

**The
Golden
Line**

Annual Report 2020



Annual report

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Introduction



We are pleased to present the results and experiences of the Golden Line in 2020, the final year of our programme.

Over the past five years (2016–2020), the Golden Line initiative has contributed to the economic empowerment of women in and around artisanal and small-scale gold mining communities in Ghana and Tanzania. Funded by the Netherlands Ministry of Foreign Affairs and implemented by Simavi, Solidaridad and Healthy Entrepreneurs (HE), the Golden Line has improved women's working conditions and economic position within gold mines. It has also allowed women in mining com-

munities to engage in economic activities by improving their sexual and reproductive health and rights (SRHR) and their access to, and control over, resources.

The outbreak of Covid-19 turned 2020 into a totally different year than the one 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 economic and social empowerment and that everyone involved in the programme had the necessary information and means to protect themselves from the virus.

- ▶ A total of 1,228 miners, including 404 women, were trained in responsible and women-friendly mining practices.
- ▶ Through large events on International Women's Day and in various webinars, the Golden Line advocated for women's rights in mines and mining communities and shared its approach and lessons learned.

The [end term evaluation \(ETE\)](#) conducted in 2020 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. The ETE report found that the Golden Line operated as an integrated programme in a complex environment and took a pragmatic and intelligent approach. In workshops with all partners we discussed the findings, including lessons learned for future programming.

This annual report begins by describing how Covid-19 affected the Golden Line mines, communities and activities and how we responded to the challenges. This is followed by a description of our achievements, challenges, reflections on our Theory of Change, lessons learned and sustainability. Annex 2 provides an overview of the results we have achieved for each of our indicators.

- ▶ Despite Covid-19, 1,930 women in mines and mining communities were provided with access to savings, loans, SRHR information and business skills training at 84 Village Savings and Loan Associations (VSLAs).
- ▶ The Golden Line engaged with 1,341 men in mines and mining communities to raise their awareness on gender equality, SRHR and gender-based violence (GBV).
- ▶ The 548 community health entrepreneurs (CHEs) continued to run their businesses in selling health and safety products in the communities.

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Covid-19



Covid-19

Covid-19 has disproportionately affected women and aggravated gender inequality around the world. The pandemic has also showed the interconnectedness of global value chains and the inequality of the global economy. The international gold trade was disrupted due to travel restrictions, causing local gold prices to drop and a fall in miners' incomes. As women are overrepresented in informal positions, they more often lost their jobs.

After the first Covid-19 cases were detected by mid-March 2020, the governments of Ghana and Tanzania introduced Covid-19 measures, including the closure of schools, suspension of international flights and restrictions on gatherings. In Ghana, there was a three-week lockdown in Accra and Kumasi and public transport restrictions were put in place.

However, in June 2020 the Tanzanian president John Magufuli declared Tanzania free of Covid-19 and allowed all activities to resume as normal. Magufuli, together with other top officials, publicly downplayed the virus and enacted new laws further restricting the freedom of speech, including on Covid-19. The government stopped reporting on Covid-19 cases at the end of April, making it nearly

impossible to gauge the true extent of the virus. Many people in Golden Line communities were no longer concerned with the virus and safety measures were often not adhered to.

Measures taken against Covid-19 affected women's economic activities and income, especially in Ghana. Members of VSLAs saw their savings reduced, had limited access to group savings and faced delays repaying loans. Schools remained closed until the end of 2020, increasing women's household responsibilities and spending. We believe that this situation has also increased gender-based violence.

Simavi partner Presbyterian Relief Services and Development (PRS&D) conducted a research on the effects of Covid-19 on accessibility and availability of SRHR services and the resilience of health facilities in Golden Line communities in Ghana. The results show that fear to get infected and the idea that health facilities are only focussed on Covid-19 reduced women's health seeking behaviour. In addition, due to the Covid-19 restrictions, most health facilities did not get the requested SRHR commodities that are delivered by the regional medical stores or sub-district health centres. This resulted in stock outs.

The Golden Line's response to Covid-19

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 handwashing. 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, the partners worked closely with the local government to sensitize the communities on Covid-19, while integrating messages on domestic violence and SRHR. They recorded jingles and voice messages which were disseminated through speakers in the communities in dusk and dawn sensitization sessions.

With funding from other 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 Ghana and Tanzania, we distributed handwashing materials as well as 8,200 Golden Line branded face masks, 1,000 posters and 1,000 flyers with Covid-19 prevention messages.

Many Golden Line activities had to be postponed or adjusted. Large group activities could not take place, including community sensitization meetings, multi-stakeholder dialogues, trainings, group discussions with men on GBV and the provision of SRHR services at the mobile clinic in Tanzania. If allowed and considered safe, trainings and meetings were still held but in smaller groups and with safety measures in place. The weekly VSLA meetings were adjusted to smaller groups or house-to-house collection of shares and loan repayments. We learned that meetings in smaller groups and closer to the homes of the participants have a positive impact on attendance and allow for more open discussions on sensitive topics.

“ The Covid-19 training has opened my eyes. I now know we still have to take precautions against Covid-19, including frequent handwashing with soap and social distancing. I need to ensure village meetings occur in a bigger place where people can give space to each other.

– **Deodatus Kisinga,**
village executive officer, Tanzania

The pandemic forced partners to be innovative and make use of new technologies. In Ghana, Solidaridad used interactive voice recordings (IVR) to spread information to miners. Pre-recorded messages were sent to miners via automated voice calls which offered a menu of topics for further information. HE set up a telehealth solution, whereby health workers in Tanzania and Ghana can call with HE staff to receive support and guidance on Covid-19 and other general health issues. HE also introduced mobile money transfer to enable CHEs to repay loans. CHEs

played a valuable role in making health products accessible close to home and in limiting movements to health clinics. However sales made by CHEs decreased due to a reduction in purchasing power in communities.

The virus also led to adjustments in the data collection for the ETE. As international consultants could not travel to Ghana and Tanzania, local consultants were in charge of the data collection with remote training and guidance from international colleagues.

Covid-19 training in Ghana



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Achievements



Ghana

The ETE showed that 81% of the women in the Golden Line communities in Ghana believed that their financial security increased in the past year. During the mid-term evaluation (MTE) this figure was 77%. Women also rated their financial security a bit higher than during the MTE: 6.9 out of 10 on average, compared to 6.3 out of 10 during the MTE. The Economic and Social Empowerment (EA\$E) methodology and the model of HE contributed to this achievement.

In 2020, Simavi partners PRS&D and Hope For Future Generations (HFFG) continued to implement the EA\$E methodology with the 52 VSLAs that were established in 2019. Solidaridad did the same with the five VSLAs in the mines. More than 1,100 VSLA members and their 580 male household members participated in a discussion series with the aim of improving joint financial decision making and gender equality at the household level. The VSLA members were also provided with business skills and vocational skills training such as beading, baking and soap making. The Covid-19 crisis increased demand for soap and provided a business opportunity for women. VSLAs were supported to register their group with the government and were linked with relevant financial and business institutions in order for them to benefit from their services. We formed

more platforms, uniting women from various VSLAs, women ambassadors, queen mothers, local leaders and government officers to ensure women's voices are heard at the community level.

HE continued to support the 271 CHEs running their businesses selling health products. They sold less than in previous years due to Covid-19 but still had an average turnover of 704 GHS (approximately 100 euro) per month. HE provided 134 well performing CHEs with a second loan to enable them to further grow their businesses. After considerable efforts to receive formal approval, six over-the-counter medicine shops are now fully operational.

After the government eased Covid-19 restrictions, HFFG, PRS&D and Solidaridad implemented the Engaging Men in Accountable Practice (EMAP) methodology. EMAP aims to involve men in addressing GBV and is comprised of two stages: first a series of discussions on GBV was held in the women's VSLAs. After that, 462 men in men's groups participated in dialogues on GBV, based on input from the discussion in the women's groups. Motivating men to join remained a challenge but numbers gradually grew as participants encouraged peers to join. Several of the participants raised awareness in their communities on gender-based violence.



“ HE supported me with applying for a licence and provided me with business skills training and a loan to purchase start-up drugs and medicines. Now I’m running a successful drug dispensary in the Sukusuku community with a total capital of about 7,000 Ghana cedi. Not only has my income increased, but also my self-confidence. I dared to contest in the general assembly election as unit committee chairperson and won with a majority of the votes above my male counterparts.

- **Davidine Amoabeng,**
Community Health
Entrepreneur, Ghana

For example, Abraham Nana Poku from the Akomfre community composed a song on the participation of women in decision making entitled “No men have women at the back, side by side we walk”.

HFFG and PRS&D collaborated with the government’s Domestic Violence and Victims Support Unit (DOVVSU) to inform VSLA women about the Domestic Violence Support Act and where to report violence. In the ETE, key informants reported that they noticed a reduction in GBV and an increased awareness in communities about where to report GBV.

Six health facilities improved the availability of family planning commodities and reduced the cost of sanitary products used by women during labour. To enhance the social accountability of local government health facilities, all women from the 52 VSLAs in the communities were trained in the use of score cards to assess the provided services. The scores were discussed in dialogues with community members and Ghana Health Service staff. The ETE showed that as a result of the discussions, the relationship between women and health workers improved.

HFFG and PRS&D worked on improving the quality of SRHR services by training government health workers, supporting government health facilities to conduct

outreach, conducting health facility monitoring visits with health authorities and organising dialogues with district level government offices. An estimated 35,000 community members were reached with SRHR information in VSLAs, schools, community and religious meetings and through community information centres. More than 12,500 people were also reached through radio discussions on SRHR.

Through a training of trainers approach and the IVR tool, 583 mine workers, including 59 women, were trained in occupational health and safety, safe mercury use and governance. Solidaridad also organised vocational skills training for 15 women miners to broaden their job prospects including in excavator operation, mineral processing and assaying, crusher operation, mine administration, bulldozer operation and health and safety management.

An assessment carried out by the Alliance for Responsible Mining shows that eight out of the 10 mines supported by the Golden Line adapted operational procedures in line with CRAFT’s Fairmined Standard. Five mines meet the basic CRAFT requirements meaning their practices are sufficiently responsible to sell gold to the international market. Based on the findings, mine leaders were supported to develop action plans to further improve practices in the mines.

The ETE showed that usage of personal protective equipment (PPE) is still low in the project mines but there were also positive signs of improvement. Almost all respondents (95%) in mines claimed to use at least some PPE. They also say that all (77%) or almost all (16%) of the other miners use the appropriate PPEs. Solidaridad supported the project mines in Ghana in establishing action plans to improve PPE use and provided PPE, safety signage, first aid kits and fire extinguishers.

On International Women’s Day, the Golden Line partners jointly organised a large event in the Abreshia community in the Wassa Amenfi East Municipality which was attended by government officials, traditional leaders, VSLA members, women ambassadors and other community members. During the event and in a press statement, the Golden Line called on the government to pass the Affirmative Action Bill into law and for a policy stipulating that 30% of all mining concessions

International Women’s Day celebration in Ghana



go to women. This was reported on Adonis TV and in an article by the Ghana News Agency.

protection, Freda Prempeh, spoke during the event as well as representatives from the VSLAs in the mines.

Solidaridad, in collaboration with ABANTU for Development, Mondelez International’s Cocoa Life Ghana programme and the Henry Djaba Memorial Foundation, also organised another large International Women’s Day event in Koridua in the Eastern Region. The deputy minister of gender, children and social

Table 1: Results in Ghana for selected indicators

Indicator	Target 2020	Actual 2017-2020
Outcome		
% of women who experienced an increase in joint decision making about household finances	60%	98%
Level of satisfaction among women about their work in mines	6 out of 10	7.4 out of 10
User satisfaction of SRH services	7.5 out of 10	8 out of 10
Output		
# women that attended EA\$E groups in communities	4500	2,970
# men who participated in EA\$E/EMAP in communities	5,400	2,022
Average turnover per health entrepreneur (271)	200 GHS per month	704 GHS per month (100 euro)
# of community members who attended sensitization meetings on gender equality and women’s health needs and rights	2,250	11,828
# of miners trained on practices in line with FM/FT certification	Male: 1000; Female: 500	Male: 893; Female: 213

Tanzania

Among women who participated in the community survey conducted for the ETE, 75% indicated that by participating in the Golden Line their opportunities to earn money increased somewhat or a lot. The percentage of women who reported an increased income (61%) is slightly higher than during the MTE (56%). In addition, 73% indicated positive changes in financial decision making in their household as a result of their participation in the programme.

In 2020, the 698 members of the 22 VSLAs established by Simavi partner Women Promotion Centre (WPC) in mining communities and the five VSLAs established by Solidaridad in mines participated in business skills training and in the gender discussion series. During the gender discussion series the women were joined by male household members and together they reflected on their financial decisions and goals, the value of women in the household and alternatives to violence, with the aim of promoting more equitable relations in the household.

Members of VSLAs often use their savings to start or invest in their small business, in their house or on the education of their children. Eleven VSLAs are now running group businesses such as crushing ore, selling PPE, farming, running a restaurant and renting out chairs for events.

Some communities followed the example of the Golden Line and established nine additional VSLAs by themselves with support from community facilitators and ambassadors. VSLAs were also supported in registering their groups as village banks with the government which is a requirement to open a bank account and receive support from the local government.

The 277 CHEs continued to run their businesses selling health products and providing community members with health education. HE developed a new loan and repayment structure which helped revive 94 businesses. CHEs were also trained in how to procure products themselves, to reduce dependency on HE. HE also improved its business case and profit margins in Tanzania by introducing fast moving products, increasing its product variety and adjusting its margins.

A total of 366 men in mines and from surrounding communities participated in an EMAP discussion series on GBV. They subsequently raised awareness on GBV during village meetings and assisted women who were experiencing violence. Based on insights from the MTE, 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



“ Our group is called Ukombozi. We have 20 members who all work in the Mgusu mine. We sell masks, overalls, boots, glasses used when crushing the ore, ear-plugs, first aid kits and gloves for amalgamation with mercury to mine workers. The Mgusu mine management buys our equipment for their staff and individual miners and also supports us by providing us room to keep our stock.

We started our business in selling protective gear in January 2020, inspired by a Golden Line training we received. This training has made us aware of the importance of using personal protective equipment in mining. In addition, we have also received business skills training. From this we have learned the value of having this business.

All of us have contributed 20,000 Tanzanian shillings (of our own money) to start up our business together. We want to keep on improving and investing in it further. It is our dream to open up a large shop in town to sell protective equipment in a central place where many people pass by daily and can find them easily.

and trained confidential counsellors in the 15 mines. WPC trained members of women's rights defence committees who are responsible for following up cases of GBV in communities. The ETE showed that women from VSLAs suffering from GBV are supported and encouraged by their fellow group members to report cases of violence.

The ETE also showed that SRHR services are frequently used: 77% of women used SRH services in the past half year, of which 58% used UMATI's services. Forty-five per cent reported that the Golden Line programme had contributed to their ability to be involved in decision making on the use of contraceptives. Considering that women generally have little control over matters relating to SRHR and the complexity of decision making on SRHR, we view this as positive.

UMATI provided 6,733 clients, of whom 90% were women, with SRHR services. A total of 23 service providers received on the job training in the provision of women-friendly SRHR services. In addition, 1,583 people received information on SRHR in community sensitisation events. UMATI, together with the other Golden Line partners, made special efforts to reach young people with SRHR information and services by organising a sports competition.

UMATI also followed up on the action plans that were developed by health authorities to improve the quality of SRHR services based on the results of client satisfaction measuring organised by UMATI. The Council Health Management Team (CHMT) agreed that the male change agents of the Golden Line will continue to be part of the community based health structure and will also be able to engage in other health interventions in the region.

After the Covid-19 restrictions were lifted in May, Solidaridad trained 645 miners, including 345 women, on responsible mining practices, either directly or through the training of trainers approach. The MTE and ETE showed that awareness about PPE is high, but that the actual use is still limited. To address this, Solidaridad trained 75 women in becoming role models for PPE use and providing information to both women and men in mines.

The ETE showed that positive results have been achieved related to improved positions of women in mines in Tanzania. In 14 Golden Line mines, women are now included in the mine management and at least one mine are trained in working with mercury and are active in the position of amalgamation. At another mine, women can now invest in, own and manage mining sites. On the other hand, 51% of women surveyed wanted another job but

only 7% had changed jobs in the past two years. To enhance women's opportunities in mines, 150 women were provided with vocational skills training including processing techniques, crusher operations, administration and health management.

Solidaridad lobbied the Ministry of Mining to review the process of mining licensing. Women have been excluded from this process as land ownership is usually a requirement. The ministry verbally committed to review this process and make it more inclusive. Solidaridad will be providing recommendations to the ministry on how to do this.

On International Women's Day, the Golden Line partners jointly organised a large event in Geita which was attended by government officials, key stakeholders and women participating in the programme. The Golden Line also participated in an International Women's Day event in Dar es Salaam called "Unsung Sheroes" which was organised by the Voice and Hivos team and the Netherlands Embassy. One of the Golden Line women ambassadors was part of the discussion panel and shared her experiences. The Golden Line photo exhibition that was developed in 2019 was also on display at the event. The Netherlands Embassy subsequently displayed some of the photos in the building it shares with the EU and other embassies.

*Golden Line exhibition at
Unsung Sheroes event*



Table 2: Results in Tanzania for selected indicators

Indicator	Target 2020	Actual 2017-2020
Outcome		
% of women who experienced an increase in joint decision making about household finances	50%	73%
Level of satisfaction among women about their work in mines	6 out of 10	7.4 out of 10
User satisfaction of SRH services	7 out of 10	7.4 out of 10
Output		
# women that attended EA\$E groups in communities	1,080	1,588
# men who participated in EA\$E/EMAP in communities	2,160	1,075
Average turnover per health entrepreneur (277)	95,000 TZS per month	116,386 TZS per month
# of community members who attended sensitization meetings on gender equality and women's health needs and rights	715	3,370
# of miners trained on practices in line with FM/FT certification	Male: 1,858; Female: 542	Male: 1,773; Female: 1,584

International

Micro-credit providers, impact investors and the private sector remain reluctant to invest in and finance artisanal and small-scale mining (ASM) as they associate the sector with high risks. However, this perception is inaccurate and hampers access to the formal finance needed to implement good practices in the mines. Solidaridad and the Global Initiative Against Transnational Organised Crime conducted a study on real and perceived risks to financial institutions on investing in ASM.

The findings of the research were intended to be presented during the 2020 OECD Forum on Responsible Mineral Supply Chains, but this was cancelled due to Covid-19. Instead, Solidaridad and the Impact Facility released a [webinars series](#) with the aim of demystifying the myths surrounding the risks, ethics and opportunities of ASM. One of the webinars focussed on empowering women in ASM and the Simavi programme manager presented the Golden Line's EA\$E and EMAP methodology.

The Golden Line furthermore presented its experiences and lessons learnt during several other webinars. In September, the Golden Line, together with the [Women's Rights and Mining](#) working group, organised a webinar on sexual and gender-based violence (SGBV) in the mining sector during which a staff member from PRS&D presented the experiences of the Golden Line in addressing SGBV. In November,

the Golden Line National Programme Coordinator in Ghana gave an online presentation about the programme during the Chicago Responsible Jewellery Conference.

In the Netherlands, the [Women of Gold](#) documentary about the Golden Line was broadcast by NPOstart on International Women's Day and repeated 11 times throughout the year.

Table 3: Results in international advocacy for selected indicators

Indicator	Target 2020	Actual 2017-2020
Outcome		
# of targeted market players that buy responsibly 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	1,182
# of events organised for lobby and advocacy	2	9

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Challenges

Challenges

Covid-19 was our biggest challenge in 2020, as described earlier, but we also faced other challenges.

The VSLAs supported women who were starting or growing their businesses. However, to grow a substantial-level women-owned business require access to larger capital. Partners facilitated the registration of VSLAs, a requirement to access loans from financial institutions, which was a challenging process in Tanzania in particular. After registration it remained difficult to find credit providers who were willing to provide loans to the women's groups, although there were some successes in both Ghana and Tanzania.

Overall, there is no evidence that the use of mercury has decreased, however, the ETE indicated that mercury is being used in a more responsible way. In Ghana, most of those working with mercury said they had changed their practice (9 out of 12). They use PPE and switched to burning it in the open air. In Tanzania, mines have installed concrete ponds for the application of mercury to ensure that it does not pollute the ground and (drinking) water.

In order to make further progress, however, more affordable technology that fits local ASM miners' needs is required. Solidaridad signed a partnership with the University of Mines and Technology in Tarkwa, Ghana to improve the mercury-free processing method known as direct smelting and pilot this in Golden Line mines. In Tanzania, Solidaridad teamed up with the Impact Facility to deliver alternative processing techniques to miners.

In Ghana, Solidaridad trained fewer miners, in particular female miners, than planned. Trained lead miners were not always active in training their fellow miners. Solidaridad will address this with closer monitoring and by providing more on-site technical support and training. In addition, there were less women working at the mines as many female miners lost their jobs during the mining ban from May 2017 – December 2018, which was further exacerbated by the Covid-19 outbreak. As a result, the VSLAs that were established in the mines in 2017 are now comprised of many women who no longer work in mining and have switched to other livelihood activities.

In Tanzania, partners encountered difficulties in reaching mines and communities due to floods in the rainy season. The floods also damaged some of the mine shafts and limited the ability of women to process ore. In addition, bad functioning of the cellular network made it hard to communicate with CHEs, ambassadors and community facilitators.



The new Tanzanian National Health Policy adopted in 2019 restricted the provision of permanent family planning services to health centres and hospitals and excluded dispensaries. This meant that UMATI and the dispensaries they were working with were unable to provide a full range of family planning methods. Clients who wanted permanent family planning methods were referred to qualified health facilities and/or offered other family planning methods.

“ I am now able to stand in front of people and talk to them on health issues such as family planning.

– **Kadijah Abubakar,**
women’s
ambassador,
Ghana



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 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 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 results of the MTE that was 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.

The ETE conducted in September 2020 provided useful insights into the results we have achieved in the five year duration of the programme, the progress we have made since the MTE, how the different components (mines, communities, health services) interact and the sustainability of our approach. During workshops held with all partners in November and December 2020 in Tanzania and Ghana we

jointly reflected on the ETE findings and drew lessons learned. We also reflected on our Theory of Change and what we would do the same or differently in future programmes.

We concluded that the overall goal of the programme, economic empowerment, did not fully capture all the activities that have been carried out. We see women's leadership and participation in decision making as a key element of the programme, and this could have been more visible in the TOC, by adding social empowerment to the overall goal. In addition, self-esteem/confidence is essential if women are to empower themselves and this could have been explicitly mentioned in the TOC. After the MTE we increased our focus on skills training and providing support to women who had experienced GBV, which could have been emphasised more in the TOC.

Though some significant changes have been achieved, policy development and change at the national level proved to be difficult to realise. At the same time, through lobbying, advocacy and women's leadership at the community level, various positive results were achieved. The pathways in the TOC could have better reflected lobbying and advocacy at different levels and how these levels interact.

Lessons learned

- ▶ Based on insights from the MTE, great efforts were made to enhance synergy at the activity level by developing joint synergy action plans in both Ghana and Tanzania. This led to more integrated and tailor made services in the mines and communities. Partners harnessed the strengths of each other, leading to more efficient and effective programme implementation.
- ▶ Engaging men, including male household members, mine owners and community leaders, needs to start earlier as changing attitudes, beliefs and behaviour takes a long time. The EMAP discussions with groups of men should start sooner and run partly in parallel with the EA\$E methodology to create more time for EMAP.
- ▶ Raising awareness is not sufficient to ensure the usage of PPE in mines. A multi-faceted approach is required with a particular focus on the comfort of PPE, taking into account the needs of women.
- ▶ Communicating the business case to include women in mining is a good entry point to miners and authorities.
- ▶ Besides gender norms, education and technical know how remain the main barriers for women who want to take up higher and more influential positions in mines and mining associations. Providing women with vocational skill training through the VSLAs in the mines could result in increased women's participation and influence in the sector.
- ▶ Vocational skills training needs to go hand-in-hand with strengthening the confidence of women to take on different/new roles and changing their perspective on what jobs they can do.



6

Sustainability



Sustainability

The Golden Line teams in Ghana and Tanzania developed exit strategies to increase the sustainability of the results. During final meetings with stakeholders in November 2020 responsibilities were formally handed over to community and government institutions.

The ETE indicated that the VSLAs established by the Golden Line are very 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 ten point scale.

Almost all CHEs (96% in Ghana and 83% in Tanzania) are planning to continue with their business. In Tanzania, HE has set up a financially sustainable business operation which will continue without the need for extra funds. In Ghana, the HE model has been implemented differently. HE will not continue, however, 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 believe 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.

We look back proudly on our achievements over the past five years and are confident that we have made a sustainable impact on the lives of women in mining communities in Ghana and Tanzania.

“ Through the VSLA I was able to expand my snack business. I am now supplying drinks and pastries for events in the community.

- Sarah Yankey,
Ghana





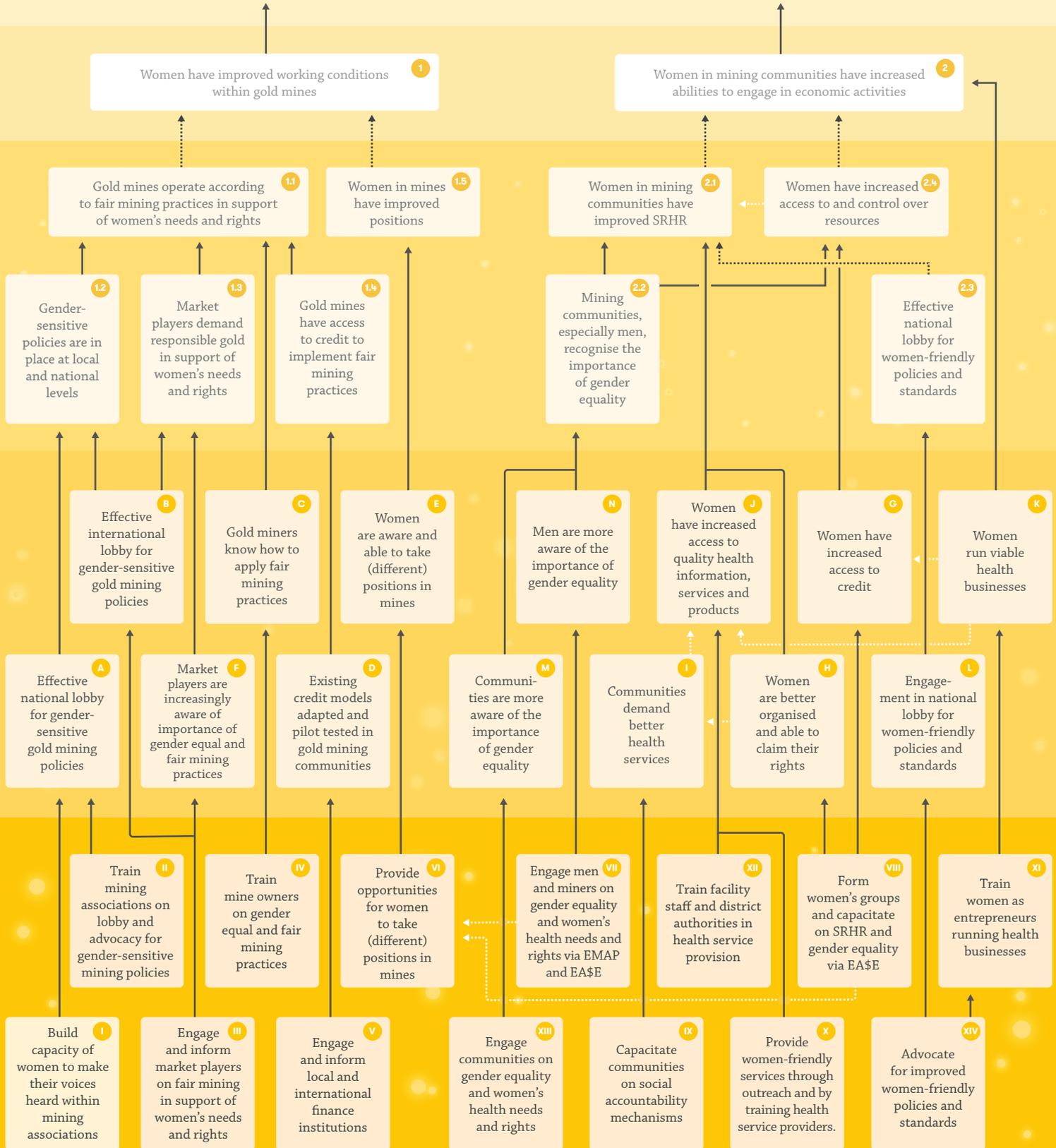
**The
Golden
Line**

Annexes

Theory of Change

**2020 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	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)
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%



2020 PME Report on Indicators

		GHANA						
Aggregated results of all consortium partners		Baseline	2017	2018	2019	2020	Total	Target 2020
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 contraceptives (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%
2.2 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 73%; Acceptable to decide on use contraceptives 72%	Acceptable to decide on spacing between children 73%; Acceptable to decide on use contraceptives 72%	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 increased awareness and reduction of GBV	Qualitative findings indicate increased awareness and reduction 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	1	0	0	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	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 decision-making in financial household decisions				83% experiences an increase	98% experiences an increase	98% experiences an increase	60%



**2020 PME Report
on Indicators**

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
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



**2020 PME Report
on Indicators**

GHANA

Aggregated results of all consortium partners		Baseline	2017	2018	2019	2020	Total	Target 2020
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
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
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	83	135	-
GL_l2	# of events where champions/ambassadors have actively participated (disaggregate for national/regional/community level and female/male champions)		3	29	36	93	161	-
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%	97%	93%	70%
GL_m2	# of community members (disaggregated by gender) who attended sensitization meetings on gender equality and women's health needs and rights		3934	4352	2004	1538	11828	2250



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Aggregated results of all consortium partners		GHANA						Target 2020
		Baseline	2017	2018	2019	2020	Total	
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%	99%	87%	70%
GL_n2	# men who participated in EA\$E/EMAP		0	626	700	696	2022	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	-



2020 PME Report 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	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)

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 government 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%
2.2 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 47%; 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 that programme contributed to increased reporting of GBV	Qualitative findings indicate that programme contributed to increased reporting 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	0	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	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 improved financial security	68% experiences improved financial security	55%
GL2.4.2	% of women that experience an increase in joint decision-making in financial household decisions				53% experiences an increase	73%	73%	50%



2020 PME Report on Indicators

		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
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%

TANZANIA

Aggregated results of all consortium partners		Baseline	2017	2018	2019	2020	Total	Target 2020
i. Communities demand better health services								
GL_i1	# of multi-stakeholder dialogues for social accountability		0	0	30	3	33	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	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
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	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	–

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	–