total of 1,021 members. Simavi partners trained the community facilitators in SRHR and the Gender Discussions Series component of the Economic and Social Empowerment (EA\$E) methodology. Successful female business women were engaged to train group members on how to run a business. In addition, 90 women participated in vocational skills training, such as bread baking and soap and bead making. The target for women participating in VSLAs (see table 1) will not be met because forming VSLAs took more time than expected due to long distances and bad roads. More time was also needed to build trust among the women because of negative experiences with microfinance institutions and VSLAs formed by others.

Trained community health workers, women's group facilitators and women ambassadors provided information on SRHR and GBV in the VSLAs, churches, mosques and schools as well as through community sensitisation events and house visits. Many more community members attended sensitisation meetings than planned (see table 1). The use of score cards to enable women to assess the quality of health services was continued. The results of the score cards were

discussed during dialogue meetings with more than 950 community members and services providers, which led to action by health facilities to improve the quality of their services, including a reduction in the costs of some treatments and better availability of medication. During the MTE, local health workers emphasised that the dialogues contributed to an improved relationship with community members and that they see more women coming to the health clinics.



“ I attended a workshop with other community leaders and we had discussions about the causes, effects and consequences of domestic violence. Those discussions made me realise that some of my actions at home could be called domestic violence. As the man I am the head of the house and I mostly take the decisions. These decisions sometimes affected my wife and children, and my wife and I had lots of quarrels about them. I decided to change some of my behaviour and improve the situation in my home. I changed the way I spoke with my wife and children and offered my help to them each time I felt it was needed. Now I have a peaceful relationship with my household. This also affected my position in the community as a lot of men now look up to me as a responsible man.’

– **Joseph Adu Amankwaa,**
Wassa Ntwentwene, Ghana

The 271 community health entrepreneurs (CHEs) continued to run their businesses in health products with support from Healthy Entrepreneurs (HE). Their sales exceeded our expectations: in 2019 the CHEs sold a total of 290,766 health and safety products and had an average turnover of GHS 854 per month. An additional 100 CHEs were provided with tablets to enable them to show videos with health information to community members. Approval letters were obtained for six over-the-counter medicine (OTCM) shops supported by HE.

The MTE shows that awareness of contraceptives and sexually transmitted infections is high in the communities and that the Golden Line has been an important contributing factor to this. From the women who participated in the survey, 75% were able to name at least three contraceptives, while during the baseline only 34% were able to name three contraceptives. Community support for women's SRHR increased in comparison with the baseline: men's acceptance of contraceptive use by women increased from 49% to 69%.

The women ambassadors continued to be supported in their advocacy for women's rights and health needs. In Nananko, the women ambassador successfully lobbied the chiefs and health authorities

to renovate the health facility. In various communities women ambassadors and other women participated in local elections. Three women have been elected and are now members of the unit committees in their communities.

After the ban on small-scale mining activities in Ghana was lifted in December 2018, Solidaridad was finally able to give on-site technical support to the mines. However, we will not be able to reach the target for number of miners trained that we set at the beginning of the programme (see table 1). The MTE revealed that there was a high awareness of health, safety and environmental issues at the mines. The trainings have resulted in improvements to certain practices, such as adherence to health, safety and environmental rules. An assessment of the project mines on the CRAFT Code indicated that 4 out of the 10 project mines have met the basic requirements.

The 5 VSLAs established in the mines have been used as an entry point to support women mine workers. The leaders of the groups are now included in decision-making processes by the management of the project mines. The group leaders, with support from the programme team, successfully advocated for toilets, changing rooms, child care facilities, personal protective equipment (PPE) and on-site skills training for women.

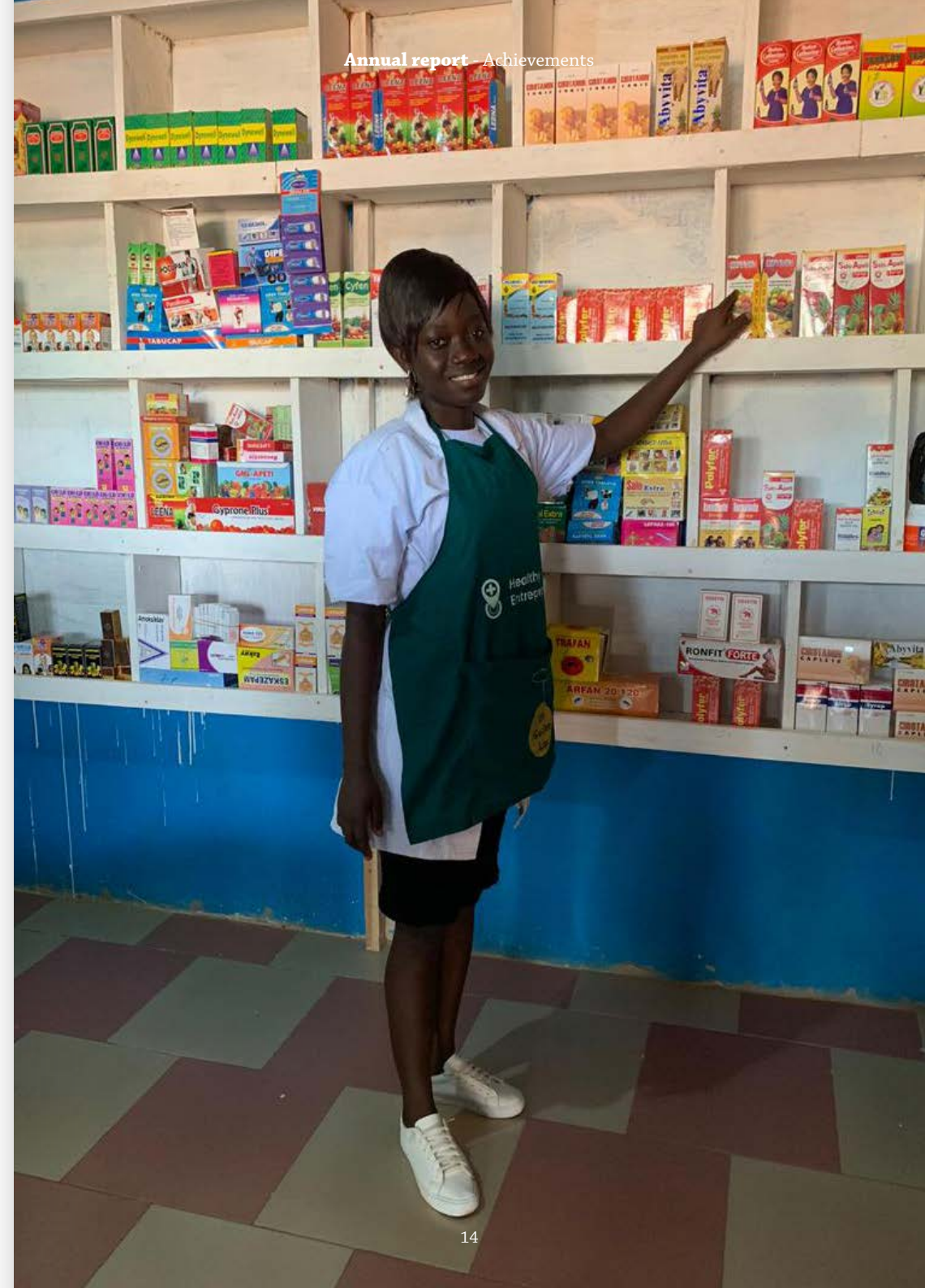
At policy level, the Golden Line continued to increase gender awareness in the mining sector. The National Programme Coordinator of the Golden Line presented a paper on promoting gender inclusivity in the ASM sector in Ghana at the first West Africa Conference on ASM and Quarrying held in Ghana. The presentation induced a discussion on policy recommendations for gender mainstreaming in the sector and delegates called for activities of the Golden Line to be replicated in other mining communities in the country. We are also pleased that The Minerals Commission has reinstated the Gender Desk at its head office with the aim of addressing

gender issues in mining. In addition, the Ghanaian Community Mining Programme introduced by the government in 2019 has given more opportunities for women at the local level to either own mining concessions or work in small-scale mines.

The Golden Line is actively involved in the Affirmative Action Bill Coalition advocating for the equal representation of women in political, public and private sectors through the passage of the bill into law. As part of the coalition, we lobbied the gender minister to pursue the passage of the bill and participated in a peace walk to present a petition to the president.

Table 2: Results in Ghana for selected indicators

Indicator	Target 2020	Actual 2017-2019
Outcome		
% of women that experience an increase in joint decision-making in financial household decisions	60%	83%
% of women with increased access to credit	65%	70%
# ASG mines that adapted operational procedures in line with FT/FM criteria	10	4
Output		
# women that attended EA\$E groups	4500	2.863
# men who participated in EA\$E/EMAP	5400	1326
# women running a business as health entrepreneur	250	271
# of community members who attended sensitization meetings on gender equality and women's health needs and rights	2250	9810
# of ASG miners trained on practices in line with FT/FM certification	M: 1000 F: 500	M: 369 F: 154



Tanzania

The 43 VSLAs with 1,127 female members continued their weekly meetings. Most of these groups have been operating for more than two years and have completed all three components of the EA\$E methodology (VSLA, gender discussion series, business skills training). The MTE confirmed that groups have enabled women to start or boost their small business and/or income for themselves and their households. Furthermore, women reported feeling empowered by being together and sharing problems to find solutions together. Some women supported each other in reporting domestic violence to authorities. In mid-2019 an additional 22 VSLAs with 465 members were formed in the communities which led us to exceed our targets (see table 2).

VSLAs were assisted in formally registering as village banks, as this opens up additional opportunities and contributes to sustainability. Simavi partner WPC organised three meetings with VSLAs, government officials and banks, which resulted in two groups receiving an interest free loan from the local government to start a business in grinding gold ore and a poultry farm.

The 26 trained women ambassadors continued to bring women's needs and priorities to the attention of local community and government leaders. In the period before the local elections, WPC organised a meeting with (male) councillors, women ambassadors and EA\$E facilitators to strengthen collaboration and motivate councillors to support women in taking up local leadership positions. In addition, a radio programme on women's leadership and participation in local elections was organised. We believe that these activities, in combination with EA\$E, EMAP and other Golden Line activities, provided women with the confidence and skills to contest for local leadership positions. During the local elections 83 women engaged in the Golden Line programme contested local leadership positions and 51 women were successful in obtaining the position.



“ I was the only woman contesting the chairperson position in my community. I joined the VSLA group initiated by Golden Line and I have benefited and am now more stable financially. I want more women to be economically empowered.”

– **Sabina Manyanda (45), new chairperson of Nyaruyeye community, Tanzania**

In 2019, 263 men participated in the EMAP discussion series. The aim was to engage them as agents of change in their communities to prevent violence against women and girls. Several of the participants subsequently increased the level of awareness in their communities, particularly among the men, about violence against women, female leadership and family planning. For the same reasons as in Ghana, we had challenges with engaging men in gender discussions and are therefore not reaching our target (see table 2).

We also continued to provide SRHR education in the VSLAs and refer women to SRHR services. During outreaches, Simavi partner UMATI provided 20,176 clients, including 17,614 women, with SRHR services, including family planning, cervical cancer screening, HIV counselling and testing, and GBV counselling and services to survivors.

UMATI has been working to create sustainable changes in the quality and availability of SRHR services by building the capacity of health workers, conducting monthly supportive supervision of health facilities together with health authorities and enhancing social accountability through the use of community score cards. UMATI organised five meetings which brought community members and service providers together to discuss the results of the evaluation of the quality of the health services with score cards and to jointly identify actions to improve service provision. This process led to concrete steps from health facilities and authorities to improve the quality of the services, including installing rainwater harvesting systems in health facilities, improving the delivery of medical equipment and 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.

Healthy Entrepreneurs continued to support the 277 CHEs in Tanzania in running their health products businesses. During the monthly meetings with clusters of CHEs, HE provided them with health products, health education and business skills training. In 2019 the CHEs had an average turnover of TZS 74,058 per month, triple the amount in 2018. The CHEs are providing community members with health information by making use of information videos on tablets, which were showed 19,140 times during 2019.

In 2019 Solidaridad trained 1,198 miners, including 484 women, in responsible gold mining with respect for women's needs and rights and is on track to reach its target (see table 2). Women miners were also trained in leadership skills, women's rights, gender equality, advocacy and best mining practices. The number of women in the mines in leadership positions increased by 20% and of the 15 mines supported by Golden Line, 14 now have women in their management teams. Women hold various positions – such as tax collectors, accountants and supervisors at processing, production and selling units – that are higher paid than typical female jobs such as stone crushing. Respondents who participated in the MTE clearly indicated an overall increase in job satisfaction and an improved atmosphere in the mines.

“ Because I became a Health Entrepreneur, people started to know me as a Community Health Worker. They now seek for my guidance on health related issues and that is important, because it has enabled me to spread health information to the community at large.”

– **Vumilia Mathias, Community Health Entrepreneur, Tanzania**



In 2019 all 15 mines improved their record of legal compliance, which means there is no child labour in the mines and royalties on production are properly paid. Of the 15 mines, 12 have also improved their performance on good governance, including a transparent ownership structure. Fourteen mines have improved their record on providing decent work and social responsibility and ten mines have improved on environmental stewardship.

Solidaridad further strengthened the capacity of female miners associations, including women’s mining association GEWOMA. At several conferences in 2019, GEWOMA advocated for giving women miners access to funds and mining licences and for providing security for women during gold rushes. In response, the Ministry of Minerals promised to provide mining licences to registered women mining groups in 2020.

Table 2: Results in Tanzania for selected indicators

Indicator	Target 2020	Actual 2017-2019
Outcome		
% of women that experience an increase in joint decision-making in financial household decisions	50%	53%
% of women with increased access to credit	55%	85%
# ASG mines that adapted operational procedures in line with FT/FM criteria	8	12
Output		
# women that attended EA\$E groups	1080	1477
# men who participated in EA\$E/EMAP	2160	624
# women running a business as health entrepreneur	250	277
# of community members who attended sensitization meetings on gender equality and women’s health needs and rights	715	1787
# of ASG miners trained on practices in line with FT/FM certification	M: 1858 F: 542	M: 1473 F: 1244

“ I hope all women will get the same rights as men. And that next time when a woman is not paid for her work, she will have the right to ask her boss what happened.

– **Anastasia Chas,**
Tanzania



International

Since the start of the Golden Line programme the momentum for gender equality in the ASM gold mining sector has grown. The various policy influencing activities over the last few years have generated increased attention for the topic among key stakeholders. More international forums included women's rights and mining on their agendas than we anticipated (see table 3).

In 2019 Solidaridad advocated for more actions to improve the position of women miners in presentations at various international conferences attended by policymakers, private companies and civil society. These meetings included the OECD Forum on Responsible Mineral Supply Chains (OECD Forum), the Responsible Minerals Initiative (RMI) Annual Conference, the Intergovernmental Forum on Mining, Minerals, Metals and Sustainable Development (IGF) Annual General Meeting, and the EX4DEV2019 forum.

Together with the international Women's Rights and Mining Working Group, Simavi and Solidaridad organised sessions and side events during the OECD Forum and IGF Annual General Meeting. During the session on gender during the OECD Forum the *Stakeholder Statement* on Implementing Gender-Responsive Due Diligence and ensuring the human rights of women in Mineral Supply Chains

was adopted. The Statement, which was prepared by the OECD Secretariat and Women's Rights and Mining, has thus far been endorsed by 32 organisations.

The Golden Line presented its experiences and lessons learned during a FLOW (Funding Leadership and Opportunities for Women) side event held by the Netherlands Ministry of Foreign Affairs at the 63rd UN session of the Commission of the Status of Women (CSW) and during the Women Deliver conference.

The Golden Line photo exhibition, the documentary *Women of Gold* on Tanzania and the documentary on the programme in Ghana have proven to be great tools for creating awareness on gender equality in mining communities. The photo exhibition gives a voice to the thousands of women that work directly or indirectly in artisanal small-scale gold mines and shows their potential. The OECD Forum for Responsible Minerals hosted this year's exhibition in the foyer of the building visited by more than a thousand policymakers and representatives from NGOs and the private sector (see photo). Representatives of the OECD, the Netherlands Ministry of Foreign Affairs and Solidaridad spoke during the well-attended opening. The exhibition was subsequently displayed at the IGF Annual General Meeting in Geneva, the

RMI Annual Conference in the US, the Partos Innovation Festival in Amsterdam and the Dutch TV programme *Koffietijd*.

Women of the Golden Line greet visitors at the OECD



Our original target for 2020 was to have 15 market players who committed to buying responsible gold by 2020. From the start of the programme, Solidaridad worked on improving awareness of companies on gender inequality in ASM (see table 3). Although this has improved over the years, a sourcing commitment still seems a step too far for many companies. Nevertheless, in 2019 we achieved two successes.

In 2019 Solidaridad signed a partnership with the Dutch gold refiner Aunexum Precious Metals Group to develop technology for mercury-free production. Solidaridad will work with selected female miners from the VSLAs in Ghana and Tanzania that are interested in operating this equipment as a service-providing business. Once the mines produce responsibly without the use of mercury,

Aunexum intends to integrate the gold from the project mines into their supply chain. As refiners serve as a middle point in the supply chain serving many international gold buying companies, we will then be able to reach more companies.

In addition, Solidaridad signed a contract in 2019 with a global luxury group for a two-year project complementing the Golden Line programme in Ghana. The company contributed EUR 150,000, which enabled the Golden Line to engage

an additional 150 female miners in social and economic empowerment activities. Solidaridad and the company are researching possibilities for sourcing gold from the project mines.

Solidaridad and the Global Initiative against Transnational Organised Crime conducted research on perceived and real risks to financial institutions of investing in ASM. The main findings were published in an [article](#); the full study will be published in 2020.

Table 3: International advocacy results for selected indicators

Indicator	Target 2020	Actual 2017-2019
Outcome		
# of targeted market players that buy responsible sourced gold	15	0
# international fora that include women rights in mining and mining communities on the agenda	3	6
Output		
# of market players that have attended meetings or received information about responsible gold in support of women's needs and rights	500	1152
# of events organised for lobby and advocacy	5	2

After she participated in business skills training, Naomi Asare from Essaman community in Ghana started her own shop with products made from beads, including slippers



4

Challenges

Challenges

The Golden Line aims to increase women's financial security through various activities. Although 77% and 56% of the women who participated in the MTE survey in respectively Ghana and Tanzania indicated to have increased financial security, the perceived increase is small. The teams in Ghana and Tanzania are addressing this challenge by continuing their efforts to link VSLAs to loan opportunities from the governments and banks. HE noticed that the first product loan for CHEs was insufficient. They are now offering second loans to more than 100 very well performing CHEs in Ghana who completely paid back their first loan so that they can further enhance their businesses. In Tanzania, HE continues to do market research, search for new products and negotiate better prices to allow the CHEs to grow their businesses. Women also indicated that they could profit considerably from learning vocational skills as this would strengthen their businesses or would enable them to take up better positions in mines. In Ghana, skills trainings are organized for women, including in operating mining machines. This has not been planned in Tanzania, where no vocational training centres are available in the communities.

The MTR shows that 85% of the surveyed women in Ghana and 53% of the surveyed women in Tanzania experience an increase in joint decision making on financial matters in their households. However, women also indicated that the men often still have the final say. Women reported that they distrust their husbands and do not want to share information about their income to ensure that they keep the sole decision-making power. Some women are secretly participating in the VSLAs.

The results of the MTE showed that although mine workers in Ghana and Tanzania are well aware of the importance of wearing PPE, there is still a large gap between this awareness and the actual use of PPE when working in the mine. In addition, considerable progress is still needed at the mines on safe mercury practices. In Ghana this was in line with expectations, as the mines were just reopening and the programme staff mainly gave off-site training. In Tanzania the main challenge was a lack of commitment from the mine owners, which in turn affects the commitment of mine managers responsible for enforcing safety practices among the mine workers. Solidaridad has taken up the suggestion by the MTE to invest in the provision of PPE to committed mines that have a good storage space.

Ghana

Three of the project mines are not yet fully committed to the programme, which is limiting the promotion of improved practices in these mines. To move things forward, Solidaridad provided some materials, such as PPE, first aid kits, fire extinguishers and safety signs, but only to committed mines as an incentive for the other mines to show more commitment.

The new established VSLAs faced some challenges, such as lateness and absenteeism of its members, delayed loan repayments and a lack of proper record keeping. With the support of community leaders, women were encouraged to be more committed, which we also expect to further improve in time when they will more clearly experience the benefits of the group. Groups received extra training in record keeping.

Tanzania

There is a law still pending on the handling of over-the-counter medicines (OTCM) in Tanzania. The business model of HE is built on the sale of essential medicines and healthcare products. The sales and margins on the healthcare products are currently not yet sufficient to cover the operational costs and so there is a risk that the operation cannot achieve financial sustainability. We will continue to advocate for adoption of the law so that the CHEs are able to sell OTCM in their communities.

International

Gold buying companies are cautious about engaging with ASM because of abuses generally linked to this industry, such as child labour, deforestation and mercury use, which can cause reputational risks. We will continue to work to keep women's rights in the mining sector on the agenda of important stakeholder meetings and conferences and push for actions on gender-responsive due diligence. In addition, Solidaridad will continue to reach out and collaborate with companies with the aim of creating sourcing commitments. Solidaridad is currently collaborating with Fairphone and the Impact Facility to create a supply chain consisting of artisanal mines (including programme mines in Tanzania), traders and refiners to make the responsible gold from East Africa available to the Dutch and international markets.



5

Theory of Change reflection and lessons learned

ToC Reflection and Lessons Learned

Our Theory of Change (see Annex 1) sets out how the Golden Line works 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 aim 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.

The MTE conducted in June 2019 provided useful insights into the results we have achieved thus far, how the different components (mines, communities, health services) interact and the sustainability of our approach. During workshops held with all partners in August and September 2019 in Tanzania and Ghana we jointly reflected on the MTE findings and planned actions to enhance our effectiveness, synergy and sustainability. We made various adaptations to our way of working, but this has not led to a revision of our Theory of Change.

Lessons learned from the MTE

- ▶ The MTE showed that there is potential to improve synergy between the alliance partners in Ghana and Tanzania. In the above-mentioned workshops, partners developed action plans to better align their activities, work together on activities that were planned by one partner and carry out new joint activities. An example of the enhanced collaboration between the partners is that HE conducted the market research for a VSLA in a mine in Tanzania that created its own business in selling PPE.
- ▶ The MTE indicated that women who have experienced GBV will benefit from improved reporting and referral mechanism. Solidaridad is working with Simavi partners to establish grievance mechanisms in the mines. In Ghana, partners held discussions with the social welfare department, the police and local leaders on following up GBV cases.
- ▶ 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 are more successful in repaying their CHE product loan. The HE model also provides a business opportunity to motivated women from VSLAs. HE is now looking at the possibility of bringing clusters of CHEs together in VSLAs.

► The MTE showed that the average age of VSLA members is above 35, while young women are a vulnerable group when it comes to SRHR. Simavi partners therefore decided to select more young women for the new VSLA groups. In Ghana, PRS&D formed adolescent SRHR clubs in seven com-

munity schools. The alliance partners in Tanzania are jointly organising football matches to reach young people with information on SRHR, GBV and safe handling of mercury. At the matches health services are provided through UMATI's mobile clinic and CHEs are present to sell their products.

Other lessons learned

► Establishing the new VSLAs took much less time and effort than setting up the VSLAs at the start of the programme. In Ghana, where partners started working in new communities, the EA\$E facilitators and women ambassadors of the old communities helped the new facilitators and ambassadors to mobilise women in the new communities. In Tanzania, we continued working in the same communities and kept the same facilitators and ambassadors. Successes stories from the existing VSLAs created trust and motivated women to participate and elicited strong involvement from local community and government leaders.

► Solidaridad completed an experiment with the mercury-free borax technology in one mine in Tanzania and discovered that not all miners can use this technology because it involves using high-grade ore and small quantities

of concentrates. In order to get small concentrates, it is necessary to invest in other equipment. Solidaridad now plans to help miners access finance to buy this equipment.

“ I participated in several Golden Line training courses and now I am an ambassador for my fellow women in the mines.

The situation used to be worse in the mines. Women were insulted and downgraded. I have been abused and insulted a lot by men in the mines. They called me a prostitute. Even my husband stopped me from going to work in the mine, thinking that maybe I was going to look for men in the mines.

Once I completed my training I taught other men and miners that women have the same value and rights as men. I also gained confidence and decided to talk to my husband to make him understand. When I got home after the training sessions I use to train my husband too.

A big change occurred after I spoke with the mine management. They started allowing women to buy ore in the mine and women became more interested in coming to work in the mine. They bought ore, earned money, purchased clothes and dressed nicely. My husband also changed a lot as he started to value me, acknowledged my contribution to the family income and allowed me to work in mine.

I am very proud of the good changes that have happened. I have been able to earn a lot of money and I decided to alter our house. We had a two roomed house and now we have four rooms. We also managed to acquire electricity. I have been able to realise my potential and the capabilities I possess as a woman miner. I can talk confidently in front of men and I can fight for other women.

- **Vumilia Sekile,**
ambassador and
miner, Tanzania



6

Looking Forward



Looking Forward

At the moment of writing this Annual Report (April 2020) the world looks very different than it did at the end of 2019. The outbreak of the COVID-19 virus has become a pandemic with unforeseeable consequences. Implementation of the Golden Line programme has come to a partial halt, as many of our activities involve larger groups of people. The Golden Line teams in Ghana and Tanzania have responded quickly by disseminating information on COVID-19 in the mines and communities through their networks, organising training programmes on COVID-19 for key stakeholders and providing VSLAs with materials for handwashing. We will continue working closely with the teams to mitigate the consequences of the virus. We plan to intensify the activities that we are still able to implement, such as radio programmes.

The data collection for the end-term evaluation is planned to take place in Tanzania and Ghana in September 2020. The main objective is to obtain information about the longer-term and sustained effects of the programme. Depending on how the COVID-19 pandemic develops, we will decide how to proceed with the end-term evaluation and whether we need to postpone the data collection or adapt our research methodology.

By 1 October 2020 we will round off all activities in the mines and surrounding communities in Ghana and Tanzania. If possible, we will organise final meetings with partners and stakeholders in November to discuss the findings of the end-term evaluation, formally close the programme and hand over responsibilities. We are confident that by that by the end of 2020 we will have made a sustainable impact on the lives of women in mining communities.

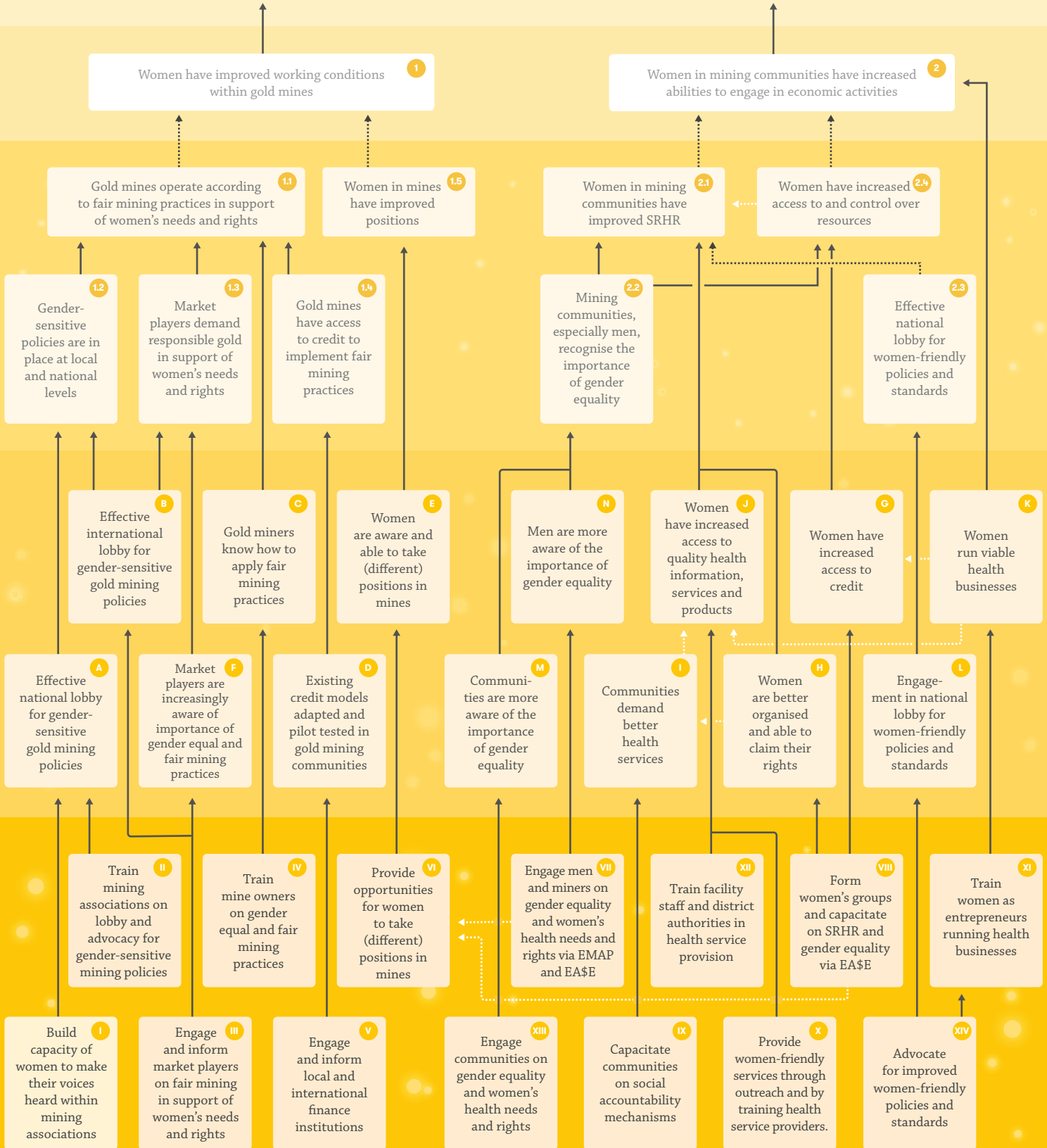
**The
Golden
Line**

Annexes

Theory of Change

**2019 PME Report
on Indicators**

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



Local CSOs have strengthened capacity to implement programmes to achieve sustainable changes in women's lives

GHANA

Aggregated results of all consortium partners		Baseline	2017	2018	2019	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)	F: 15% - 78 mg M: 39% - 188 mg (data not considered reliable)	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 (data not considered reliable)	50% decrease
GL1.0.3	# of mines where wage gap between men and women decreased				0	0	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	0	5
GL1.1.2	# ASG mines that adapted operational procedures in line with FT/FM criteria		0	0	4	4	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	1
GL1.2.2	# and kind of national gender-sensitive ASGM policies finalised and approved.		1 (MMIP)	1 (MMIP)	1 (Community Mining)	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	5
GL1.4.2	# of ASG miners that obtained credit from financial service providers		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: 23% Facilitating mining: 68% Other: 9%	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)	6.7 (10 point scale)	6 (10 point scale)
2. Women in mining communities have increased abilities to engage in economic activities							
GL2.01	% women engaged in economic activities	82%			95%	95%	90%
GL2.02	% women that feel supported by their environment to engage in economic employment	65%			86% household 79% community	86% household 79% community	80%

GHANA

Aggregated results of all consortium partners		Baseline	2017	2018	2019	Total	Target 2020
2.1 Women in mining communities have improved SRHR							
GL2.1.1	% increase in uptake of SRH services and products				38% uses contraceptives (12% increase)	38% uses contraceptives (12% increase)	30%
GL2.1.2	Users' satisfaction rate of SRH services	6.7 out of 10			98% (very) satisfied	98% (very) satisfied	7.5 out of 10
GL2.1.3	% of SRHR facilities that increased their compliance to (national) quality standards				95,5%	95,5%	75%
2.2 Mining communities, especially men, recognise the importance of gender equality							
GL2.2.1	Level of acceptance in the community for women's decision making on SRH and family planning	4 out of 6; Acceptable to decide on spacing between children 45%; Acceptable to decide on use contraceptives 49%			Acceptable to decide on spacing between children 66%; Acceptable to decide on use contraceptives 69%	Acceptable to decide on spacing between children 66%; Acceptable to decide on use contraceptives 69%	5 out of 6
GL2.2.2	Level of acceptance in the community for women to have better access to economic activities						Qualitative
GL2.2.3	% of women reporting a reduction in (domestic) violence				Qualitative findings indicate GBV reduced	Qualitative findings indicate GBV reduced	15%
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	0	0	-
GL2.3.2	# of policies and standards that have been revised or developed that support a more conducive environment for women's economic empowerment		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)	70% (through VSLAs)	65%
GL2.4.2	% of women that experience an increase in joint decision-making in financial household decisions				83% experiences an increase	83% experiences an increase	60%
a. Effective national lobby for gendersensitive ASG mining policies							
GL_1.a.1	# of events organised for lobby and advocacy		6	7	4	17	20
GL_1.a.2	# 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)	8 different kind of stakeholders	9 (CSOs; government institutions; media; traditional authorities; embassies; donor agencies; mining associations; small-scale miners; women miners)



**2019 PME Report
on Indicators**

GHANA

Aggregated results of all consortium partners		Baseline	2017	2018	2019	Total	Target 2020
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: 369 F: 154	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	7	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)	1	-
GL_d2	# credit models that have been developed and tested		0	Could not be measured due to mining ban	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	85	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	5
g. Women have increased access to credit							
GL_g1	# women that attended EA\$E groups		826	1797	2.863	2.863	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	83	180 groups (80%)
GL_g3	# of loans taken		11	512	908	1.431	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)	2.659	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	44	56



2019 PME Report on Indicators

GHANA

Aggregated results of all consortium partners		Baseline	2017	2018	2019	Total	Target 2020
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	896	566
GL_j2	# and kind of health related movies accessed on tablets of health entrepreneurs		357	131	1068	1556	210000
GL_j3	# and kind of health and safety products (inc. MHM and family planning products) sold by health entrepreneurs		10264	302808	290766	603838	48000
k. Women run viable health businesses							
GL_k1	# of women who successfully completed basic health and business management training		73	2034	1205	3312	4750
GL_k2	# women running a business as health entrepreneur		72	271	271	271	250
GL_k3	Average turnover per entrepreneur		106 GHS per month	965 GHS per month	854 GHS per month	965 GHS per month	200 GHS per month
l. 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)		1	23	28	52	-
GL_l2	# of events where champions/ambassadors have actively participated (disaggregate for national/regional/community level and female/male champions)		3	29	36	68	-
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				79%	79%	70%
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
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				51%	51%	70%
GL_n2	# men who participated in EA\$E/EMAP		0	626	700	1105	5400
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



**2019 PME Report
on Indicators**

TANZANIA

Aggregated results of all consortium partners		Baseline	2017	2018	2019	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	No reliable data	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)	32% reported an accident at work (45% increase)	90% decrease
GL1.0.3	# of mines where wage gap between men and women decreased				0	0	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	6
GL1.1.2	# ASG mines that adapted operational procedures in line with FT/FM criteria		2	4	6	12	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	1	1
GL1.2.2	# and kind of national gender-sensitive ASGM policies finalised and approved.		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	0	3
GL1.4.2	# of ASG miners that obtained credit from financial service providers		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	Not available	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)	6.4 (10 point scale)	6 (10 point scale)
2. Women in mining communities have increased abilities to engage in economic activities							
GL2.01	% women engaged in economic activities	68%			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	80%

TANZANIA

Aggregated results of all consortium partners		Baseline	2017	2018	2019	Total	Target 2020
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)	48% uses contraceptives (30% increase)	30%
GL2.1.2	Users' satisfaction rate of SRH services	5.8 out of 10			85% (very) satisfied	85% (very) satisfied	7 out of 10
GL2.1.3	% of SRHR facilities that increased their compliance to (national) quality standards				50%	50%	75%
2.2 Mining communities, especially men, recognise the importance of gender equality							
GL2.2.1	Level of acceptance in the community for women's decision making on SRH and family planning	Acceptable to decide on spacing between children 26%; Acceptable to decide on use contraceptives 31%			Acceptable to decide on spacing between children 42%; Acceptable to decide on use contraceptives 34%	Acceptable to decide on spacing between children 42%; Acceptable to decide on use contraceptives 34%	4 out of 6
GL2.2.2	Level of acceptance in the community for women to have better access to economic activities						Qualitative
GL2.2.3	% of women reporting a reduction in (domestic) violence				Qualitative findings indicate both incidences of increase and decrease of GBV	Qualitative findings indicate both incidences of increase and decrease of GBV	15%
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	1	–
GL2.3.2	# of policies and standards that have been revised or developed that support a more conducive environment for women's economic empowerment		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)	85% (through VSLAs)	55%
GL2.4.2	% of women that experience an increase in joint decision-making in financial household decisions				53% experiences an increase	53% experiences an increase	50%
a. Effective national lobby for gendersensitive ASG mining policies							
GL_1.a1	# of events organised for lobby and advocacy		1	11	2	14	12
GL_1.a2	# and kind of stakeholders attended events		54 (mining association)	200 (SWISSAID, World Bank, Hakirasilimali, 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)	334 participants	5 (government authorities, mining associations, male and female miners, Ministry of Minerals)



2019 PME Report on Indicators

TANZANIA

Aggregated results of all consortium partners		Baseline	2017	2018	2019	Total	Target 2020
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: 1473 F: 1244	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
d. Existing credit models adapted and pilot tested in ASG mining communities							
GL_d1	# existing credit models that have been adapted		0	1	0	1	2
GL_d2	# credit models that have been developed and tested		0	1	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	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 sacco mine, Mgusu mine, Mlela mine, Theresia mine)	4	8	4
g. Women have increased access to credit							
GL_g1	# women that attended EA\$E groups		731	1012	1477	1477	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 (87% of the groups that had a share out)	33	48 groups (80%)
GL_g3	# of loans taken		0	3805	6277	10082	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)	818	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	63
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	277	879	363
GL_j2	# and kind of health related movies accessed on tablets of health entrepreneurs		2337	20887	19140	42364	210000
GL_j3	# and kind of health and safety products (inc. MHM and family planning products) sold by health entrepreneurs		1683	118407	116064	236154	48000



**2019 PME Report
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TANZANIA

Aggregated results of all consortium partners		Baseline	2017	2018	2019	Total	Target 2020
k. Women run viable health businesses							
GL_k1	# of women who successfully completed basic health and business management training		148	1127	279	1406	1330
GL_k2	# women running a business as health entrepreneur		148	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	74.058 TZS per month	95.000 TZS per month
l. 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	42	-
GL_l2	# of events where champions/ambassadors have actively participated (disaggregate for national/regional/community level and female/male champions)		2	16	17	35	-
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%	71%	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	1787	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%		87%	70%
GL_n2	# men who participated in EA\$E/EMAP		0	312	263	624	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



**2019 PME Report
on Indicators**

INTERNATIONAL

Aggregated results of all consortium partners		Baseline	2017	2018	2019	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	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, BITI)	6	3
b. Effective international lobby for gendersensitive ASG mining policies							
GL_b1	# of position papers developed		0	0	1	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)	5	2
GL_b3	# of international bodies that demonstrate knowledge of gender-sensitive mining policies		0	1 (IGF)	4 (OECD, IGF, EITI, EPRM)	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)	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	1152	500
GL_f2	% change in relative weight of women's rights component in certification schemes by standards/auditors		0		Not available		-