

Golden Line programme

Midterm review

Final report

September 2019

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Executive summary

Introduction (see page 9-14)

The Golden Line programme is a five-year programme with the aim to economically empower women in and around artisanal and small-scale gold mining (ASM) communities in Ghana and Tanzania. The programme is implemented at mines and in communities. The main programme components are:

- Mines: guiding ASMs through the process of Fairtrade or Fairmined certification, setting up EA\$E groups for female miners and providing training and other awareness raising activities to change perceptions of the position of women at mines.
- Communities: implement the EA\$E module, an integrated program model that uses VSLA as a platform for additional social interventions; set up EMAP groups in which men reflect on their attitudes and beliefs about gender, power, and violence; improving the SRH services in communities, either by collaborating with health service providers (Ghana and Tanzania) or providing these services themselves (Tanzania); train women in communities as community healthy entrepreneurs who run health businesses.

The Golden Line programme also engages in lobby and advocacy, but this programme component is outside the scope of the evaluation.

Having reached the mid-point of the programme's implementation, the consortium seeks insights to the results achieved so far so that it can learn from the current approach and plan the actions needed to enhance effectiveness and sustainability. The objective of the Mid Term Evaluation is threefold: internal learning, accountability and communication.

The evaluation used a mixed methods approach. In the communities and at the mines, we conducted a survey, Focus Group Discussions (FDGs) and key informant interviews (see also box on the right)

The main findings for Ghana

The effectiveness of the programme activities at the mine (see page 15-23)

The Golden Line programme targeted 15 mines in Ghana. Shortly after the start of the programme, the Ghanaian government banned all ASM activities. The ban was lifted in December 2018, after 1.5 years. As the result,

less activities than planned could be implemented (e.g. the number of miners trained was lower than planned and the trainings were not given at the mining site). At the time of the evaluation, the mines were resuming operation.

DATA-COLLECTION: OVERVIEW

In total, 911 respondents were involved in the MTE (for both countries):

- 410 surveys in eight communities
- 182 surveys in 11 out of 23 mines
- 264 respondents in 27 focus groups
- 55 key informant interviews

The MTE targeted both men and women who participate in the Golden Line programme. The female respondents are mainly involved via the EA\$E groups. They are typically providing support services, such as food selling, and have lower levels of education than male respondents. The latter are mainly lead miners and mine management. They have higher levels of education than the female respondents.

Improving safety at the mines is an important part of preparing them for Fairmined certification. The findings show that respondents have strong awareness on the importance of PPEs, but usage is low. This is in line with expectation, as mines are only reopening now and the programme staff primarily gave off-site training. We see that considerable progress is needed at the mines when it comes to safe mercury practices. Only few respondents indicated they see an improvement. Moreover, we observed that especially among casual workers on the mining site, the use of mercury is irresponsible (e.g. holding it in their bare hands).

In addition to training mines on safety, the Golden Line programme aims to improve the position of women at ASM. The MTE shows that respondents are more aware of the range of positions that women can do. Moreover, in some cases respondents say women are better at a specific task (such as administration). At the same time, both men and women still see obstacles, especially for tasks that are physically demanding or require a high level of skill / education. Furthermore, we see few women taking up different positions at mines, although there are some signs of change. For instance, there are a few examples of mine owners who showed willingness to promote a woman in a better-paid position, but this has not happened yet.

In short, we see that the programme staff put in a lot of effort to generate as much change as possible despite contextual challenges. As the result, the

participants have an increase in awareness. The next phase of the programme will be crucial for the mines, as the mines can now put the knowledge into practice and make it part of their business practices.

The effectiveness of the programme activities in the communities (see page 24-32)

The Golden Line programme targets women and men in ASM communities with the interventions of the Simavi partners and Healthy Entrepreneurs. The Simavi partners did so via the following interventions: 1) EA\$E and EMAP methodology (see introduction); 2) capacity building of local change makers who advocate for the Golden Line programme and raise awareness on topics like SRH and gender equality; and 3) collaboration with local institutions such as community health centers and the social welfare department to improve the SRH services for women. HE trained community healthy entrepreneurs (CHEs) in the community on health and business skills, provide them with a loan to get stock and provide entrepreneurs with a tablet that has health information. HE also works on the establishment of pharmacy shops that are run by women.

The MTE team visited three communities in which the Simavi partners work and two CHE clusters. The survey respondents are 39 years old on average, mostly married (77%) and with children under their care (96%). Over a third (35%) never attended any formal education. Male respondents are significantly higher educated than female respondents.

We first looked at the financial security for women. The Golden Line programme supports women in improving their financial security, but this (perceived) increase is small. The logic behind the change is as follows. First, women learn how to save and the VSLA gives them a place to store their savings. Second, women indicate that they engage less in impulse buying. The Golden Line programme does not provide start-up capital. Therefore, the programme does not directly contribute to the income of women. Moreover, context played a role, as women could only make small contributions to the VSLA box when the local economy was affected by the ban on ASM. We see a similar picture for CHEs: most women managed to get a small income from their business, although margins and scale of selling are low.

The savings or business that female participants obtain through the Golden Line programme contributes to the control women have over resources, as it gives them some financial resources that the women can decide over themselves. The gender discussion series are an important tool to prevent conflict within the households. Nevertheless, the findings also show joint

decision making in the household is still limited, as respondents report distrust and lack of transparency about income.

Second, we assessed SRH in the programme communities. The MTE concludes that the awareness of contraceptives and STIs is high. The Golden Line programme has been an important contributing factor to this, alongside other sources of information (such as radio and TV). Women have access to contraceptives in the project communities. The MTE also identified an unexpected outcome: key informants indicate they see less teenage pregnancies. This is the result of the efforts to change the perceptions of parents about the use of contraceptives by teenagers. Finally, we found weak evidence that the gender discussion series and the EMAP groups contribute to a reduction in GBV. The Golden Line programme also contributed to awareness on the support available to women when GBV occurs.

Synergy between the programme activities in communities and at the mines (see page 33-34)

We assessed synergy at two levels: the activity level and the outcome level. At the activity level, we see that the synergy between the mine and the community activities has been limited. There are two main reasons for this. First, due to the ban on ASM, mines were largely inaccessible. Second, there were disputes among local leadership in the communities surrounding the mines. Therefore, these communities did not meet the selection criteria for participation. Nevertheless, we do see some synergy at the activity level. There has been learning between the project partners. For instance, Solidaridad adopted the EA\$E module from Simavi. Moreover, there is some overlap between the Simavi project communities and those of HE. The project partners strategically collaborated by selecting CHEs from EA\$E groups. According to project staff, this led to enhanced outcomes: the women learned about VSLA via the EA\$E group, which helped them with repaying the product loans. At the same time, the CHE model gives motivated EA\$E group members the opportunity to start their business.

In short, we see synergy between the project partners, but there is potential to make better use of this. More overlap in activities and geographical overlap is a pre-condition for this, which is expected to happen in the next phase of the project. An important gap in synergy is targeting the galamsey miners, as key informants indicate they cause most (social and environmental) problems in the project communities. This group is difficult to

reach due to the illegal nature of their activities, but at the same time of great importance.

Sustainability of the programme activities and outcomes (see page 35-37)

The Golden Line programme is a complex and multifaceted programme. The evaluation team expects that some activities and results are more sustainable than others. Mobilization in the communities took time, but over time interest and enthusiasm for the EA\$E groups and CHE grew. Although the project is phasing out now in some communities, respondents state they expect more people will join as a HE or in the EA\$E groups. At the mine, project activities were delayed. At the moment, the results cannot be seen as sustainable, but we are confident that this can change once the knowledge from the trainings is integrated in the business practices.

We foresee two challenges for sustainability. First, the profits and margins for the HE hawkers are low. demotivates HEs and as the result can stand in the way of sustainability. Second, the time span of the GDS and EMAP group was short, especially since it was challenging to motivate men to participate.

All three partners have clear scalable models that can be implemented in other regions. Key informants recommend that Golden Line programme upscales their programme activities. The evaluation team sees a few programme elements that may be adjusted before activities are upscaled. First, respondents raised concerns about the profitability of the CHE hawkers model (see above). Second, Solidaridad indicated that the requirements to obtain Fairmined certification are high. They are exploring working with a more accessible standard (CRAFT) as an intermediate step. By doing so, Solidaridad hopes to be able to reach more mines.

The main findings for Tanzania

The effectiveness of the programme activities at the mine (see page 38-49)

The Golden Line is working in 15 mines on responsible and gender sensitive mining. EA\$E groups were formed in five of these mines. The Golden Line program is the main program supporting the mines. The mines involved in the program all have mining pits and process units. The number of people working in the mines vary widely from 60 - 500 and is also varies by day. All mines used mercury to extract the gold from the ore. The method of payment seems difficult to grasp and differed widely in amount and method, from set day-rates to being 'paid' a number of bags of rocks of ore. The generally supported view is that gold mining has a big risk / luck element and that the idea of 'winning the lottery' is part of the mining culture.

The MTE confirms that the target group of the Golden Line are men and women with low education, high average number of children, low level of education and live in remote areas. As such, the target group can be considered as vulnerable. There is still a big gap between the awareness and actual use of PPE and the safe use of mercury when working in the mine. The MTE found a positive relationship between the provision of PPE's and the use of PPE's.

Mercury is a huge health and environmental problem in gold mining. The programme promotes safe use of mercury and a decrease in the use of mercury. No reliable data was being recorded in the mine to come to a conclusion about a decrease in the use and only boots as form of PPE's were sometimes observed when handling mercury. On a positive note, about one third of the workers that used mercury indicated that they changed their way of working in the past two years. These changes are related to: burning the amalgam far away from the people; not inhaling the fumes when burning the mercury or using a retort; using protective gear; and making sure that cooking / eating and amalgamation process were clearly separated. In addition, most mercury handling was done in ventilated places and the areas in all mines used a cement foundation to avoid mercury entering the soil and affecting the (drinking) water.

Both the quantitative and qualitative data resulted in strong evidence that the program contributed to the improvement of the position of women at mines. The awareness of which type of positions were suitable for women changed for both men and women. Most mines now have women in management positions. Still, 59% of the women indicated they would like another position in the mine. The top three most desired positions were: supervision (59%), trading ore (37%) and providing foods and drinks (31%). It is difficult for women to judge why they should desire other positions, i.e. to balance the risk and profitability. Women who participate in EA\$E groups more often aspired a different position at the mine than those who had not been in EA\$E groups. Another important result from the program is the debunking of myths around women and mining. Overall the respondents clearly indicate an overall increase in job satisfaction and an improved atmosphere in the mines.

In short, the innovative approach to gender has led to results that exceed the expectations. On the other hand, the results on safety and security lack behind, as the use of PPE is low and there are no measurable decreases in use of mercury. Also, increasing income remains a challenge.

The effectiveness of the programme activities in the community (see page 50-61)

The targeted communities in Tanzania are all in the Geita region. The communities are mostly medium sized with a population of 5,000-6,500 are surrounded by illegal, legal, formal and informal, large and small scale mines. Mining is directly or indirectly the main source of income for the communities. Although the communities are relatively close to each other geographically, the locations are remote: most are situated on dirt roads, public transport is scarce and the communities lack (proper) health facilities. Participants fit to a large extent into the category of vulnerable women. Their age with an average of 39 years is somewhat high in light of SRH services. More prevention of disease could be achieved with a younger age group.

One of the main aims of the Golden Line programme is increasing the income of women by creating opportunities to earn money and via share-outs from their collective saving group. 92% of the women indicate that through the Golden Line they now see more opportunities to earn money or already have increased their income. Although 43% of women indicate that their financial security increased a little, financial security is still rated low, with an average of 5.4 (on a scale from 1-10). Women state that their opportunities to earn money or their financial security has increased by participating in the Golden Line programme. Another main aim of the Golden Line programme is to give women more control over the resources they bring to their household. As such, a major component of EA\$E focuses on tackling the barriers to women's control and finding ways for them to be included in the decision-making on the household budget. Just over half (53%) of the women indicate that they have a say in the spending of the household budget and 64% report positive changes in financial decision-making on their household as a result of their participation in the Golden Line programme. Nevertheless, the focus group discussions reveal that even though women now feel stronger and are more aware of their rights, this only partially helps them to really stand up for themselves when overruled in decision-making. Still, some mention also that the inclusion of men also enabled them to earn money and contribute.

Although cash itself is not inherently risky, the potential risks can lead to negative unintended consequences. The decrease in intra-household violence (IPV) is not automatic. The findings from the focus group discussions explain several ways the Golden Line contributed to the decision-making power of women in relation to the household budget and intra-household violence. Women feel empowered by being together, discussing and having a place to not only save money, but also support each other by providing

financial assistance money when someone needs physical or emotional support. They share problems to find solutions together.

The Golden Line programme aims to improve SRHR in mining communities. The assumptions are that the high numbers of children that women have to take care of (triple burden) prevents them from engaging in economic activities and that the ability to make decisions over one's own body has an impact on other elements of decision-making in one's own life. Just over half of the female respondents (58%) can spontaneously name three or more contraceptives. Almost 18% cannot name any. For the STIs, the percentages are slightly lower with 53% of all respondents able to spontaneously name three or more STIs and 9% who cannot name any. Although all contraceptives are widely available, only a few women indicate that they have a say about their SRH. There is therefore much room for improvement.

The program also supports the improvement of women friendly (SRH) services through providing on the job training to government healthcare workers in the facilities and during outreach services using a mobile van. The services are highly needed and relevant and were positively rated during a focus group discussion.

Synergy between the programme activities in communities and at the mines (see page 62-63)

The underlying assumption is that working as a coalition of partners offers the potential for synergy. The research confirms synergy on three levels. The coalition partners are well aware of the programme's Theory of Change (ToC) and refer to the links this offers. The partners use each other's expertise, consult and reach agreement with each other. On a programme level, the project partners also express synergy in similar working principles, such as: being aware that you have the option to choose when it comes to a job in the mines or which contraceptive you use and that you have also have new opportunities, solidarity as a working principle and going the extra mile.

Synergy among project activities is considered a precondition for synergy at outcome level. Synergy in terms of implementing activities in the same geographic areas is only partially successful. Project activities only partly overlap in the communities and mines. The most direct links are: the use of male agents of change (trained by UMATI) who started and facilitated the EMAP groups; SRHR services which are delivered directly at a mining site or in the same communities where EA\$E groups are running; and applying EA\$E in the mines. It seems that the activities are too dispersed in the community to

reinforce or complement each other and thereby achieve community level outcomes.

We also want to draw attention to the fact that key informants emphasize that many challenges in the community are caused by the ASM practices throughout the communities. Although the programme cannot be linked to illegal mines, more awareness on community level on the risks of mining or debunking myths that 'under each house a gold artery might be found' could contribute to a more liveable community.

Sustainability of the programme activities and outcomes (see page 64-65)

The evaluation team believes the sustainability/expansion of activities and sustainability of results (that is to say lasting change in behaviours, norms, relationships and activities) varies for different programme components. Therefore, before entering into scaling-up, a reflection on sustainability is needed. Below is a brief assessment of the sustainability for the different Golden Line components. Trust in the activities and sustainability of the results is high. Most of the activities are low in resources and should be able to continue when the program stops. The results are mostly on awareness level and to achieve more increase in income and positions would make the outcome for the women stronger and contribute to a sustainable change on individual, household, mine and community level.

The way to certification for the mines is still long and considered crucial for long term change. Therefore the approach is sustainable, but the support needs to continue for a long time before it will have the desired outcome.

Lastly, there is a major challenge for the sustainability of the outreach services through the use of the mobile van. The relevance is very high, but there is a need to search beyond the training of health workers to get a sustainable change in terms of SRH services delivered and for women to exercise their rights.

Conclusions (see page 66-70)

Overall, the MTE team concludes that the Golden Line programme has been able to create many opportunities for women in and around artisanal and small-scale gold mining communities in Ghana and Tanzania. We congratulate the program for operating as an integrated program and openness and willingness to search for synergy. The programme is ambitious as it aspires to change deeply rooted perceptions about gender relations in a male dominated professional area. See page 66 – 70 for more overall conclusions per research question.

List of acronyms and abbreviations

ASM	Artisanal & Small-scale Mining
CHE	Community Healthy Entrepreneur
EA\$E	Engaging Men in Accountable Practice
EMAP	Economic and Social Empowerment
FGD	Focus Group Discussion
GBV	Gender Based Violence
GDS	Gender Discussion Series
HE	Healthy Entrepreneurs
KII	Key Informant Interview
MTE	Midterm Evaluation
PPE	Personal Protective Equipment
STI	Sexually Transmitted Infection
ToC	Theory of Change
VLSA	Village Savings and Loans Association

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List of annexes:

Annex 1 – programme Theory of Change

Annex 2 - overview of sampling

Annex 3 – the research tools

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Warm regards,

Kati, Lisette and Donatien

Avance research team

Introduction

The Golden Line programme

The Golden Line is a five year programme (2016-2020) initiated by Simavi, Solidaridad and Healthy Entrepreneurs to economically empower women in and around artisanal and small-scale gold mining communities in Ghana and Tanzania. The programme is funded by the Dutch Ministry of Foreign Affairs.

The baseline study conducted in 2017¹, shows that women working in gold mining communities in Ghana and Tanzania face discrimination and abuse. Women's role in mining is significant but largely invisible and their needs and rights are commonly ignored and denied. Women are systematically paid less for the same work and face severe health risks. Working conditions - especially in the mines - are poor and often dangerous.

Men control and benefit from most of the resources in these communities (access to mining land, income, credit, mining itself and household commodities) thus limiting women's opportunities for economic and social development. Beyond the mines, women's opportunities to engage in economic activity and improve their status are affected by limited access to capital and profitable economic activities.

Women also face the burden of having and caring for children and the responsibility for the household as well as working to generate an income. They have limited access to healthcare and information and little control over their pregnancies.

Women in ASM communities are also frequently exposed to sexual and gender-based violence. Access to health facilities is limited in areas around ASMs and when present, more than half have inadequate capacity.

By joining hands, the three consortium partners of the Golden Line programme aspire to change the reality women in ASMs communities face. The programme partners implement the activities directly in the communities and engage in lobby and advocacy to influence policy makers and other relevant stakeholders. The aim is to create a situation in which women in

mining communities have improved working conditions in gold mines (outcome 1) and increased abilities to engage in economic activities (outcome 2). A full overview of the envisaged outcomes and results is described in the Golden Line Theory of Change (see annex 1)

Background to the evaluation

Having reached the mid-point of the programme's implementation, the consortium seeks insights to the results achieved so far so that it can learn from the current approach and plan the actions needed to enhance effectiveness and sustainability. The objective of the Mid Term Evaluation is threefold: internal learning, accountability and communication.

Given the nature of the evaluation and limited budget available for the MTE, this evaluation focuses on the activities at mines and in communities in Tanzania and Ghana. Programme activities and objectives related to national and international levels, such as lobby and market engagement, are

OVERVIEW: ROLES AND RESPONSIBILITIES

A National Programme Coordinator (NPC) has been appointed in Ghana and Tanzania to ensure alignment amongst implementing partners. Simavi is responsible for the overall programme coordination.

Simavi works towards creating opportunities for women to raise their voices, improve their sexual and reproductive health and rights, and increase their access to and control over resources. Simavi implements their activities via local partner organizations: Simavi: UMATI & the Women's Promotion Centre (WPC) in Tanzania and Hope For Future Generations (HFFG), Presbyterian Relief Services & Development (PRS&D) in Ghana.

Solidaridad enables small-scale miners to apply best practices in the mines, to improve conditions and opportunities for women, and works to the benefit of all miners and the environment.

Healthy Entrepreneurs provides tangible income-generating opportunities by helping women to set up their own small-scale health business and by doing so also improves access to basic health products and education.

¹ Relou, C. Impact Centre Erasmus (2017). Baseline study of impact measurement for the Going for Gold programme for women's economic empowerment and health in communities in and around artisanal and small gold mines in Tanzania and Ghana.

Ivens, S. Issah, M.A. & Kiswaga, L (2017). Going for Gold - Qualitative Baseline Report.

not subject to this evaluation. The MTE investigates the following research questions:

Effectiveness:

- What are the results so far (intended and unintended) and to what extent are they contributing to the intended objectives?
- Can achievements be linked or attributed to the Golden Line programme?
- To what extent do the different components (mines, communities, health services) interact and lead to enhanced results through synergy?
- How can implementation be improved to increase effectiveness?

Sustainability:

- To what extent is it likely that the programme benefits continue?
- Do Golden Line initiatives have the potential to grow (scale up and out) beyond the project life? What are the potential barriers and facilitating factors?
- How can implementation and programme strategies be improved to enhance impact and sustainability?

Research methodology

This MTE has a non-experimental evaluation design with post-measurements. Programme outcomes and results are assessed through mixed methods using surveys, focus group discussions, key informant interviews and observations. Qualitative data was used to gain an in-depth understanding of programme results and dynamics and to complement the quantitative data. Contribution analysis was used to interpret the extent to which the change processes described in the Theory of Change can be supported by plausible explanations and evidence.²

Sampling strategy

A selective purposive sampling strategy is applied which ensures the quality and reliability of data while safeguarding representativeness. Initially we tried using the community as a sampling entity. But given the limited geographical

overlap in implementation between the various partners, the limited time available and logistical feasibility of MTE fieldwork, this would not lead to a representative sample. Therefore we opted for an activity-focused sampling, ensuring a fair representation of all primary target groups and implementing partners.

After mapping out the regional spread of the Golden Line programme, we listed all activities and implementing partners. Secondly, we tried to maximize responses by focusing on communities and mines with a reasonable concentration of people directly involved in programme activities. Thirdly, we ensured that at least 20% (20% in Tanzania, 34% in Ghana) of all programme

OVERVIEW: PROJECT ACTIVITIES

The Golden Line programme exists of the following components (at the local level):

At the mines, Solidaridad:

- Guided mines through the process of certification
- Provides training and raising awareness aimed at improving the position of women at ASM
- Set up EA\$E groups with female mine workers

In the communities, the Simavi partners implement the EA\$E module: an integrated program model that uses VSLA as a platform for additional social interventions. The EA\$E model consists of a three-pronged intervention:

1. Village Savings and Loans Associations (VSLAs) for adult women
2. Discussion Group Series for EA\$E members (women) and their spouses
3. Business Skills Training for EA\$E members

Additionally, they have formed EMAP groups, in which men reflect on their attitudes and beliefs about gender, power, and violence. Finally, the Simavi partners work on improving the SRH services in communities, either by collaborating with health service providers (Ghana) or providing these services themselves (Tanzania).

Healthy entrepreneurs trains women in communities to run health businesses, thereby aiming to improve their economic position and contribute to access to health information and services.

² In the contribution analysis, assumptions, pre-conditions and external factors in the Theory of Change were verified and defined or adjusted (if needed). This provided

insight into how, why and under what conditions change has (or has not) taken place. We also reflected on unexpected changes.

participants were targeted to be part of the sample, based on the participant lists and output numbers available in February 2019. The share of respondents that actually participated was lower, as not all respondents showed up or could be traced (see also section on data-collection and response).

Most respondents in the MTE were directly involved in the Golden Line programme.³ Although the MTE was implemented in the same regions targeted by the baseline in 2017, it was not feasible to trace back respondents who were involved in this assessment. Because mines face high staff turnover, prevalent migration and the baseline respondents were not necessarily involved in the programme in the years under review, involving these persons was not a priority for the MTE.

Evaluation tools

The surveys used for the baseline assessment were carefully reviewed and revised during the inception phase but time constraints did not allow for an in-country pilot test. During the revision, we made the necessary adaptations in terms of length, relevance and validity of the questionnaire.⁴ Furthermore, the survey for mineworkers and the survey for community members were conceptually aligned to increase comparability. This revision was carried out in close consultation with the Golden Line partners.

Key respondents for the surveys were members of Economic and Social Empowerment/ Engaging Men in Accountable Practice (EA\$E/EMAP) groups, mine workers and Healthy Entrepreneurs businesswomen. The surveys were carried out by enumerators who spent about 45 minutes (on average) for each respondent, as we tried to minimize the time required from the respondents while at the same time collect sufficient information to answer the evaluation questions.⁵

Focus group meetings were based on semi-structured discussions. We developed FGD guidelines based on a participatory tool called the 10-seeds

exercises. This tool promotes active group discussions, as well as reflections. We applied three different guidelines, addressing questions related to different outcomes. For communities we used two formats, one on decision-making power for household expenditure and one on gender-based (domestic) violence; at the mines we asked questions on the position of women working in mines.

The focus groups took about two hours and were facilitated by (national or international) lead consultants or a research assistant specialised in group facilitation. Participants were EA\$E/EMAP group members, male and female mine workers, mine managers, male agents of change and Healthy Entrepreneurs businesswomen. An additional focus group discussion was organised in Tanzania for community members who receive services from UMATI.

Key informant interviews were held with:

- community ambassadors; these women in the communities who are trained to do rights-based advocacy at the community level.
- male change agents: these are men who are trained to advocate in the communities for communities on women's rights, gender equality and GBV prevention.
- community facilitators: they are based in the communities and support Golden Line programme staff with implementation of the activities, e.g. overseeing group meetings.
- programme staff
- mine owners/management
- mining associations (representatives)
- the minerals commission (government)
- health facilities
- local government representatives (including informal leaders)

³ In Tanzania, the mine survey was also conducted among mine workers who were not yet trained to compare for difference in knowledge and awareness. In Ghana, we did not purposively target respondents who were not involved in training, but as not all respondents indicated they participated in trainings we were able to compare trained and non-trained respondents.

⁴ We adapted formulations to improve the match with the indicators of the Golden Line Participatory Monitoring & Evaluation (PM&E) framework. We also included questions focusing on change, synergy, and sustainability.

⁵ In Tanzania the average time spent per interview was 47 minutes. In Ghana the average time spent per interview was 38 minutes.

These semi-structured interviews focused on issues related to health, gender, agency, the socio-economic position of women, and responsible mining. There were also questions related to synergy (interaction between Golden Line partners and other relevant players), sustainability and lessons learnt, using a semi-structured checklist.

All tools applied in this mid-term evaluation are documented in annex 3.

Data collection & response

Locally hired research teams were in charge of data collection.⁶ Before starting the nine-day fieldwork to collect information, local lead consultants and enumerators were carefully introduced to the evaluation tools. This process was important for maximizing reliability and comparability of the data collection approach within and between countries. In Tanzania, surveys were translated into Swahili and the translations were verified by the research team. In Ghana, all tools were used in both English and the local Twi language. The research team indicated they preferred to have the English text at hand. To make sure the questions were all asked in the same way, all the translations were discussed with the enumerators. The surveys were administered using Sprockler, a digital data collection and so-called sense-making tool, and by using tablets.

The implementing partners were responsible for inviting and mobilising the respondents. The response very much depended on the availability and interest of the programme participants. Thanks to the efforts of all those involved, 20% of the total 4,491 people involved in the Golden Line programme between 2016-2018 participated in this MTE.

- In Tanzania, 495 people participated in the evaluation. The planned number of participants was 438, so this was a very satisfying response rate of 113%. The result is a representative sample of 23% of all programme participants in Tanzania.⁷ However, it should be noted that the enrolment of Healthy Entrepreneurs businesswomen in the survey turned out to be challenging. Despite adjustments to fieldwork planning to accommodate their availability, only 11 out of 45 Healthy

Entrepreneurs members responded to the invitation. Their participation in the focus group meetings was also relatively low (15 out of 24).

- In Ghana, 415 people participated in the evaluation. As the planned number of participants was 776, this was a response rate of 53%, resulting in a representative sample of 18% of all programme participants in Ghana.⁸ This response rate was satisfactory, as we invited all respondents in the selected communities and mines and expected that only a proportion would participate. The response rate for the Healthy Entrepreneur members and EA\$E/EMAP groups was higher than expected: we anticipated on a higher share of no-shows but the number of respondents who showed up in some communities was so high in some communities that each of the enumerators interviewed over ten respondents in a day.
- In Ghana, the situation around Artisanal & Small-scale Mining (ASM) is tense due to the ban (see Ghana country findings for more information). Although the ban has been lifted, we encountered some challenges. We selected only approved mines where the ban had been lifted but during field visits we discovered that one mine was still not operational. These respondents were interviewed off-site but not all questions - such as those related to mine practices - were applicable to this group. Data collection was hampered in another mine by a documentation check carried out by (armed) inspectors

DATA-COLLECTION: OVERVIEW

In total, 911 respondents were involved in the MTE (see annex 2 for a full overview of the sample and response figures)

- 410 surveys in eight communities
- 182 surveys in 11 out of 23 mines
- 264 respondents in 27 focus groups
- 55 key informant interviews

⁶ Jobortunity in Tanzania and MDF in Ghana.

⁷ In Tanzania, 25% of programme participants trained by Solidaridad are involved, as well as 23% of participants targeted by Simavi partners and 10% by Healthy Entrepreneurs.

⁸ In Ghana, 38% of programme participants trained by Solidaridad are involved, as well as 13% of participants targeted by Simavi partners and 42% by Healthy Entrepreneurs. We identified 33 respondents who are targeted by both Healthy Entrepreneurs and Simavi partners.

of the Inter-Ministerial Committee on illegal mining⁹. On this occasion the survey team left earlier than planned for safety reasons.

Data analysis

At the end of the fieldwork and once all the data was collected, sense-making sessions were conducted with the implementing project staff. During these sessions main findings were discussed and preliminary conclusions were verified. This served as a good basis for further analysis. Additional analyses were conducted in various ways:

- All quantitative survey data was cleaned and merged into one SPSS data file. The quantitative analysis focused on changes at national level¹⁰. Since the purpose is to evaluate effectiveness and sustainability of the programme in general, mainly aggregated conclusions are presented. Detailed information per country can be found in the country reports and annexes.
- Contribution analysis: we processed the qualitative and quantitative findings in an Excel format based on contribution analysis. This means that we clustered the evidence for the main outcomes from the ToC (see annex 1), assessed the quality of this evidence and identified the main internal and external factors contributing to change. See also annex 4 for the format for the contribution analysis.

Evaluation principles

The following evaluation principles were key for the evaluation process:

- Focus on learning and accountability
- Participatory approach
- Triangulation for reliable results
- Sharing results locally
- Non-intrusive: no overload, gender-friendly and culturally sensitive tools

All tools developed for this mid-term evaluation are suitable for replication during the end-term evaluation. Since participants shared their names and group name, respondents can be traced and invited for the end evaluation.

However, it is not clear how feasible this will be, as staff turnover is high at the mines and migration is common in the project communities, especially among men.

Furthermore, as the programme will continue in different communities and the tools are assessing outcomes at activity level, assessment of the same activities can be repeated at the end of Golden Line with different participants.

Limitations & challenges

This mid-term evaluation is based on a non- experimental design and no control groups were involved. Furthermore, knowledge levels and changes reported are based on self-reporting and reflection. Given the large sample size, the findings are representative for the Golden Line programme. Because of the non-experimental design, no causal conclusions can be drawn, but correlational trend analyses are valid to assess differences between groups of Golden Line participants. Additionally, the mixed-methods approach and use of the Contribution Analysis enabled us to substantiate and qualify key findings of this MTE.

We attempted to compare the MTE results to the baseline findings. However, we found that there were limited comparisons of the MTE findings and the baseline study possible. First, often the analysis provided in the baseline report did not provide the right information. For instance, the baseline provides a number of indexes that aggregate several indicators. We moved away from this approach and only ask for the individual indicators that are not provided in the baseline report. Moreover, the baseline report often disaggregated data in a different manner than the midline, such as disaggregation per mine, gender or community. Second, comparison sometimes showed inexplicable fluctuations. As we can only assess the quality of the MTE data, we use this as the starting point. We tried to make as much comparison as possible by including the indicators from the Programme Monitoring , Evaluation and Learning (PMEL) framework and in some cases referring to baseline results.

We would like to put this MTE into perspective by highlighting the following challenges and methodological remarks:

⁹ This is a body set up by the Ghanaian government to streamline activities in the small scale mining sector and Operation Vanguard, which comprises of security personnel tasked to eliminate illegal mining.

¹⁰ Measures used for statistical analysis are: Chi-square and One-way ANOVA. Reported statistical differences are tested with significance level of 0.05 and 0.1. For a significance level of 0.05, we refer to as significant; for 0.1 we use the term marginally significant.

1. Differences between the reality on the ground and the programme documentation provided. The Golden Line programme is multifaceted, which is difficult to capture in programme reports. As a result, the evaluation team sometimes misunderstood information or was misinformed. For instance, we discovered in a late stage that in Ghana there is no community (yet) where all three project partners work together.
2. Differences in programme implementation between Tanzania and Ghana and implications of these for the MTE. For instance, in Ghana there was no community where all the partners work together, while in Tanzania the overlap in programme areas remained limited. As the result, it was sometimes difficult to compare results and we had to be creative in applying a sampling strategy that ensured representativeness while at the same time comparability between the two countries.
3. We had to be flexible with applying our methods, sampling and interpretation to adjust to changes in the programme implementation (as compared to the original design). Most importantly, activities at the mine in Ghana have been influenced by the ban on small-scale mining in Ghana. As a result, the progress made at mines described in this report is largely influenced by context. Furthermore, the situation at ASMs remains tense. Because of this, we encountered some challenges mobilising respondents and interviewing them at the mine (see above). To deal with this challenge, we decided to have focus group discussions with a small number of participants (three to six) and engage most respondents in the survey. Moreover, we reflect on this in the analysis in the Ghana country report.
4. As with any survey, we observed that respondents were giving socially desirable answers to some survey questions. This was especially the case with the use of personal protective equipment (PPE) at the mines. Therefore, we do not consider these statistics reliable. Furthermore, enumerators noted that respondents struggled to understand questions in which they have to give ratings.
5. In Ghana, we halted one focus group discussion on gender-based violence early. Despite the efforts of the female facilitator, the participating women felt uncomfortable with the discussion and were not willing to provide answers. The participants of this group were young Muslim women who may be an extra vulnerable group.
6. In Tanzania the location of activities were far from the location at which the team was staying (Geita). Given the limited time available

for the fieldwork, this put pressure on the team and fieldwork planning. At times the team were supposed to be in three locations at the same time, all 30 minutes away by car. Limited (local) transport made travelling difficult for the team, although sometimes a cycle taxi (boda-boda) could be used. The distances involved and transport were also a challenge for the participants invited for the MTE. Although in general this did not prevent most participants from being available, respondents often had to wait, even up to two hours. We feel a more flexible schedule for the fieldwork would have benefitted all parties.

7. In Tanzania, we did an additional FGD on request of UMATI, to obtain information about the perception of clients on the quality of its services. This request was rewarded, to contribute to the triangulation of the data about UMATI service.

Ghana country report

In this chapter we assess the following for Ghana:

- The effectiveness of the programme activities at the mine
- The effectiveness of the programme activities in the community
- Synergy between the programme activities in communities and at the mines
- Sustainability of the programme activities and outcomes



Effectiveness: results at the mines

This section elaborates on the results at mines in Ghana, covering three areas:

- background information on mining and the Golden Line mines in the region, programme participants and activities;
- the main expected outcomes such as safe working conditions and improved positions for women;
- income, the role of EA\$E groups and access to credit.

Mining in the Western region

The Western region in Ghana is rich in minerals and is at the heart of the country's gold mining. There are three types of gold mines in Ghana, all of which are present in this region:

1. Large Scale Mines which are large and regulated
2. Artisanal & Small-scale Mines (ASM) which have many similarities to so-called galamsey mining (see below) in terms of mining practices but are licensed
3. Galamsey miners which are small-scale illegal or unregulated gold mines (the word galamsey is a Ghanaian term)

In January 2017 the government of Ghana announced a ban on all galamsey (illegal mine) activities, followed by a ban on all artisanal and small-scale mines in May of the same year. The reason for the bans was to mitigate the negative consequences of mining such as environmental damage and water pollution. In addition, key informants indicate that gold mining is often related to prostitution, drug use and conflict. Golden Line had implemented only few of its project activities when the ban came into effect.

After numerous extensions, the ban on ASM was lifted in December 2018 but the ban on galamsey mines remains. The country's Minerals Commission has started the process of approving around 400 mines by checking their licences. Nine of the 15 targeted mines had been cleared to operate again at the time of the evaluation.

Although there was a ban on ASM, programme staff took the opportunity to undertake training for the mine workers in anticipation of the lifting of the ban. Field training could not be undertaken, but as mine staff was not working at the mines, they were available for multiday training programmes at training locations. Additionally, the government put measures in place to regulate

the ASM sector more strictly and is now starting to take steps towards more sustainable ASM mining. As such, the Golden Line programme is highly relevant, something that is also acknowledged by the Minerals Commission, the government institution overseeing the minerals extraction, including gold.

The Golden Line mines

During the inception phase, the Golden Line programme targeted 15 artisanal and small-scale mines in the Western and Ashanti regions. Project activities started in the eight mines located in the Western region. The mine activities were carried out by Solidaridad.

The main activities at the mine include:

- Building the capacity of the mines to be eligible for Fairmined certification. This includes training lead miners (via a training-of-trainers approach).
- Setting up EA\$E groups for female mine workers in which they engage in VSLA, while at the same time programme staff works on changing the perceptions of the position of women at mines, for instance through visits by role models.
- Training and awareness raising on the perceptions of the positions of women at mines (see also section on support services).

Initially the programme selected both alluvial and hard rock mines to participate in the programme. However, during the inception phase, programme staff realised that the working conditions in hard rock mines are tough as it is underground and therefore seen as a men's job. As a result, there are more alluvial mines in the final selection.

The evaluation team visited three mines for the midterm evaluation (MTE): Solution Mining, Obeng Mining and Beaver Mining. All three engage in alluvial mining. The mines have between 30 and 60 direct employees and work with up to 200 casual workers.

The ban on ASM created financial challenges for the mines: they have been unable to generate income and, after two non-operational years, machines have broken down. At the time of our evaluation, Obeng Mining and Beaver Mining had resumed operations following the lifting of the ban. Solution mines had been cleared by the Minerals Commission but was not yet able to operate due to financial constraints. We conducted the survey with people who had been trained at this mine and did one focus group discussion with them. We excluded part of the answers given by these respondents from the

analysis because they were not applicable. For example, questions about safe mercury practices, the use of PPEs and mine salaries.

Who is involved in the survey?

The Golden Line programme targets both men and women at the mines as well as women working around the mining site. The total number of respondents in the MTE survey was 52. Over half of them (60%) are men. Women are significantly more often involved in auxiliary mine activities such as selling food and drinks. Men are more often involved in tasks such as management and engineering. It should be noted that so far Golden Line has mainly targeted male lead miners and managers, thus only included a portion of male workers directly. In contrast, for women, all those involved fall into the EA\$E target group at the mines, as it is the Golden Line programme's strategy to reach all women via these groups. As such, the proportion of men working at the mine is much higher than the 60% involved in this survey. The evaluation team observed only few women at the mining sites. The exact number of men and women working at the mines is not known to the evaluation team.

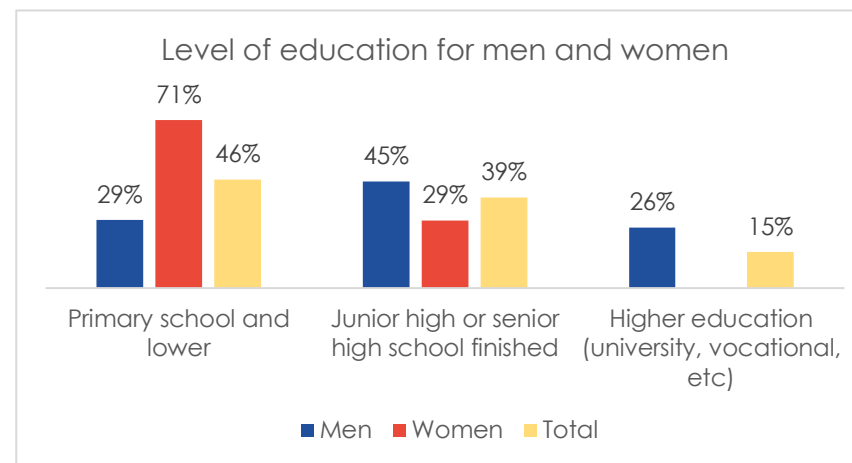


Figure 1: Level of education per gender (N=52)

Other basic characteristics of the Ghanaian respondents are:

- On average respondents are 36.5 years old and 82% are younger than 45. There is no significant age difference between men and women.

- The majority of respondents are married (58%) but a significant share is single (31%). The remaining 11% are divorced, widowed or living together without being married.
- Female respondents have a significantly lower level of education (see figure 1). They are also significantly less able to read and marginally significantly able to count. This could be explained by the fact that the male respondents often had higher positions (e.g. managers and lead miners).
- Interestingly, those involved in selling food are significantly younger but not significantly less educated than those who are not involved in these activities.
- Another interesting observation is that 26% of men finished higher vocational training or had a university education. This can be explained by the fact that Golden Line has so far targeted men with higher positions at the mines (management and lead miners).

In short, as expected, there are differences between male and female respondents. They have different jobs at the mine and the women have lower levels of education. This can also be explained by the way programme participants were targeted: the programme staff mainly involved those in management positions as these have influential positions in improving the positions of women at mines.

Support services

The government announced the ban on ASM shortly after the Golden Line programme started. As a result and as a consequence of the mines closing, programme staff had to be pragmatic and adjust planned activities. So far, it has not been possible to train as many miners as planned. The original target was to train 1,500 miners but according to records, the Golden Line programme trained 165 miners in 2018 and 74 in 2017. Programme staff faced another challenge: due to the ban, programme staff could not undertake training at the mining site, as this was prohibited by the government. This meant training was limited to a classroom environment and it was not possible to demonstrate how to implement certain practices. Training at the mining site and on the responsible use of mercury and PPEs has only recently started.

But the Golden Line programme also benefited from the ban. As the mines were closed, the mine management, and the mine workers that could be mobilised, had more time available for the training. Therefore multi-day

training was possible, whereas normally programme staff would struggle to make sure miners were available for just a few hours training.

The Golden Line programme has three target groups: mine management, lead miners and mine workers. These groups were trained on three main topics:

1. Fairmined standard (in preparation of being Fairmined certified): health and safety, responsible mining, the responsible use of mercury and environmental management
2. EA\$E: group formation, leadership skills and introduction to Village Savings and Loans Association (VSLA)
3. Gender: gender sensitive budgeting, gender equality and women's rights

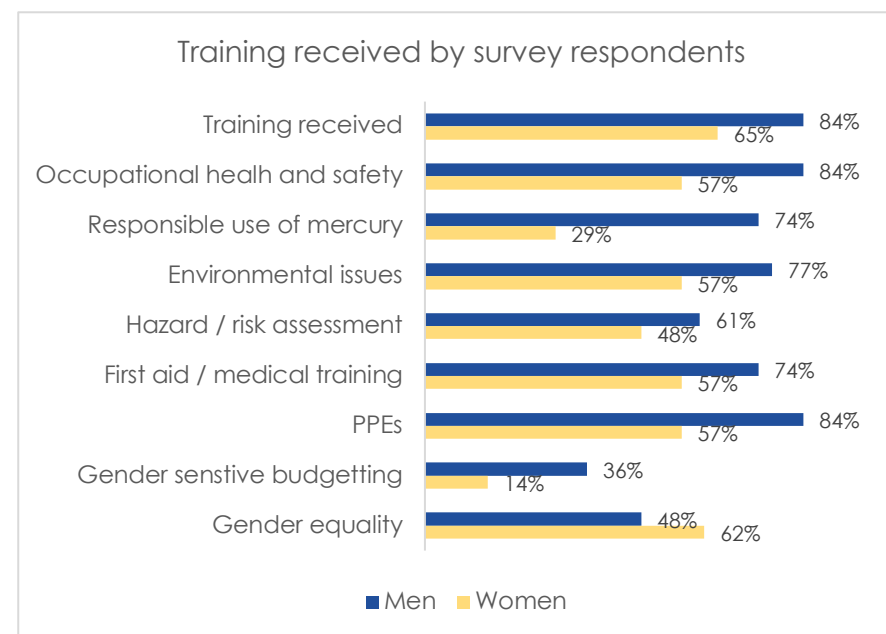


Figure 2: Type of training received (N=52)

As is shown in figure 2, the Golden Line programme targets both men and women for training on the Fairmined standard and gender equality. The logic behind this is that even if women are not directly involved in the mining pit now, it is important to include them so they get the same opportunities as

men for when the time comes that they work at the mining site. Programme staff found that it could be more effective to train men and women separately on responsible mining because women's educational level is lower. They see the EA\$E groups as an effective instrument for training women separately and in line with their needs.

It is surprising that only 65% of women indicate they received training by Golden Line. This can possibly be explained by the way the question was phrased: some women may not identify the EA\$E group activities as training, but rather refer to 'classroom-like training sessions'. Moreover, interestingly, more women than men indicate they participated in training on gender equality. This can be explained by the fact that EA\$E groups put emphasis on creating equal opportunities for women in mining. Furthermore, this training also targeted local government and the minerals commission, and therefore may have lower participation by mine staff.

We identified few activities similar to the Golden Line programme which are of benefit to respondents: 14% say they participate in similar activities. They mostly refer to other training and activities that seem unrelated to responsible mining, such as provision of new machinery.

Safe working conditions

Key indicator	Baseline value	MTE Value
% decrease in use of mercury at the mine	F: 22% - 38 mg M: 46% - 53 mg	F: 15% - 78 mg M: 39% - 188 mg ¹¹
% decrease in accidents and injuries in the mines	7% of respondents was involved in an accident / had a colleague who was involved in an accident	9% of respondents were involved in an accident at work ¹²

An important goal of the Golden Line programme is increasing knowledge and awareness among gold miners on how to apply fair mining practices. This is an important step in getting mines to operate in line with the Fairmined standard.

¹¹ Numbers are not considered reliable by the evaluation team as estimates of quantities are subjective; enumerators tried to guide respondents with estimations using quantities like "an eye-drop bottle" but these are rough estimates; we changed the way this indicator was asked to make sure it is more aligned with the indicator.

Awareness and use of PPE

We conclude that awareness of PPE is high. The majority of the respondents indicate they need a helmet, reflective jacket, gloves, safety boots, wellington boots, goggles and a nose mask, without being prompted to give an answer (see figure 3). Some positions also may not require PPEs, and we see that those who are involved in auxiliary services such as providing food and drinks significantly say more often that they do not need any PPEs. Respondents who are trained in general and on PPEs specifically more often say they need the following PPEs than those who did not participate in the training: helmet, reflective jacket, safety boots and nose masks (marginally significant relation).

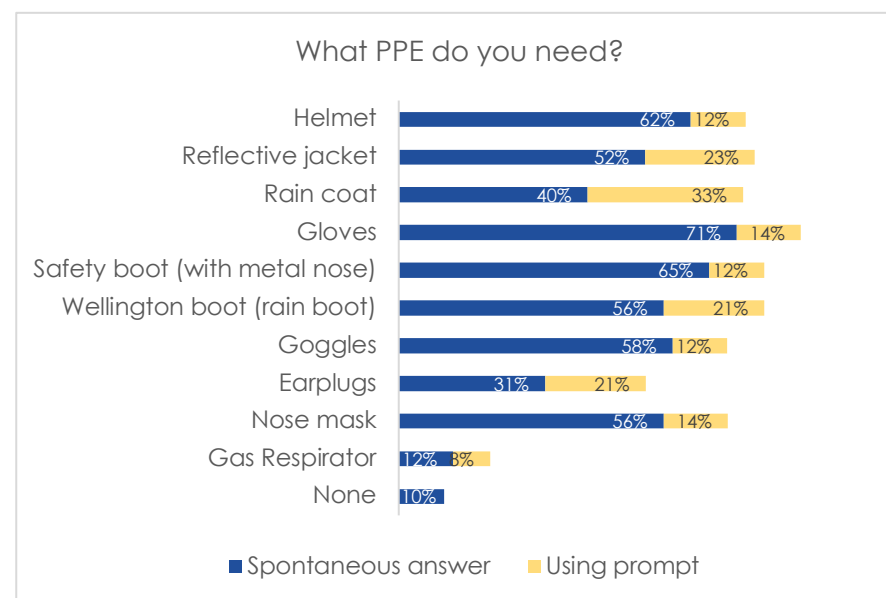


Figure 3: Share of respondents that need PPEs when asked and with a prompt (N=52)

¹² This number is not reliable as the mines were closed the majority of the time span this question refers to.

Despite high awareness, actual usage of PPEs is still low. Although miners indicate they use PPEs, it was clear from observations at the mining site that these answers are largely socially desirable as few to no miners were wearing PPEs. Mine owners also indicate the importance of PPEs. However, they have not been provided by the Golden Line programme yet. Mine owners indicate they face financial constraints when it comes to investing in them following the ban.

However, the first steps are now being taken in moving from awareness to practice. For instance, one of the mine owners is in the process of constructing a storeroom for PPEs at the mining site.

Supporting evidence safer working conditions	Contradictory evidence safer working conditions
<ul style="list-style-type: none"> During a focus group, participants express the need for PPEs Mine workers indicate they need PPEs, also when prompts are not used in the survey At one mine, a few workers were wearing PPEs 	<ul style="list-style-type: none"> During mine visits, we observed very low usage of PPEs Mine managers say they have not been able to invest in PPEs Casual workers show little awareness of safe mining practices. For example, they put mercury on their hand and women bring infants to mining pit The PPEs that were worn were very new and as there are no storeroom facilities yet, it is possible their use was staged

Safe mercury practices

According to programme staff, all three mines work with mercury. One mine owner contradicted this, saying they have learnt a different burning technique from Chinese miners. Since three workers at this mine indicated they work with mercury, we suspect the owner misunderstood the question or was providing a socially desirable answer.

With regard to safe mercury practices, we found the following:

- Eight of the 33 respondents (at the two mines that are in operation) use mercury: 15% of the women and 39% of the men. There is a lot of variation between the mines. At one mine, the manager indicated that only one person works with mercury under the strict supervision of the owner to avoid theft. At the other mine, seven of the 25 respondents work with mercury, including three women. Interestingly, key informants indicated there are no women involved in the mercury process at this mine. Possibly some respondents may have been referring to their work at galamsey mines in another area. The evaluation team observed that respondents sometimes found it difficult to distinguish between the work they do at the Golden Line mine from other mines.
- On average, respondents report using 246.25 grams of mercury in the preceding month. However, there is a lot of variation: from 10 grams to one kilo. The evaluation team does not consider these volumes reliable, especially the higher numbers (1 kilo).
- Two respondents indicate they changed their practices as a result of the programme. One respondent indicated he used to put mercury in his mouth but now puts it in a pot. The other respondent indicated they are aware of the importance of PPEs and explained: "We try to prevent the mercury from flowing into the fire and inhaling it and also use it in the open rather than doing it in a close area".
- At one of the mining sites, we observed a lack of awareness of the dangers of mercury among casual workers. Two workers were displaying it on their bare hands and rubbing it between their fingers.

In short, we saw that considerable progress is needed at the mines when it comes to safe mercury practices. This is not surprising and in line with expectations as the mines have been closed for almost two years and practices are only being put into practice now. It is clear casual workers are an important target group for raising awareness when it comes to the risks of mercury as this is a large group that extracts the ore.

Other findings related to safety

Improved safety may lead to less accidents at mining sites. As the mines only recently opened after the ban, it is difficult to make any claims about accidents at the mine. Of the 11 respondents who report an accident, it

seems like four refer to the same accident involving a mine worker whose hand was broken by a machine. The other accidents include being hit by falling objects, in one case it was explicitly mentioned that the person involved was not wearing PPEs. One accident involved an attack on a mine worker.

We want to flag an important risk: we observed that a few women were bringing their children to the mining sites. These were casual workers who were carrying their infants on their back while going into the mining pit to wash the ore. The mine owner acknowledges the issue and says he is working on building a childcare facility.

Main contributing factors to safety in mines	Main barriers to safety in mines
<ul style="list-style-type: none"> Training on PPEs and safe mining practices 	<ul style="list-style-type: none"> Mines do not invest in safety, such as the provision of PPE, due to financial constraints Mines have been closed and unable to put training into practice The absence of day care facilities Casual workers may be more difficult to reach as turnover is higher

Improving the position of women at mines

Key indicator	Baseline Value	MTE Value
% 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%
Level of satisfaction among women of their work	5.1 (10 points scale)	6.7 (10 points scale)

The Golden Line programme works with both men and women on their perception of the jobs that women can do at the mine. The aim is to help women acquire better positions.

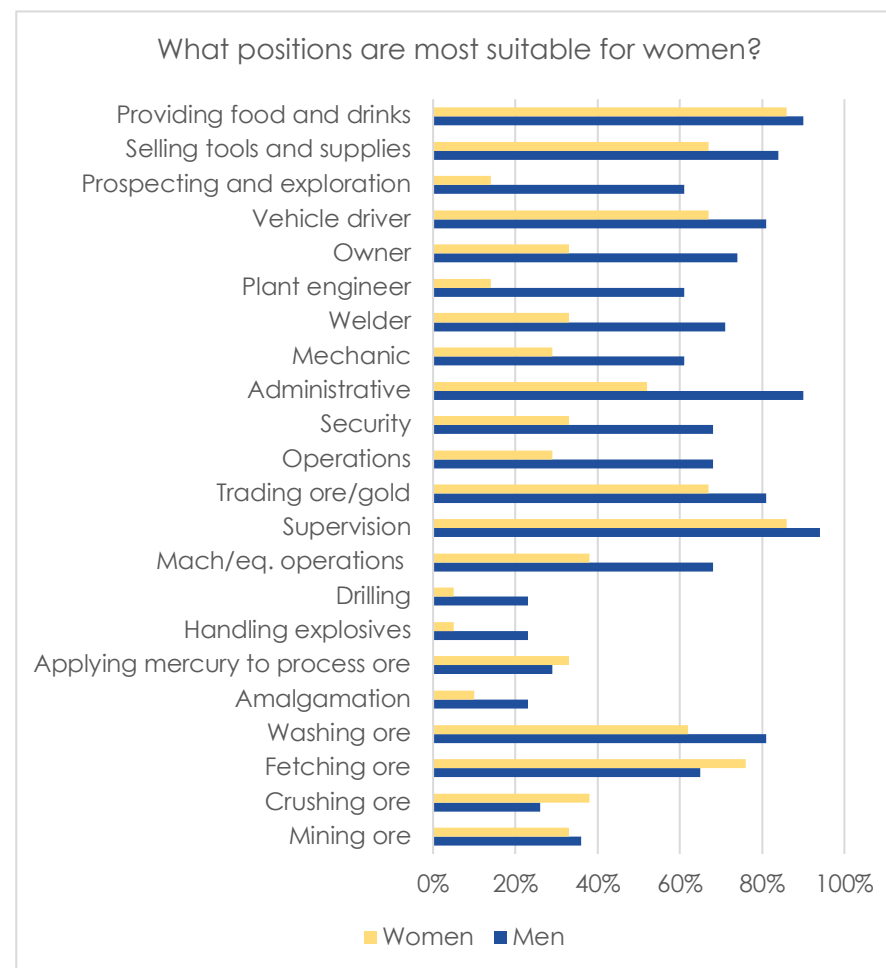


Figure 4: Share of positions that a respondent finds suitable for women, disaggregated for gender (N=52)

The findings show that there is awareness of the fact that women can hold different positions, but respondents also still see obstacles, especially for tasks that are physically demanding or require a high level of education. This is

illustrated in figure 4 which shows that few people find tasks like amalgamation, mining and handling explosives suitable for women. Some tasks may be more appealing and accessible to women than others as they are physically demanding, but Solidaridad emphasizes that women can potentially do all tasks at the mine. On the other hand, many consider supporting tasks like selling, administration, supervision and trading suitable for women.

Further findings:

- Men find a number of traditionally male tasks/jobs significantly more suitable for women: operating machinery or equipment, operations, security, administration, mechanic, welder, plant engineer, owner, prospecting and exploration.
- There is a significantly positive relation between respondents who are trained and those who find the following tasks suitable for women: washing, machinery operations, trading, security, plant engineer, vehicle driver, prospecting and exploration. Some of these functions, such as machinery operations and engineering, are well-paid functions.
- In focus group discussions both male and female respondents indicate that some women prefer tasks such as cooking because they are easier. Respondents also mention washing as a task that does not require a lot of skill, but is (financially) rewarding. This is partly due to a lack of confidence. One respondent explains: *"Most women colleagues love to take jobs as cooks, cleaners, store keepers and gardeners because they feel these are much easier. Most are not brave enough to take on more difficult jobs such as a management position. We [women] feel intimidated."* KII and FGD respondents both mentioned female role models as a successful strategy to build the confidence of women and change their perceptions on the tasks they can do at the mine.
- At each of the mines, someone mentioned that a woman wants to learn how to drive the excavator. This is considered a well-paid but difficult job.

- Both male and female respondents state that the programme changed traditional beliefs and perceptions and say they feel that women can do more tasks at the mine than they previously believed. For example, the belief that gold will not be found if a woman is menstruating and that operating machinery is bad for a woman's health. During KII and FGDs, we observed that respondents say they changed their beliefs, but when asking follow-up questions they indicate that they are aware that women can take up different positions, but also still have doubts about whether women should take up certain tasks, especially when it comes to the physically demanding or high-skilled jobs. For instance, a mine owner indicated he is willing to train a woman to become an apprentice for the excavator, but when asking follow-up questions, he indicated he believed it was better to start with smaller machinery.
- Some respondents, including mine owners, emphasize that women have specific qualities that make them better at performing certain tasks. For instance, a mine owner explained he would like to hire a woman to handle finances and to handle the gold because he believes women are more honest than men.
- During one focus group discussion, respondents mentioned that only young single women can get better positions at a mine and are favoured over men because the mine owner may be sexually interested in them. It is not clear if this is happening at the Golden Line mines or another mine, but this is a risk that programme staff should be aware off, especially since 11 of the 21 female respondents were not married.

Supporting evidence improved position of women at mines	Contradictory evidence improved position of women at mines
<ul style="list-style-type: none"> • Mine owners as well as male and female workers indicate they are more aware that women can perform all tasks 	<ul style="list-style-type: none"> • Mine owners and other respondents indicate that women do not want to do physically demanding and 'dirty' jobs such as working in the pit

- There are a few mentions of a mine with a female apprentice as an administrator, secretary or excavator - or women aspiring to these positions
- Mine managers claim they are more open to hiring women
- Some women seem content with doing unskilled jobs or aspire to supporting roles
- Women working in the mining pit, management positions or machine operations are still incidental

Main contributing factors to improved positions of women at mines

- Training on gender equality
- Commitment of mine owners / management
- Using role models as a strategy to change the perceptions of women
- Changing perceptions about women and mining during trainings and at the EA\$E groups, for example that they bring bad luck or that operating machinery is bad for their health

To conclude, we observe an awareness that women can do a greater variety of tasks than their traditional supporting roles and washing. Interestingly, men think more progressively about the role of women than the women themselves. However, there is still hesitation from both sides about whether women are able to do difficult tasks. The next step is for mines to move from awareness to practice and employ more women in better positions, such as managerial posts and excavator operations, to demonstrate that women are able to fulfil such roles.

Income

Key indicator	Baseline Value	MTE Value
# of mines where wage gap between men and women decreased		0

As women in the mines are currently only involved in supporting roles, it is not surprising that men still make significantly more money than women (see table below).

	Monthly salary	Last month	Bad month	Good month
Men	1202 (N=11)	1600 (N=2)	600 (N=2)	2300 (N=2)
Women	705 (N=10)	684 (N=9)	289 (N=9)	858 (N=9)

In line with expectations, there seems to be a relationship between specific positions at the mine and income. Respondents involved in mining extraction have a lower monthly salary than those doing other tasks. For independent workers who sell inputs, income is marginally significantly lower for the last month and significantly lower for a bad month.

Surprisingly, half of the respondents say their income has increased or increased considerable in the past two years. However, we cannot claim that this reported change is due to the Golden Line programme. Several factors play a role in the perceived change in income levels. Firstly, respondents indicate their income decreased because of the ban on ASM or increased since the mines reopened. Secondly, respondents indicate they have been able to save money, possibly in the EA\$E groups. This may have led to an perceived increase in income.

EA\$E groups at mines

At five of the eight Golden Line programme mines, the programme formed EA\$E groups. The mine owners see this as a useful intervention for the women at the mine to generate savings. Additionally, programme staff indicate that the EA\$E groups are a good entry point for targeting women at the mines.

In the mine survey, respondents indicate that the EA\$E groups helped them to save. They also appreciate the training given. Trust in the group is high with an average rating of 8.4 out of 10. There have not yet been any share-outs. The EA\$E groups at the mines have been affected by the ban because women indicate they were unable to put savings into the group due to loss of income. These women mostly provide support services (such as food selling) and had less market for their products when the mines were closed. For this reason, the evaluation team expects more clarity on the effectiveness of the groups during the end evaluation.

Access to credit by mines

Supporting mines in getting access to credit is part of the Golden Line Theory of Change as this credit may be needed to invest in fair mining practices. The programme staff acknowledge that progress is not according to plan for these activities as the focus has been on other activities after the ban on ASM was lifted. Nevertheless, interviews make it clear that there is a need to provide support to the mines to get access to credit. All three mines acknowledge that it has been challenging for them to find investments to start operations after the ban. One mine has not been able to start operations as it is unable to find investment for repairing machines. Another mine is not yet operating at full capacity. The third mine was able to get a loan based on personal connections. Lack of proper record keeping, collateral and transparency are obstacles for the mines in getting access to credit.

Conclusion

This section of the report assesses the effectiveness of the Golden Line programme at the mines. The ban on ASM has strongly affected outcomes but despite the challenges, programme staff have been creative in making as much progress as possible as well as shifting the focus to different programme components, such as lobby and advocacy for gender inclusive policies (which is outside of the scope of the MTE). As a result, we observe awareness among those who participated in the programme, especially in relation to the position of women at mines and safe mining practices. For the next phase, the Golden Line programme can focus on creating awareness among those who have not yet directly benefited from the programme, such as casual workers at the mining site. More activities at the mining site can also help the mines to move from awareness towards practice when it comes to responsible mining and actually improving the position of women at the mines.

Recommendations

Based on the analysis in this chapter, we have the following recommendations for the mines:

- First and foremost, there is a clear need for strategizing for the activities at the mines. The context has largely influenced the programme activities and results. Therefore, it is important to rethink the objectives for the mines and decide whether it is best to focus on a few mines that have potential (e.g. those that are open) or if new mines should be included.

- To catch up on the delays, the Golden Line programme could consider investing in the provision of PPEs to mines. This should only be done to mines that are committed and have a good storage space, so the programme staff makes sure the PPEs are well preserved.
- Using role models has been a good way of changing the perception of women about the positions they can take up at mines. This strategy should be upscaled. Moreover, exchange visits with women that show interest in taking up a different position in the mine can also be a source of inspiration and confidence.
- The higher positions at mines often require skill. As there are very few women currently employed at the project mines who have experience in these positions, Solidaridad could consider investing in the training of a few women. This way, they will provide role models within the project mines. This may reduce the barrier for other women to follow and take up different positions at the mine.
- The focus of safety is mainly on working conditions; topics specifically related to women seem to have received limited attention till now. This includes sexual harassment and day care facilities. Solidaridad can for instance train one woman in each EA\$E group as a confidante to address issues related to sexual harassment.
- There were many casual workers at the mining sites. Some of the leaders of casual workers have already been trained as lead miners, but the awareness on safe working conditions seems very low among this group of workers. The evaluation team sees a need to focus more on including this group in training programmes and collaborating with leadership to create accountability structures for responsible mining.

Effectiveness: results in the communities

This chapter presents the findings on the effectiveness of the Golden Line programme in the communities in Ghana. This chapter starts by sharing some background information on the activities and the target group. This is followed by an analysis of the main envisioned outcomes in the communities: 1) income, financial security and control over resources by women; and 2) improved SRH for women. We finalize this chapter by sharing conclusions.

Activities in the communities

The Golden Line activities in the communities can be roughly divided into two categories: those implemented by the Simavi partners (PRSD and HFFG) and the Healthy Entrepreneur activities. The Simavi partners implemented the following activities:

- EA\$E groups in communities
 - o The groups are formed and engage in Village Savings and Loans activities
 - o The men are involved in the groups via the Gender Discussion Series (GDS)
 - o Business skills training to women in EA\$E groups
- Forming EMAP groups for men.
- Capacity building of community ambassadors, opinion leaders and change agents. These ambassadors advocate for the Golden Line programme and raise awareness on topics like SRH and gender equality.
- Collaboration with local institutions such as community health centers and the social welfare department to improve the SRH services for women. This can for instance be via training of local staff, joint organization of activities or facilitating dialogue.

Healthy Entrepreneurs (HE) also works with female hawkers from communities, called Community Healthy Entrepreneurs (CHEs). HE trains them collectively around three district clusters. The activities include:

- Providing training to women on health and business skills to build the capacity of women to work as a CHE
- A product loan to get stock for the CHE business
- Regional cluster meetings with the group of CHEs
- Some women are provided with tablets, which they can use to provide health education in the community. Less than a quarter of the respondents (23%) received a tablet¹³.



Figure 5: Participation in activities (N=279)

The above activities were adjusted as the normal HE model does not fit within the Ghanaian context. HE put emphasis on the hawkers model, since during the inception phase they realized that there are sufficient pharmacies in the communities. Nevertheless, HE still included activities on the establishment of

¹³ Initially all CHEs received a tablet during the training. However, experience showed that the CHEs could not read, or handle the tablet. Therefore, HE adjusted the materials

and added spoken text and videos for illiterate HEs. Now, HE is training the good performing CHEs intensive on how to use a tablet, these CHEs will receive a tablet.

pharmacy shops, because few women work as pharmacists and HE saw a need for involving more women to make pharmacies more female-friendly. This was done in less communities than initially anticipated. At the time of the evaluation, 6 pharmacies were almost ready to open: the training of the pharmacists was completed and HE requested the licenses for opening the shop. There was no stock yet in the pharmacies.

Few respondents participated in activities similar to the Golden Line programme: although 31% state that there are similar activities in the community, only 26 of the 279 respondents state they participated in these activities. In most cases these are other VSLA groups. A few respondents also explain they benefited from other family planning or SRH services, as well as training programmes for farmers and business skills.

Background information

The evaluation team collected data in three of the project communities of the Simavi partners: Nananko, Abresia en Wassa Akropong. Additionally, CHEs around the clusters of Sefwi Bekwai and Wassa Akropong participated in the evaluation.

The respondents who participated in the survey have the following basic characteristics:

- The average age of the respondents is 39 years old; 71% is younger than 45. There is variation between in age between target groups. Men are significantly older: 49 years on average versus 38 for women. Other target groups that are significantly younger are the CHE (average age 37) and those reached by SRH services (38; marginally significant).
- The vast majority of respondents is married (77%); men that participate are marginally significantly more often married.
- Almost all respondents (96%) have children under their care. The average number of children is 4,4.
- Educational levels are low: over a third of the respondents (35%) has not attended any formal education and 22% did not reach beyond primary school. There is no difference between those who work as a CHE and other target groups. Men are significantly higher educated

and those who benefited from SRH services are significantly lower educated.

-

Income and financial security

Key indicator	Baseline value	MTE value
% women engaged in economic activities	82%	95%
% women who feel supported by their environment to engage in economic employment	65%	Household 86% agree or totally agree
		Community 79% agree or totally agree
% of women with increased access to credit ¹⁴	37%	Not measured
% of women who experience an increase in joint decision-making in household financial decisions		24% joint decision making for the share-out
		Household: 83%

This section assesses how the project activities affect the income and financial security of respondents. Healthy entrepreneurs support women in running a health business, which can contribute to their income. Via the EA\$E groups, women save and have access to credit, which can provide them with a safety net as well as help women get money to invest in their business.

Overall, we find that the programme supported women in improving their financial security, but not to the extent that we can speak of real economic impact. When asked if the respondents saw a change in financial security, respondents typically indicated that the Golden Line programme helps, but that the change is small (see figure 6). Moreover, the financial security is rated sufficient on average (6,3), but 36% still rates their financial security a 5 or lower (on a scale of 1-10).

Taking a closer look at the relation between financial security, opportunities to earn an income and various activities, we found the following:

¹⁴ In the MTE credit is defined as credit provided within EA\$E savings. HE loans are not included.

- Those who participated in activities by HE significantly more often say they see an increase in their financial security. This group also rates their financial security significantly higher than other respondents.
- Those who had a share-out significantly rate their financial security higher and see more improvements in financial security. In their explanation, most women indicate that they invested the money from the share-out in their business or on a farm. Also, some said they saved the money or spend it on the household, for instance on school fees and hospital bills.
- We could not find a relation between business skills training and financial security or opportunities to make an income. This can possibly be explained by the fact that business skills training is part of both the HE and the EA\$E intervention, thereby making the respondents a heterogeneous group.

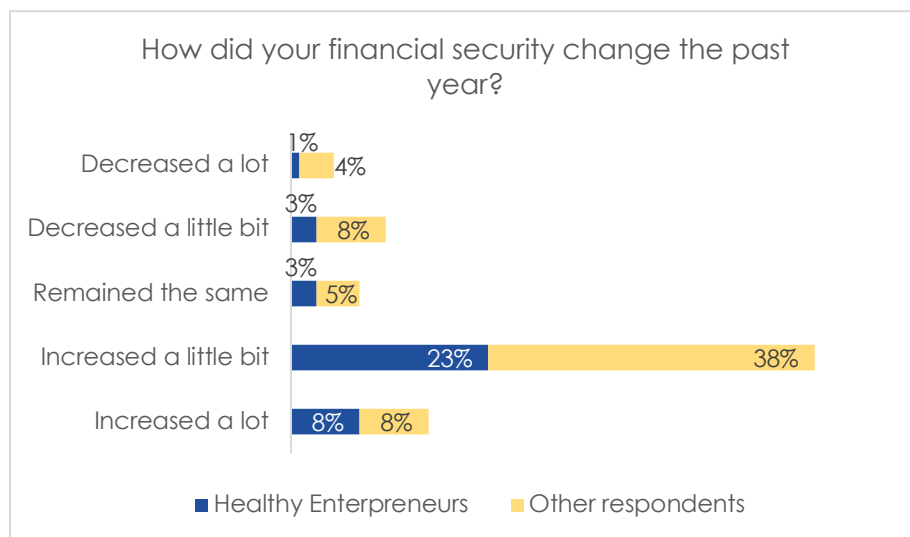


Figure 6: Change in financial security for HEs and participants in other activities (N=278)

We also looked at other explanations for financial security and income:

- Interestingly, the level of education is negatively related to rating of financial security. This means that those who received more education feel significantly less secure about their financial situation.

- Possibly, these respondents have jobs below their level of education and are therefore critical of the opportunities they have.
- Respondents aged 30-44 report significantly more changes in terms of financial security and improvements in personal opportunities to make an income than other age groups.
- Men rate their financial security significantly lower. Additionally, they see significantly less positive changes in financial security and opportunities to make an income. The latter is in line with the expectation, as there are no programme activities supporting the financial position of men.
- Women that are not married indicate a lower score for their financial security.

The findings from the key informant interviews and focus group discussions further explain the survey results. There are two main ways in which the EA\$E groups contribute to the financial security of women. First, it teaches women how to save and gives them a place to store their savings. Second, women indicate that they engage less in impulse buying. The Golden Line programme does not provide start-up capital and as such, the direct financial contribution is low. Key informants indicate that the financial contribution to the VSLA was low and it was difficult to save money during the ban, as many women obtained their income from galamsey mining.

The Healthy Entrepreneur hawkers model has been successful in engaging women in their CHE business, but there were some complaints with regards to the profitability of the hawkers model. Most importantly, CHEs at both clusters indicated the following:

- The product loan for CHEs is considered too low. Women who have been successful in starting up their CHE business and paid back their first loan still get the same amount for a second loan, which only gives them a small stock for half a year. As the result, the model offers few opportunities for upscaling.
- CHEs complained that the products that they buy on credit via HE are expensive and some indicated they sell the product at a loss in the villages. HE negotiated discounted prices with suppliers in the cluster towns. The CHEs state that it is more profitable for them to travel to market towns like Kumasi, but as the loan is attached to the products from the HE suppliers, they are reluctant to invest in these products. Nevertheless, 56% of the CHEs indicate they buy products from other suppliers as well.

We saw mixed evidence of the effectiveness of the business skills activities in the EA\$E groups to help women start up a business, such as soap making. In one community, we saw that some women were actively engaged in soap making. However, one group indicated that the soap making activities did not meet their need, as they felt like having the inputs for the soap in the house was dangerous for their children. Moreover, in one FGD it became clear that the participants had not understood the purpose of the soap making activities. Key informants indicated that women did get involved in other trading activities using the share-outs and felt like they needed business skills training on other activities as well, such as bead making.

Control of women over resources

The previous section explained the access of women to resources. This section further elaborates on household dynamics, e.g. the control these women have over the resources.

In short, the MTE shows that the Golden Line programme helped women get more control over resources, because they have some money for themselves via the EA\$E groups or the CHE business. In FGDs, women indicate they feel they rely less on men. Almost all survey respondents report many (45%) or some (48%) positive changes in their participation in decision making in the household due to the Golden Line programme. Few women (9%) report they don't really have a say in the way the household budget is spent. The women also state they are supported to earn an income: 42% totally agrees they are supported by their household and 45% agrees they are supported.

The respondents who report they have a say in the household decision making more often indicate they experienced changes on this as the result of the programme. As explained by respondents: *"We have learnt from the training not to be dependent on men or anyone"*. Yet, decisions in the household are often not made together, although there has been progress due to the gender discussion series. As figure 7 shows, the majority of women make decisions about the share-outs on their own, without involving their husbands. A women FGD shed more light on the distrust that women have towards men: *"We just agree to reason with the men not because we trust them but just for them to know we care. Within our heart we know they are*

very irresponsible men but just to avoid dispute and fights we just pretend as if we are making decisions together".

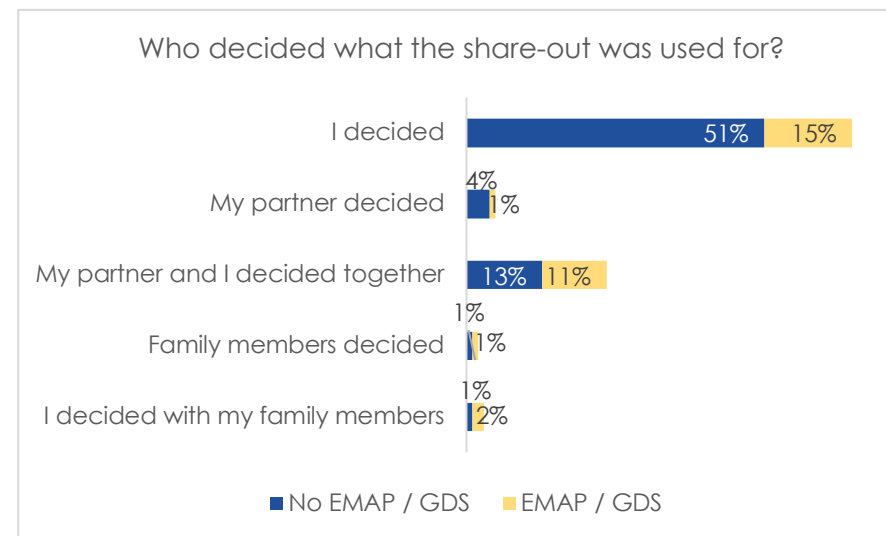


Figure 7: Decision over share-outs, disaggregated for EMAP / GDS and other programme participants (N=205)

Supporting evidence control over resources by women	Opposing evidence control over resources by women
Women indicate they learned not to depend on the men Most women indicate they make financial decisions for themselves, some make decisions together	Women indicate they distrust their husbands and don't want to share information about their income Men say women disrespect the men if they start making an income

These intrahousehold dynamics stress the relevance of the EMAP groups and the gender discussion series. This programme element was much appreciated by different types of respondents, including programme staff. Among the survey respondents, we see that those who participated in EMAP or GDS¹⁵ also see significantly more changes in their involvement in household

¹⁵ The survey did not distinguish between participants of the GDS and the EMAP. These are different interventions, but we categorize them together for the statistical analysis.

decision making. Moreover, there is a marginally significant relation between those who participated in EMAP / GDS and deciding on what the share-out is for together (see figure 7). This means that those who participated in EMAP / GDS more often decide together with their husbands what they will use the share-out for. Nevertheless, the share of men and women deciding together is still low and women are mostly supported to make their own decisions rather than jointly.

Main contributing factors control over resources by women	Main barriers control over resources by women
HE and EA\$E groups enables women to start or boost their small business and/or money for themselves and their families Gender discussion series is acknowledged as key in creating mutual understanding and changing attitudes	Increase in income is still limited Economic downturn in the communities as the result of the ban on galamsay mining

Sexual and reproductive health rights of women in mining communities

In addition to increasing access and control over resources by women, the Golden Line programme aims to improve the SRHR in mining communities. This section elaborates on the progress on this outcome, by analysing the awareness of STIs and contraceptives, access to contraceptives and gender based violence.

Key indicator	Baseline value	MTE value
% increase in uptake of SRH services and products		38% use contraceptives
Users' satisfaction rate of SRH services	6.7 out of 10	98% (very) satisfied
Women are better organised and able to claim their health rights		

¹⁶ The respondents only included the women in the sample, the men involved in EMAP were included through a focus group discussion. This indicator is measured by monitoring data but not included in the MTE.

% of women who can list at least 3 contraceptive measures	34%	75%
% of men who can list at least 3 measures related to women's health needs & rights		
% of community members who can list at least 3 measures related to women's health needs & and rights		Not measured ¹⁶
% of men who can list at least 3 measures related to women health needs & rights		Not measured ¹⁷
Mining communities, especially men, recognise importance of gender equality		
Level of acceptance in the community for women's decision-making on SRH and family planning	45% of respondents find it acceptable for women to decide on spacing	To decide on spacing between children 66% agree
	49% of respondents find it acceptable for women to use contraceptives	To use contraceptives 69% agree
% of women reporting a reduction in (domestic) violence		Not measured ¹⁸

The survey shows that awareness of contraceptives and STIs is high: 75% of the respondents is able to name at least 3 contraceptives and 79% is able to identify 3 STIs or more. During the baseline, only 34% was able to name 3

¹⁷ This indicator is measured by monitoring data but not included in the MTE.

¹⁸ This MTE researched the relationship between an increase in income and GBV/IPV. A decrease in GBV is an indicator that is too sensitive to include in a regular survey.

contraceptives (the share of respondents naming 3 STIs or more is not provided in the baseline report).

The Golden Line programme seems like an important contributing factor to this, but other sources of information are important as well (see figure 8). The respondents who indicated they participated in SRH activities are able to name significantly more STIs, but not contraceptives. Additionally, respondents who participated in HE training were able to name more STIs and contraceptives.

The women in communities in Ghana have good access to contraceptives: almost all women are able to identify where they can get the contraceptives that they identified. They can access contraceptives like the pill and condoms at drug stores, and other contraceptives like injectables at a clinic.

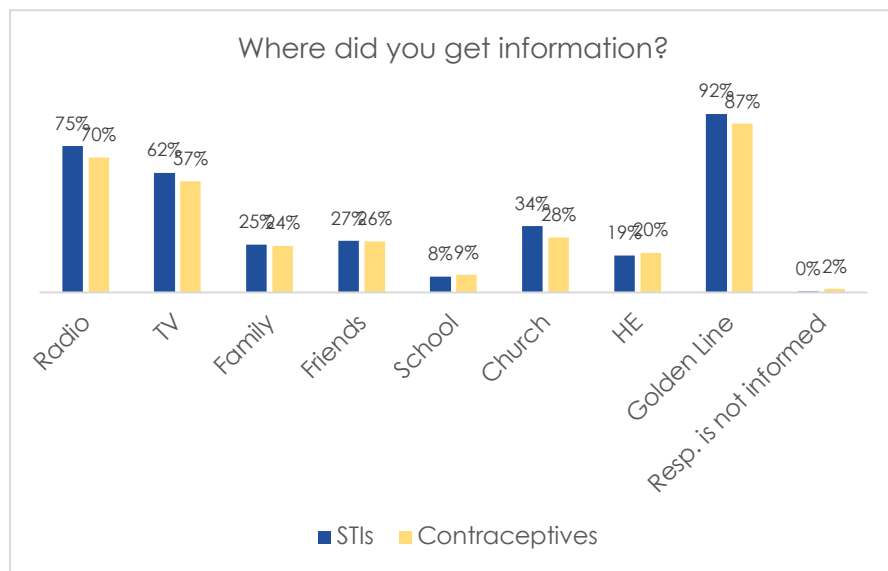


Figure 8: Sources of information about STIs and contraceptives (N=279)

The Golden Line programme also worked on perceptions about the use of contraceptives in order to improve SRH of women. Key informants (such as local health workers) identified a reduction in teenage pregnancies as an important result of the programme. Although evidence is based on the perception of key informants, the evaluation team was surprised that several respondents saw this as one of the key results of the Golden Line programme.

They explained that *galamsey* has brought a lot of teenage pregnancies, because miners give young girls some money in exchange for sex, and at the same time there was a taboo on contraceptives for teenagers. The Golden Line programme worked on changing the perception of parents and health workers that teenagers should not use contraceptives. Change agents and opinion leaders played an active role in this as well, by engaging the community members. The evidence for these changes is subjective and based on the perception of the respondents.

The women in the communities indicate that women have a say about their SRH, but there is also room for improvement. For instance, only 51% of the women say they would definitely be able to participate on decisions about contraceptives. Also, as is shown in figure 9, only slightly over half of the find it acceptable for a woman to say no to have sex with her partner.



Figure 9: Share of respondents that state this is somewhat or very acceptable in their community (N=277 / 279)

We could not identify any statistically significant relations between a specific activity in the programme and the perception of women about SRH. With regards to the use of contraceptives, we found the following:

- 38% of the respondents use contraceptives or a family planning method. Unsurprisingly, this share is higher among women under 45: 51%.
- Women who are able to name at least 3 STIs and 3 contraceptives significantly more often use contraceptives
- Women who don't use contraceptives significantly more often state they wouldn't be able to participate in decisions about this
- We could not find a relation between participation in EMAP/GDS and ability to participate in decisions about contraceptives (both from quantitative and qualitative evidence).

We found indications that GBV reduced, as several key informants see this as the most important result of the programme. Also, FGD participants indicated that the EMAP group raised awareness and improved the intra-household dynamics. Since GBV is a sensitive topic, we did not ask directly about GBV women say it's acceptable for a woman to say no to sex with her partner. prevalence. Nevertheless, FGD respondents and key informants were open about the prevalence of GBV in mining communities. FGD respondents indicate that if a woman starts earning an income, two forms of GBV may occur. First, the relationship between husband and wife changes: on the one hand, respondents say that a woman gains respect in the household if she earns an income. On the other hand, men indicate that a woman may disrespect her husband if she no longer financially depends on her husband. This may lead to domestic violence in the household. Second, respondents indicate that men stop financially supporting the wife and children once the wife brings in money.

Supporting evidence improved SRHR	Opposing evidence improved SRHR
<ul style="list-style-type: none"> • Various key informants report less teenage pregnancies • 75% is able to name at least 3 contraceptives and 79% at least 3 STIs • Various informants report a reduction in GBV 	<ul style="list-style-type: none"> • Increase in income can lead to GBV, especially physical and financial; FGD respondents indicated that this happens in the communities it is not clear if this happens to Golden Line participants

The Golden Line programme worked on improving the support for women that suffered from GBV by sensitizing these women on where to go to. In

Ghana, there are two main institutions: For criminal acts, there is a police department and the Social Welfare Department can help families with mediation. Welfare workers were also invited by the Golden Line programme to come to group meetings. Furthermore, local leaders play an important role when resolving domestic issues.

Main contributing factors improved SRHR

- Outreach activities
- Radio, TV, church and other people are also important sources of information
- Changing perceptions on contraceptives for teenagers
- Training of local health workers and dialogue with community members
- Involving social welfare and local health workers with EA\$E groups
- GDS is important in preventing GBV when empowering women

Although the police department for domestic violence was not present in the region of the MTE, the Social Welfare Department had been actively involved with the EA\$E groups. As the result, they reported that initially the number of reports went up, because community members now knew where to go. Later, the amount of reported cases reduced according to them.

Similarly, local health workers emphasized that they have an improved relationship to community members. They see more women come to the health clinic and say that the dialogue facilitated between the community members and the health workers contributed to this. The evidence for these claims is weak and based on self reporting.

The MTE team sees working through local leadership and government institutions as a successful and sustainable strategy, but also would like to flag a risk. The Social Welfare Department aims to keep families together and resolve domestic issues. It is unclear if the way the cases are followed-up is in the best interest of women and children. For instance, they shared an example of a wife who ran away from her violent husband. The Social Welfare Department tracked down the wife and reunited her with the husband, who signed a declaration that he would not hit the wife again. There is no clear follow-up procedure in place for cases of GBV within the Golden Line programme to make sure cases are handled well by local authorities.

Other findings

We identified three challenges at the activity level that are relevant for improvements for the next phase of the programme:

- Both for HE and the EA\$E groups respondents reported a case of theft. For the EA\$E group, the box with the money was stolen and the thief left a note explaining that it is unsafe to keep money in a box. Fortunately, this happened shortly after the share-out so the amount stole was limited. For one of the CHE clusters, the facilitator stole the money and disappeared after.
- We got some reports from the groups that the community facilitator regularly does not show up for the meetings. Programme staff explained that the community facilitator is not supposed to join all meetings and it is unclear to what extent this is a problem. Moreover, some community facilitators indicated that the stipend is very low for the amount of work they do and for some, this is not enough to motivate them.
- The Golden Line staff set targets for reaching beneficiaries in the inception phase of the programme. Although we acknowledge the importance of targets, we observed that sometimes the targets may have pushed the local staff to focus on quantity instead of quality.
- Mobilizing the men was a challenge and several respondents suggested that it may be more effective to involve men earlier in the programme. At the same time, we acknowledge that it is important to build the capacity of women before engaging them with the men. Starting the mobilization and sensitization process earlier may improve the balance.

Conclusions

This chapter assessed the effectiveness of the activities of the Simavi partners and HE in the communities. We found that both the activities of the Simavi partners and HE supports women in getting access to (some) resources, over which women often have control themselves. However, this also comes at a risk as it may result to tension in the household. The GDS are an effective strategy to address this. However, since distrust between men and women is a deeply rooted issue and it was challenging to bring men on board, more may be needed to achieve better intra-household dynamics. We also found that awareness on STIs and contraceptives is high. Especially changing the perception of the use of contraceptives for teenagers is an important result, as teenage pregnancy is a key issue in galamsey communities.

Recommendations

This chapter provided the findings on the effectiveness of the activities in the communities. We now finish with four recommendations:

- Explore the possibilities to improve the profitability of the CHE hawker's model. First, HE can look at the possibility of giving credit in the form of money to those women who have repaid their loans. The MTE shows that women are entrepreneurial and take initiative to find good deals for their products. Second, the product loans should be larger so women can upscale their business. If HEs are able to sell more products, their profits can increase. This will increase the income of women and enhance the sustainability of their enterprise.
- Provide clarity on the tablets for HEs and preferably provide the HEs that have not received a tablet yet with one as soon as possible. The absence of the tablets is a missed opportunity for providing health information. Moreover, there is a risk of demotivating HEs when promises are not fulfilled.
- Set up a procedure for following-up cases of GBV. The collaboration with local institutions and traditional leadership is a strength of the programme. Yet, as the quality of the services of these institutions is not known, there is a risk involved with referring victims of GBV to these institutions. Most importantly, the Golden Line programme staff should have a clear procedure on how they follow-up on cases of GBV among programme participants that are handled by the Social Welfare department or traditional leaders.
- Involving the men at an earlier stage. The mobilization of the EMAP groups and men for the GDS was a challenge. By mobilizing the men earlier and spreading out the activities over a larger time span, there may be less pressure on programme staff and facilitator to mobilize participants. Moreover, changing deeply rooted cultural perceptions about gender relations takes time. Therefore, a longer duration may contribute to enhanced effectiveness and sustainability of the results.

Synergy

The Golden Line programme is a collaboration between three organisations each of which has its own area of expertise. This section discusses the following question: to what extent do the different components (activities in mines, communities and health services) interact and lead to enhanced results?

Synergy at activity level

We start by assessing the synergy among project activities as this is a precondition for synergy at the outcome level. Overall, synergy between the activities of Solidaridad in the mines and activities of the Simavi partners in Ghana have been limited to date. There are two main reasons for this.

Firstly, not all the communities in which the project mines are located met the selection criteria for the project communities of the Simavi partners because of disputes over leadership in these communities. Therefore, there has been limited geographical overlap¹⁹ between the activities of Solidaridad and the other two organisations (the local Simavi partners and HE) involved in the Golden Line programme. This is expected to change in the next phase of the programme, when the Simavi partners implement in new project communities. Nevertheless, a more integrated approach to geographically target communities could lead to more synergy. This can also include more alignment when selecting the project communities and mines. This may not be possible within the timeframe of the Golden Line programme, but should be considered for future consortia. Secondly, the mines were inaccessible due to the ban on ASM. There is still tension around the mining sites, leaving them inaccessible for other stakeholders such as community facilitators and ambassadors or other project partners.

The biggest added value of the programme for the mines is the establishment of the EA\$E groups which Solidaridad adopted from Simavi. Solidaridad expects this will be particularly beneficial once the groups reach the phase in which men are involved. Furthermore, Solidaridad contributes to community activities with awareness-raising on the dangers of mercury as well as training the community facilitators and other staff on responsible mining practices.

The synergy between Simavi partners and HE at the activity level is more clear. Geographically, there is a partial overlap between the project communities and the communities where HE businesswomen are located. However, since HE works in regional clusters and not in the communities, they sometimes collaborate with Simavi partners who are well-established in the communities. Most importantly, Healthy Entrepreneurs collaborates with community facilitators to identify participants for its activities from within the EA\$E group. As a result, a number of EA\$E group participants are now also CHE businesswomen.

HE could benefit further from the synergy potential by following up on product loans via the community facilitators or other players as community facilitators already have a high work load.

There is also potential for more synergy between the mine and the community via the social responsibility activities that the mines are obliged to do in their surrounding communities. One mine owner explains he contributed to the construction of a clinic and another says this is something the community is asking for. Such initiatives can be further aligned with the activities of the Simavi partners to improve the quality of SRH services.

Potential for enhanced outcomes?

The activities of Simavi partners and HE strengthen each other at the outcome level. This happens in both directions. On the one hand, HE provides product loans to the CHes. It observed that the women who participated in an EA\$E group had already learnt to save and manage their money better. As a result, HE sees that the women from EA\$E groups better adopt its model. On the other hand, the HE model provides a business opportunity to motivated women from EA\$E groups and gives them additional economic opportunities.

As there is limited overlap at the activity level it is not surprising that we cannot see synergy between the activities at the mine and in the communities at the outcome level. We see an important gap here. Community members emphasize that many challenges in the community are caused by galamsay workers. These include teenage pregnancies, environmental destruction, malaria (as the result of water bodies in mining pits that are left open), land shortage, conflict and drug abuse. Nevertheless, galamsay miners are not explicitly targeted by the Golden Line programme. We acknowledge that it

¹⁹ There is currently no community in which all three project partners are involved.

is very challenging to engage galamsay workers but searching for ways to engage them can improve the synergy of the programme. For example, the Simavi partners could, together with local leaders, explore the possibility of starting an EA\$E and/or EMAP group for galamsay workers only. Solidaridad can play a role in raising awareness on responsible mining in these groups.

Conclusion

This section shows that there is synergy at both the activity and the outcome level, especially between HE and the Simavi partners. At the same time, there have been practical challenges in creating synergy between the activities in the mine and communities. For the remainder of the programme, the partner organisations can seek more strategic ways to align the activities of HE and the Simavi partners as the MTE shows that there are benefits at both the activity and outcome level. Moreover, now that the ASM ban has been lifted, partners can start optimising the alignment of activities between the mines and communities.

Recommendations

We have the following recommendations to increase the synergy of programme activities;

- Strategically align the CHE and EA\$E activities in the new project communities. The results show that there is clear synergy between the HE hawker's model and the EA\$E groups at the activity and the outcome level. To optimize this synergy, HE and the Simavi partners should continue to align their activities. This can be done by more strategically selecting CHEs from EA\$E groups. Moreover, the organizations could explore how they increase their collaboration at the activity level. For instance, the Simavi partners could encourage women to invest the share-out in an CHE business.
- The Golden Line programme should more strategically try to target galamsey workers. We acknowledge that working with galamsey workers is very challenging and cannot be done by Solidaridad as galamsey is illegal. Yet, the programme partners could look for ways to indirectly target galamsey workers. As the Simavi partners have good relations in the communities, this may provide an opportunity to target galamsey. A first step is discussing this with local leadership in the community entry process, when they start activities in a new community. They may be able to appoint galamsey workers that could participate in the programme. Second, the Simavi partners could try to form a few EA\$E or EMAP groups with only galamsey

workers. Solidaridad can play a role in raising awareness on health risks in these groups.

- Explore the possibilities for community ambassadors/facilitators to support CHEs. As HE organizes trainings and meetings at the district level, it may be more efficient if they collaborate more with the community facilitators of the Simavi partners. For instance, they could play a role in following up on the product loans of CHEs. Here, it is important to keep an eye on the workload of community facilitators, so this does not negatively affect the implementation of other project activities.

Sustainability

The Golden Line programme is now halfway through its implementation. This chapter looks at the sustainability of the programme results and the potential for up-scaling. This with the aim of understanding what can be done the upcoming 1,5 years to ensure sustainable results.

Sustainability of programme activities and results

The Golden Line programme is a complex and multifaceted programme and the evaluation team expects that some activities and results are more sustainable than others. It was challenging for programme staff to mobilize people for the EA\$E groups and CHEs at the start of the programme, but the

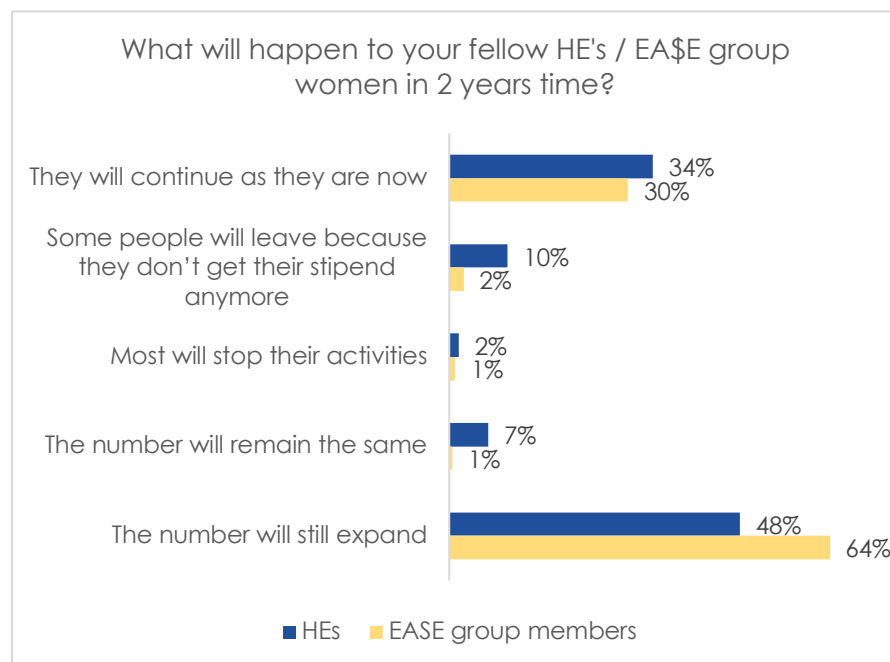


Figure 10: Expected sustainability of HE and EA\$E groups according to participants (N=62 for HE; N=202 for EA\$E)

groups we visited in the project communities are now strong. This is illustrated by figure 10: both for HE and EA\$E groups, a large share of respondents

indicates they expect that the number of EA\$E group women / CHEs will expand, because others have requested to participate in the programme as well.

With regards to activities in the communities, we have two main concerns related to sustainability:

- It is important to improve the profitability of the CHE hawker's model to ensure sustainable results and motivate CHEs to sell the healthy products. Creating a profitable model is especially important for building the capital of the CHEs, so they no longer rely on the product loans provided by CHE. Moreover, CHE should be careful not to raise false expectations about the provision of tablets, as this may demotivate hawkers. This could also be a bottleneck for ensuring sustainable results.
- The mobilization of the men was a challenge as they showed little interest in the programme. Various respondents see involving the men via EMAP and GDS as a key element in the programme. The Golden Line programme is ambitious by attempting to change deeply rooted cultural perceptions of men and intrahousehold dynamics. Yet, the time span of this element is relatively short. Therefore, having a longer time span for these activities may enhance the sustainability of the results, for instance by involving the men in an earlier stage of the community activities.

We see the strong local embeddedness of the activities in the communities by the Simavi partners as a key success factor for ensuring sustainable results. The programme staff intensively collaborate with local leadership, local health centres and local government. Furthermore, the Golden Line programme has strong local representation via community ambassadors, opinion leaders and facilitators from the community. The facilitators only receive a small allowance. Some key informants indicate that this is demotivating for them, but at the same time this reduces the dependency of facilitators on their stipend for motivation.

The activities of the mines have been strongly delayed, therefore it is not surprising that we do not expect the results to be sustainable yet. Most importantly, respondents indicate that it is important to take the next step: move from theory to practice. We expect that training at the mining sites will contribute to sustainability in this way.

Migration of workers can also be a bottleneck for sustainability of programme results at the mine: 40% of the respondents migrated the past 2 years and 25% is planning to do so soon. The ban has possibly pushed workers to migrate more: programme staff indicated that some workers they involved in the training moved away. Thus, in reality, migration of mine workers may be higher as the fact that we were able to interview them means they are not the ones who recently migrated away.

The programme mines need a lot more improvement before they qualify for Fairmined certification and programme staff expects the mines we visited can be eligible for certification in 1,5-2,5 years. Certification can be an important motivation to integrate responsible mining into daily business practices: *“For us management, certification is a big motivation, because when someone comes and assesses you, it gives us something to strive for. It is important that every company following this programme is aiming for that. And then you will get a better price. So you will not relax, because there is a goal ahead of you.”*

Key informants indicate that the EA\$E groups at the mines are not yet sustainable in their view, as the groups only recently started saving. Therefore, it is too soon to draw any meaningful conclusions about the sustainability of the EA\$E groups at the mines.

Finally, there is an exit strategy in place. Yet, we observed little awareness among the respondents on an exit strategy. Especially for the communities where the project is phasing out, the communication of the exit strategy may need more attention.

Potential for up-scaling

All three partners in the Golden Line programme have well-developed and scalable modules that can be applied in other parts of Ghana as well. Especially in communities, several respondents indicated that their main suggestion for improvement is that they feel more people should benefit from the Golden Line programme.

The HE model as originally designed did not fit the Ghanaian context. As such, programme staff had to be creative in adjusting the model. The hawkers model that HE implemented is the result of this. This model has potential for

up-scaling after they resolve the challenges with regards to profitability and logistics, especially tablet provision (see previous page).

The urgency for responsible mining is high, which creates potential for collaborating with other stakeholders to up-scale work on responsible mining. As explained by an external stakeholder: *“What I've witnessed so far, is that the health and safety trainings are very well. The organizations should target more mines and upscale it to other regions. They have come to augment our work, with the international standards they have, and it's appreciated. If we can reach up to that, the Ghana small scale mining industry will change.”*

At the same time, key informants question the scalability of the Fairmined standard, as it is strict and difficult for mines to adhere to. Solidaridad is now exploring the “CRAFT code²⁰”, which is an intermediate step that mines can obtain in the process to getting the Fairmined standard. This may contribute to higher scalability of the Solidaridad model.

Finally, as also mentioned earlier, the programme has clear targets for number of participants. This forces the programme staff to be results oriented, but also has the risk of putting too much emphasis on reach rather than quality. For instance, mobilizing the participants has been more challenging and time consuming than expected for all partners. This put pressure on programme staff to reach the targets. As explained by a key informant: *“My only issue is with regards to the exit. Now more want to join in the areas we work in now, because they heard about the programme from neighbouring communities. But we now can't work with them. So I recommend to get a smaller area and do the work there good.”*

Conclusions

This chapter elaborated on the sustainability of the Golden Line programme. The mobilization of participants took a lot of effort. Now that the programme has shown results, the demand for participation is increasing. This is especially the case in the communities. Despite a few challenges, the three organizations have well-developed interventions that can be upscaled to other regions, and key informants recommend this. Before doing so, however, it is important to reassess the targets and geographical scope in close collaboration with the local programme staff, as experience shows that

²⁰ A code of progressive compliance for ASM producers. It is a gateway into the formal market for artisanal and small-scale miners, focused on the mitigation of the main

artisanal and small-scale mining (ASM) risks. The Code is closely aligned with the OECD Due Diligence Guidance.

especially mobilization takes more time than expected. This can help the programme stay focused results rather than reach.

Recommendations

We have the following recommendations on sustainability:

- Re-assess the targets in close consultation with the local programme staff. The target have been useful to make sure results are achieved. At the same time, it is important to learn from the first years of implementation on what work load is realistic. Based on the experiences thus far, a better estimation can be made of how much time is needed for specific activities and what is possible within the remaining time of the project. This way, programme staff makes sure that the focus remains on quality and effectiveness rather than reach.
- Carefully manage the implementation of the exit strategy. As awareness of the exit strategy was still low, it is important to carefully monitor if local institutions are taking over the activities as formulated in the exit strategy. If more time is needed, the programme staff could consider extending some activities so sustainability of the results is ensured.

Country findings: Tanzania

In this chapter we assess the following for Tanzania:

- The effectiveness of the programme activities at the mine
- The effectiveness of the programme activities in the community
- Synergy between the programme activities in communities and at the mines
- Sustainability of the programme activities and outcomes



Effectiveness: results at the mines

The first chapter on the results in Tanzania elaborates on the effectiveness of the Golden Line programme at mines. We provide background on mining in the region, mines, programme participants and activities. Next, we elaborate on the main expected outcomes: safe working conditions and improved positions for women. We finalize the chapter by discussing income, EA\$E groups at the mine and access to credit for mines.

Mining in Geita

The national government of Tanzania made gold mining a priority. One of the regions that was targeted to contribute to the development of gold mining industry in Tanzania is the Geita Region.

In Geita there is a differentiation between formal and informal mines. The small-scale mines involved in the Golden Line program all have been formally recognized or are legally recognized. Besides the formal mines, the area is flooded with open pits, where people are trying their luck to find some gold. If no gold is found, people just leave the area, with the ground heavily affected by the digging and the use of chemicals is known to effect the ground as well, although the exact pollution has not been researched.

In the region, mining gold is perceived as the main source of business and income for the community. People work inside the mines or do some business which feeds off the mining industry such as cooks and vendors. Mining is the lifeline of many villages and provides income to many people. Although the revenues per day for the majority of people remains low.

The general side effects of mining and poor working conditions result in many issues such as:

- poor health due to handling of chemicals as well as dust related health issues that affect both the miners and the community.
- environmental effects such as the contamination of water because of the chemicals used.
- prostitution is high, as well as prevalence of HIV and sexual transmitted diseases.
- although decreasing – child labor is still very common.
- demolition of houses is acknowledged as a negative effect, due to the blasting of the mines.

In Geita no official financial institutions provide credits to small scale mines, because of their perceived reputation. They are considered non-profitable and people believe that small-mines are involved in criminal activities, which is not true in most cases and especially not in the legal small-scale mines mines. I.e. too high risk to be interesting for investment.

Golden Line support services

Solidaridad built the capacity of the management of 15 mines on responsible and gender sensitive mining. According to training records, the Golden Line programme trained 1210 until December 2018 of which 600 women. The logic behind including both men and women in the trainings is that even if women are not directly involved in the mining pit now, it is important to include them so they get the same opportunities as men.

All mines received the same trainings, with the same amount of people per Golden Line mine. Solidaridad provided trainings to different target groups in the mine, mostly of 1 day. Most of the training took place at the mine. In the event that only mine-owners or managers were invited, it was organized in Geita. Subjects were:

- For mine management: responsible and gender sensitive mining. Including gender sensitive budgeting, gender equality and women's rights.
- Record keeping
- Environmental conservation
- Safe chemical handling
- Mine rescue
- Safety and healthy

Each training closed with an action plan for the mine to improve in line with subjects trained. For example, with a Gender Action Plan – which can include installing separate washrooms or an environmental conservation plan with the aim of planting trees or adopting policies to protect trees on the area and only buy from certified trees. The diversity of training subjects provided flexibility for each mine to make some improvements.

Advocacy activities like training women and male miners on the ability of women to be leaders, coalition building among women miners for them to support each other.²¹

In Tanzania all trainings aimed at meeting the standards of becoming a certified fair trade mine. Out of all the survey respondents, 66% indicated that they received training of Solidaridad through the Golden Line program. 31% of the respondents worked less than 7 months in the mine. It was decided to include workers in the mines that did not receive direct training, because it would provide the opportunity to compare to some extent the effect of the training.

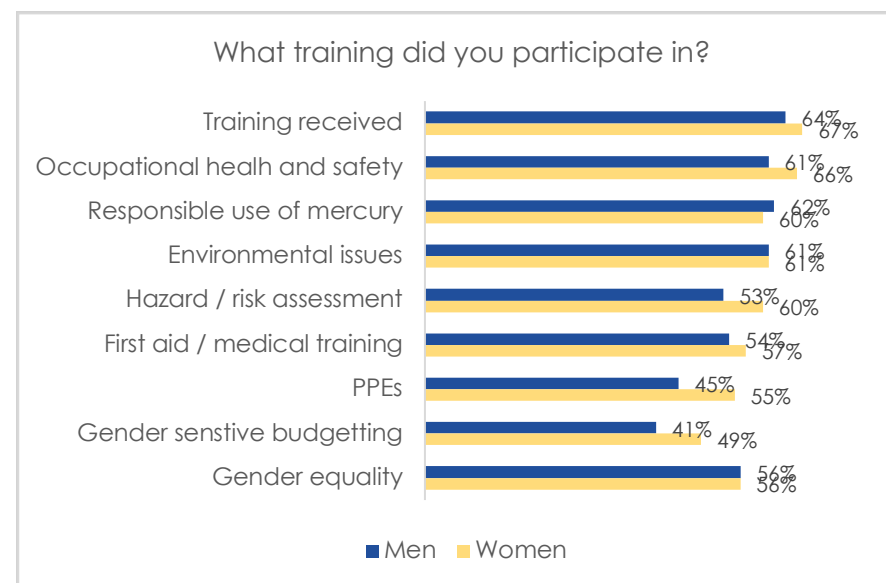


Figure 11: Share of respondents that participated in trainings (N=131)

In addition to the training, the Golden Line program provided the mine with communication materials such as calendars, T-shirt and stickers with different messages for awareness raising purposes on safety and a visual reminder of gender equality through the use of the Golden Line logo.

²¹ Advocacy activities were not included in the scope of this MTE

As part of the program, Golden Line formed EA\$E groups in five mines. The EA\$E group received training on group formation, leadership skills and introduction to VSLA. Three mines that started an EA\$E group were included in the sample for the MTE.

The Teresia Gold Mine had a different status within the program, being the only female owned mine participating in the Golden Line program. This mine received additional technical support to improve the technical skills aiming at improving revenues. As part of the program the mine also received electricity. The aim of providing additional support was to establish a model or good practice for other female-mine owners to enable them to learn from this model mine and improve their own mines.

The Golden Line program was the main program and Solidaridad the main NGO supporting the mines. Some mines received training from the government through State Mining Corporation (STAMICO) and environmental education of the district of Bukombe.

Mines involved in the MTE

For Tanzania a mix of mines was made. Eight out of the fifteen mines the Golden Line is working in, were included in the midterm evaluation. Among the eight mines, four mines are privately owned by men, one is female owned, and three are cooperatives.

Most mines – except for Mgusu - are between 10 – 30 minutes away from the residential areas.

The mines involved in the program all have mining pits and process units where all positions are available. When the rock is hard, blasting is used to extract the rocks.

The number of people working in the mines vary widely from 60 - 500 and is also influenced by day-workers that can use the processing unit for additional pay.

All mines used mercury to extract the gold from the ore. Some mines processed amalgamation. The amalgam is then sold to jewelers that extract the gold – mostly using a retort. Only one mine used cyanide, some sold their tailings to cyanide plants in Geita.

The method of payment differed widely in amount and method. Some paid a portion of the mined rocks of that day. The cooperatives pay consisted of a minimum numbers of bags of rocks or ore, but many variations were being applied. For example, in Medad mine, the miners in the pit were paid a daily salary, which meant stability of income, but also no sharing when a gold vein is hit. In general, the mining in the pit, the amalgamation and supervision / management were considered to provide the highest income per day. The generally supported view was that gold mining has a big risk / luck element and that the idea of 'winning the lottery' is part of the mining culture.

Who is involved in the MTE? ²²

The female respondents in Tanzania were significantly younger than the men; on average they were 37 years old, while men were 44 years old.

For basic reading and writing, women were significantly less able to read and write than men, although still more than 80% of the women indicated that they were able to do basic reading and writing.

There was no difference between men and women for basic counting, of which 92% of the respondents responded positively.

89% of the people working in the mine indicated to have children under their care. The average number of children was four, but having ten children was not at all uncommon.

In the mines migration between communities was very common. 71% of respondents responded that they migrated within the past two years

The baseline study indicated that women, with low literacy rate, widowed and with low education levels should be considered as vulnerable groups. The research confirmed that the targeted group of the Golden Line were men and women with low education levels, average high number of children and low education rate. In addition, the mines were in remote areas, where often no telephone signal or public transport was provided.

²² We consider the MTE sample representative for the Golden Line program, but not necessarily representative for the mines.

Safe working conditions

Key indicator	Baseline value	MTE Value
% decrease in use of mercury at the mine	F: 37% - 380 mg M: 58% - 410 mg	Not reliable
% decrease in accidents and injuries in the mines	22% of interviewees said they or a colleague were involved in an accident at work. Most people mentioned collapse of mines, walls and pits	32% of respondents were involved in an accident at work.

To improve safety in the mines, the main focus was on increasing awareness and defining action plans for the use of Personal Protective equipment (PPE) and mercury handling. Furthermore, technical advice is provided on the correct use of technical equipment and the safe building of the entrance of the mine-shafts, mine rescue and first aid.

In addition to the training on PPE, activities that contributed to a safe working space focused on the installation of washrooms, separate food consumption areas and the provision of drinking water.

Awareness and use of Personal Protective Equipment (PPE)

From our research, we concluded that there is still a big gap between the awareness and actual use of PPE and the safe use of mercury when working in the mine.

Without being prompted many respondents were able to mention several PPE's showing the awareness about the need of PPE's is high.

The table below shows that from the people working in the mine who indicated they needed certain protective gear, between 37% - 57% never used the gear. The PPE provided predominantly consists of a reflective jacket, raincoat, gloves, safety boots, wellington boots, goggles, earplugs, nose

mask, gas respirator. Still, when the mine provided PPE, the quantitative and qualitative showed strong evidence that the PPE was only used partly.

Do you use it?	Always	Sometimes	Never
1. Helmet	47%	14%	39%
2. Reflective jacket	39%	24%	37%
3. Rain coat	18%	38%	44%
4. Gloves	42%	18%	40%
5. Safety boot (with metal nose)	28%	15%	57%
6. Wellington boot (rain boot)	33%	29%	39%
7. Goggles	39%	20%	51%
8. Earplugs	22%	20%	57%
9. Nose mask	33%	18%	50%
10. Gas Respirator	28%	16%	56%

In addition, from the quantitative and qualitative data we found evidence that:

- That people who were trained on responsible use of mercury, PPE or health and safety, did not wear or use PPE more often than those who were not trained.
- Almost no PPE was observed. The PPE mostly used consisted of the wellington boots, together with helmets for the people working in the mining pit.

The large gap between the awareness of the need to use PPE and the actual use was not easily explained. Some respondents indicated that the

equipment was not provided. At the same time, when spontaneously asked for the PPE some explained they forgot to take it from home, or that it was not comfortable to wear. Another explanation provided was that dust and mercury related health-risks were only noticeable after many years or that the high-risk culture of the mines possible also included the willingness to take all sorts of risks including health related risks being part of the game.

Safe mercury practices

One of the indicators of the Golden Line program is the decrease in use of mercury. The use of mercury is not only a direct health risk to the mine workers directly using the mercury, but it is also a big source of major environmental pollution affecting the communities around.

Miners were trained on the avoidance of whole ore amalgamation and proper concentration methods so that they come up with less amount of concentrate for them to use less mercury. And on the safe use of mercury. No reliable data was being recorded in the mine to come to a conclusion about a decrease in the use of mercury. The mine workers mostly responded that in the last month, they used 1 plastic soda-bottle cap, which equals +/- 15 ml = 40 grams, up to 1 kg. The results from the survey did indicate that the amount of mercury is not measured carefully.²³

During the visits in the mine we observed:

- That a retort²⁴ to reduce mercury use, emissions, and exposures was not used or only used very limited.
- During the visits little or no use of PPE's was observed. From the people who used mercury, 44% indicated in the survey they used some PPE when handling mercury.

On a positive note. Positive changes were observed on group and organization levels:

- About one third of the workers that used mercury indicated that they changed their way of working in the past two years. Changes related to:

burning the amalgam far away from the people, not inhaling the fumes when burning the mercury or using a retort, using protective gear and making sure that cooking / eating and amalgamation process were clearly separated.

- Most mercury handling was done in ventilated places and the areas in all mines used a cement foundation to avoid mercury entering the soil and affecting the (drinking) water.

Note: Outside of the scope of this MTE Solidaridad indicates that it recognize the huge problems that mercury pose and is trying to minimize irresponsible use of mercury by safe mercury handling trainings as well as building safe places to handle mercury. The following strategies were mentioned to contribute to the decrease of mercury:

- 1) Supporting mines to make the transition from mercury to cyanide. Mines such as Elias Simba in Tanzania already have cyanide processing plants. However, this requires investments from mines. In September Solidaridad will start with training miners on the use of Borax
- 2) 8 Golden Line mines are part of a recently started project with The Dragonfly Initiative to bring equipments (including mercury-free processing equipment) to mines. The mines will be able to lease those equipments.
- 3) Solidaridad signed a contract with the Dutch refiner Aunexum to explore and develop mercury-free processing equipment for the mines.

Washrooms and designated areas

The quantitative and qualitative data showed that the majority of people had access to a washroom and drinking water. Showers were slightly less common, only reported by 59% of the workers. The mines did not have a clear demarcation for the designated area for food consumption. Furthermore, the

vapours to escape from the bowl. The machine cools the Mercury vapours as they pass through the tube to the end of the retort and returns the Mercury to liquid at the exit.

²⁴An amalgamation of gold and mercury is obtained by mixing mercury in with gold. A retort is a recycling machine for separating the mercury from the gold. A cast iron pot of the retort is sealed with a little bit of silicone so that there is no opportunity for Mercury

mercury handling place was often a place where people sat and chatted. With 87% of the workers stating the washroom area were clean, the MTE showed that the focus on building washrooms were taken seriously.

Accidents

An indicator for the safety in mines was the number of accidents. Accidents are not uncommon in the mine. One third of the workers indicated that they had an accident, from minor injuries and cuts to more serious injuries. No significant difference was found between women or men reporting their accidents.

When comparing the numbers to the baseline, an increase of accidents from 22% to 33% was noted. This difference in numbers was not fully researched into, but it can be partly explained except for that minor injuries were also mentioned, while in the baseline mostly only the severe accidents had been reported. In addition, a plausible explanation is that before the Golden Line programme, accidents were not reported, and due to the awareness created they now report any accident. This increase in reporting is also known phenomena.

We did not find a relation between training and number of accidents that someone experienced themselves (training general, health/safety, PPE).

41% of the respondents indicated that there was a first aid kit available and 28% that a mercury toxicity treatment kit was available in the mine. During the reflection on the data the Solidaridad team indicated not to be aware of this treatment kits. Unfortunately, the data gathered during this MTE does not provide extra information on this topic.

Supporting evidence safety in mines	Opposing evidence safety in mines
Women in the focus groups express the need for PPE.	Nose / mouth covering masks were hanging around the neck.
Wellington boots used in the mercury handling area.	Possible staging of the use of PPE in Teresia Samwel mine
Separate toilets being used by women observed	Retorts reported to be broken. No functional retorts shown.

New toilets and changing / shower rooms being constructed	Little focus on the harmful effects of dust, like tuberculosis and other mine-related long diseases.
Katente Goldmine, Teresia Samwel and Medad Gold mine are good examples where the cooking area and drinking water were clearly accessible.	

Main contributing factors safety in mines	Barriers safety in mines
<p>From the MTE contribution analysis we found moderate to strong evidence that the following factors contribute to the safety in mines:</p> <ul style="list-style-type: none"> • Provision of PPE • Training of safe handling of mercury • Action plans for separate washrooms and access to drinking water 	<p>The lack of will and power to put rules regarding PPE and reinforce them, especially in the cooperatives</p> <p>The urgency to earn money is more important than the health-risk</p> <p>PPE is somewhat un-comfortable</p>

Position of women at mines

The findings show that there is awareness of the fact that women can hold different positions, but respondents also still see obstacles, especially for tasks that are physically demanding or require a high level of education. Some tasks may be more appealing and accessible to women than others as they are physically demanding, but Solidaridad emphasizes that women can

potentially do all tasks at the mine. The findings also showed that the traditional positions²⁵ in the mines are still predominantly gender related:

- Crushing and washing of ore was mostly done by women.
- Processing and mine construction was more often done by men.

Still, both the quantitative and qualitative data resulted in strong evidence that the program contributed to the improvement of the position of women at mines. Changes were observed on individual, group and organization levels:

- The awareness of which type of positions were suitable for women increased for both men and women. Those who went through gender training significantly found the following – non-traditional - positions more suitable for women than those who had not received training: handling explosives, machinery equipment operations supervision, trading ore/gold, security. Marginal significance was found for drilling and administrative positions.
- Men more often than women stated that women had the same opportunities as men to generate an income. In addition, they stated that women could take non-traditional positions if they practiced and that women needed to increase their self-confidence and reduce their negative mindset of not being able to do these jobs. Men found the following positions often more suitable for women: handling explosives, vehicle driver, selling tools and supplies. Marginal significance was found for administrative, mechanic, plant engineer.
- In most mines, the position of some individual women improved. Especially those that had been able to obtain new positions in management.
- There was an increased knowledge through the meetings and trainings about women and mining, especially debunking of myths around women and mining. The knowledge also led to new opportunities for women to actually take on new positions.
- The improved relationship between men and women, contributed to the acceptance of women in other positions. The men treat women with more respect and the atmosphere is reported to be better. Verbal abuse is decreased.

²⁵ The baseline indicated that processing was done by 6% of the men and 8% of the women. This was not in line with the information (survey, KII, FDG's and observation

- Most mines now hold the norm that women should be part of the management or higher administrative functions, like accounting. This has been a development over the past two years, since the Golden Line started
- Women expressed that the mine had a good atmosphere for them to work in.
- Women refer to women – especially those in management positions – as an example. So the (few) women function as role-models to demonstrate the capacity and possibility women have.

Supporting evidence improved positions of women at mines	Opposing evidence improved positions of women at mines
In Mgusu mine, the women are now allowed up on the hill which leads to the mining pit.	Not one mine had women in the amalgamation process
In Mgusu mine the vice-president should always be a women	Although maybe positive, there is still a differentiation of functions. Such as: accounting is good for women, because you can trust women with money.
Katente Gold mine recently hired several women for upcoming positions, including supervising. Six mines had separate working washrooms for women.	Women report sexual and verbal abuse.
In Katente Gold mine women got priority when they wanted to buy ore for crushing when there is shortage.	Women are not being paid for their services or products by other actors in the gold mine chain.

) gathered by the MTE, which confirmed that amalgamation was mostly done by men and crushing ore more by women.

Contributing factors improved positions of women	Barriers improved positions of women
<p>Gender training</p> <p>Connecting women to create solidarity</p> <p>Role modelling: women in non-traditional positions provide a model for other women to aspire a similar position</p> <p>EA\$E-groups</p> <p>Women have a good understanding why you would want to obtain higher management or administrative functions</p>	<p>Women have a good understanding why you would want to obtain higher management or administrative functions. For functions like extraction and amalgamation women do not understand some of the benefits.</p>

Income

Key indicator	Baseline Value	MTE Value
# of mines where wage gap between men and women decreased		0

As stated in the introduction, payments in the mines varied from set day-rates in Medad mine, to being 'paid' a number of bags of rocks of ore in the cooperation in Mgusu and everything in between. In the baseline the results from the data collection process were indicated to not reliable.

It should be noted that it is a challenge to obtain reliable data on income in an unregulated environment with major fluctuations in earnings.

As part of the survey the research team made an attempt at getting an indication of the wage gap between men and women through estimation of income. The amount of the income should be interpreted with cautiousness as the standard deviation is high. The data gathered gave an insight into the

wage gap in favour of men, which was significant. The estimated monthly income had only a little difference.

	Monthly salary (N=32)	Last month	Bad month	Good month
Men	202.812 TS	254.526 TS	133.235 TS	1.537.575 TS
Women	198.000 TS	110.294 TS	47.060 TS	318.448 TS

100.000 TS = 38 Euro

The quantitative data showed a relation between specific positions at the mine and income.

- Workers involved in mining extraction had a significantly lower monthly salary than those doing other tasks based on income estimation for a good month.
- A marginal significance showed for input selling based on income estimation for a good month.
- Workers in management and supervision made marginal significantly more money when they are employed based on their estimation of the last month only.
- Marginal significance was found for independent workers who sell inputs, the income was lower for the last month and significantly lower for a bad month.
- The data was not clear enough to make reliable statements about a significant difference in wage between men and women holding the same positions.

35% of the people indicated their personal opportunity to earn money is low – very low, with 47% indicating neutral and 16% high to somewhat high.

A significant difference was found on gender. More often than women, men indicated that women had the same opportunities as men to earn an income.

Do women at this mine have the same opportunities to earn money as men?	Female N= 61	Male N=70
Never	30%	3%
Sometimes	29%	33%
Always	37%	62%
Don't know	1%	2%
No answer	3%	0%

11% of the women indicated that they changed jobs in the past two years. The reasons women mentioned to change jobs, were not related to improved income, but to loss of a job or health related.

59% of the women indicated they would like another position in the mine. The top three most desired positions were: supervision (59%), trading ore (37%) and providing foods and drinks (31%).

Contributing factors increased income for women	Barriers increased income for women
EA\$E-groups / alternative income Gender training	The lack of tools and use of technology to increase the production significantly. The assumption in the Golden Line program was that only an increase in production would lead to more turnover and profit, which was considered to be the most direct contribution to an improved income for the mine-workers.

Non transparent payment methods, which leads to unclarity which jobs could raise the income.

Unclearity on the trade-off between financial gain – risk – physical effort.

Non transparent ways of buying gold. Purity of the gold was not taken into account (in favor of the buyer). And little information on the daily market price.

EA\$E groups at mine

The women who participated in the EA\$E groups received an adapted version of the EA\$E methodology as applied in the community. The research indicated that the EA\$E groups contributed to more awareness, a more critical view and increased personal opportunities. The quantitative and qualitative data showed strong evidence:

- Women in EA\$E groups more often aspired a different position at the mine than those who had not been in EA\$E groups.
- A marginal significance was found for women in EA\$E groups: less frequently they said that women had the same opportunities as men to earn an income.
- A marginal significant difference was found for women in EA\$E groups: They considered the following positions more suitable for women: mining ore and amalgamation. Both considered the more traditional positions for men, and thought these to be better paid.
- 84% of the women in the EA\$E groups indicated that their personal opportunities had increased somewhat to very much.

The table below shows the major factors contributing to the increased personal opportunities (multiple answers allowed).

To what extent do you agree with the following statements?	N	Percentage
I see new opportunities to earn money outside of the mine	18	51%
I see more opportunities of better paid jobs for women at this mine	16	46%
I improved my skills through training	30	86%
I see more possibilities for women to get high status jobs	16	46%
I feel more secure about my financial situation	10	29%

Contributing factors increased income for women	Barriers increased income for women
Business skills training and gender training received Alternative income	

Environmental conservation effects

An essential part of the training in the mines was environmental conservation. The conservation focused on saving existing trees or replanting trees. The key informants and observation provided the following:

- On policy level, changes in the mines were noted and mentioned by the staff showing us the mine. Several mines now had official rules of not cutting trees, only buying trees from responsible wood-traders. In Teresia Samwel mine large pieces have been replanted.

The timing of the planting of the trees and the caring for the trees was – like in most projects – an underestimated task. The project staff indicated that one mine in the Golden Line program (not included the MTE) had been very successful in the creation of a nursery for the trees. The project team is aiming for the mine to become the Golden Line provider for replanting in the other mines as well.

Overall Satisfaction

Key indicator	Baseline Value	MTE Value
Level of satisfaction among women of their work	Record for job safety F: 3.6 (on 10 point scale) M: 4.0	Record for job safety F + M: 6.4

The table below clearly indicates an overall positive increase on job satisfaction. The quantitative data analysis shows that direct employees significantly rate all elements of job satisfaction except for training and the overall rating of the mine higher than those who work independently or have people working for them. The end-evaluation could touch upon the assumption that mine-workers have a preference to work in a 'responsible' mine. Since there is a lot of migration of workers, training/safety could have a pull factor for workers to stay on in a mine.

	Baseline		MTE
	Male	Female	M/F* (SD)
Job security	4.5	4.1	7.0 (2.7)
Salary	5.6	5.1	6.9 (2.6)
Training	2.9	2.4	7.3 (2.6)
Job safety	4.0	3.6	6.4 (2.9)
* no significant differences found for gender			

Other findings

The ownership of the mine - a coop or a privately owned mine – appears to have an impact on the way rules can be imposed and followed through. In the cooperatives the importance given to a fair and safe working environment seems to be higher, which makes sense as the owners are mostly also the workers. On the other hand, the slower decision making structures with boards and a general assemble, make it more difficult to get a decision for the mine taken and also the following through of regulations can be more challenging because the members of a cooperation are responsible for their own income, workers have high autonomy and considered themselves as self-employed.

For the privately-owned mines, the owner can make almost autocratic decisions and can also enforce rules on the his / her employees. The positive aspect is that when an owner is convinced to put in new rules – because of social or profit reasons – it will be put in place faster and enforced more easily.

The purity levels of gold is one of the factors influencing the price for gold. The higher the purity the higher the price. In Geita, the purity levels of gold are said to be high. It was shared that most miners do sell the gold to any trader that comes to the mines as they usually want to get the money equivalent. In addition, when they go to the town and sell at a jewellery, also the purity levels are not discussed, this lack of transparency is in favour of the buyer, that does have the knowledge. The challenges indicated with purity levels of gold is that both men and women are not really able to determine the right purity level. And in addition, women seem to be less able to negotiate. The lack of knowledge and skills contribute to a weaker position of women when selling their gold.

Conclusions

This chapter assessed the effectiveness of the Golden Line program at the mines. The program staff has reached important results with the mines, especially in the area of the position of women in mines. The data showed an

increased awareness among men and women who participated in the program, especially about the positions of women at mines. The innovative approach to gender has created above expectation results. On the other hand, the safety and security stays behind, with low PPE use and no measurable results in a decrease of mercury. Also, the increase in income remains a challenge.

The program with the program staff is trusted partners for the mine management. This can be a leverage point for the next phase to keep on empowering the women to take new positions in the mines and use the EA\$E groups as an additional empowerment and income creation tool. In addition, the program would benefit from more creative and innovative strategies to tackle the safety in the mines and to contribute to an increase in income.

Recommendations

Based on the analysis in this chapter, we have the following recommendations for the mines:

1. Mercury pollution is rapidly becoming a very serious problem for life on Planet Earth.²⁶ Small-scale gold mining accounts for 37 % of global mercury pollution.²⁷ In the fairtrade standard, an Ecological Premium is offered on top of the Fairtrade Premium for ASMOs who choose to eliminate mercury and cyanide altogether, using only non-toxic processes (e.g. gravimetric methods, borax) for gold recovery, and developing low-impact mining in areas of high biodiversity.

The current strategy of PPE and retort will not contribute sufficiently to the health and environmental damage of the community in the long term. It is recommended to think in creative ways to promote zero-mercury use. For example, training women on direct smelting – a zero-mercury approach, which is especially suitable for small amounts – could not only bring a decrease in mercury but could also bring new positions for women.

²⁶ AMAP/UNEP, Technical Background Report for the Global Mercury Assessment 2013. Arctic Monitoring and Assessment Programme, Oslo, Norway / UNEP Chemicals Branch, Geneva, Switzerland (2013).

²⁷ P.W.U. Appel and K.H. Esbensen, "Reducing global mercury pollution with simultaneous gold recovery from small-scale mining tailings", *TOS Forum* 9, in press (2019). <https://doi.org/10.1255/tosf.108>

2. The impact of using mercury is not only relevant for Solidaridad and the work in the mines, but for all partners working in the Golden Line program. The impact of it is high, for people living in the community. The activities of WPC, UMATI and HE could include the risks of use of mercury.
3. Role-modelling exchange visits with women that show interest in taking up a different position in the mine can also be a source of inspiration and confidence.
4. The management or administrative positions at mines are few and often require special skills. To promote women taking up other positions that also require special skills, Solidaridad could consider investing in the training of a few women. This way, they will provide role models within the project mines. This may reduce the barrier for other women to follow and take up different positions at the mine.
5. The adoption of PPE is slow and not yet part of the culture. Learning from the innovative manner of approaching gender, a new creative / surprising approach should be investigated. Thinking in win-win situations, such as stimulating women in EA\$E groups to invest their share-outs in PPE – with a support / premium of the management or selecting a group of women to be trained in a new position, where they learn from the start to use the correct PPE contributing to new role models in positions as well role models in the use of PPE.
6. One of the outcomes in the Theory of Change of the Golden Line program is to provide quality health information, services and products. The focus here is mainly on SRHR. More attention to lung diseases – which has extremely high prevalence in the gold mining sector – would be an important improvement for both mine-workers in the mines as well as mineworkers in the community.
7. A better understanding of the value-chain of the mineworkers, will give them better negotiation positions and that can have a direct influence on their income. As the Golden Line is focusing on women, it would be good to start providing this knowledge first to women. For example, knowledge when to sell gold in relation to the market price and knowledge of the purity levels. Probably, also additional negotiation skills are needed to profit from the obtained knowledge.
8. We recommend conducting a study – which needs to be conducted on mine-level and in close cooperation with the mine management – to have a better mapping of positions in the value chain and their trade-off in terms of financial gain – physical effort - risk. Based on this study the most suitable positions for women can be selected and promoted for women and groups of women can be trained to take up that position. Additional effect will be the role-model effect for those positions in the mine to attract more women into those positions.
9. We recommend also to continue the dialogue, especially between men and women, to promote cultural perceptions, strengths and ambitions of women, ensuring female-friendly working environment etc.

Effectiveness: results in the communities



This section presents the findings on the effectiveness of the Golden Line programme in the communities in Tanzania. We start by sharing some background information on the activities and the target group. This is followed by an analysis of the main outcomes expected in the communities:

- income, financial security and control over resources by women
- improved sexual and reproductive health (SRH) for women

And finally, we report our conclusions.

Background

The targeted communities in Tanzania are all in the Geita region and in three districts - Geita District Council, Geita Town Council and Bukombe District Council and within two hours travelling distance from Geita city. The communities are surrounded by illegal, legal, formal and informal, large and small scale mines. Mining is directly or indirectly the main source of income for the communities.

The Golden Line communities are mostly medium sized with a population of 5,000-6,500 but there are also two large communities with a population of 12,000- 20,000 and one small community of 2,000 inhabitants.

Although the communities are relatively close to each other geographically, the locations are remote - most are situated on dirt roads - and public transport is scarce. Most people have to walk long distances. Some communities have limited mobile network services.

The communities lack well-functioning health clinics. If there is a clinic, it is usually understaffed and long waiting hours are very common.

In Tanzania the regulations for selling pharmaceutical products is strict. Only the so-called Addo shops are allowed to sell pharmaceutical products. Currently a bill is presented in government, which would provide more opportunity to other entities to sell pharmaceutical products. These rules have a direct influence on the strategy of Healthy Entrepreneurs.

Activities in the communities

The Golden Line programme is implemented in 15 communities by three partners: WPC, UMATI and Healthy Entrepreneurs (HE). The programme activities in the communities can be roughly divided into three categories:

1. Simavi partner WPC, together with the Golden Line ambassadors, and the EA\$E group supervisors focuses on the implementation of EA\$E. EA\$E is an innovative approach to the more traditional Village Saving and Loans Associations (VSLA). EA\$E operates not only as a VSLA, but also has a gender focus: it focuses only on women and women are trained in business skills and sexual reproductive health rights as well as organising gender discussion series which include male household members. Via the EA\$E groups, women save and have access to credit which provides them with a safety net. EA\$E also helps women obtain investment for their businesses. Initially the start up of the groups was difficult especially due to previous negative experience with VSLA's. After the first share-out, women are more eager to participate.

Groups are now bigger than the maximum of 25 that was initially planned for as a solution. Share-outs are a pull-factor for women, but the challenge now is to manage expatriation as in the program no new groups can get trained and facilitated.²⁸

In spring 2019, the programme started the first EMAP groups which consist of men. The men participating in EMAP should man holding be key roles – formal and non-formal - in the community. The main focus and goal of EMAP is to improve women's lives by encouraging changes in men's behaviour. As such, each component of the EMAP intervention focuses on prioritising the safety and wellbeing of women and girls. By promoting self-reflection and accountability from men, EMAP seeks to counter harmful beliefs, attitudes and behaviours that support violence against women and girls. Emap just started in Tanzania. It was very challenging to get a group of formal and informal male leaders to meet regularly. It's too early to draw strong conclusions. But based on the FGD with the EMAP group, potential is surely there.

2. The second important component of the programme in the community is the sexual and reproductive health and rights (SRHR) component which is implemented by Simavi partner UMATI. UMATI provides mobile SRHR services to communities both with and without health facilities. The services include:

- HIV counselling and testing
- family planning
- cervical cancer screening
- gender-based violence counselling

These services are provided from a small specially designed UMATI van. It was the first such a van in the region.

In addition to outreach services, UMATI has worked on capacity-building of health workers, conducting monthly supportive supervision sessions for the health services together with the healthcare authorities.

UMATI's third activity is the inclusion of men as agents of change. UMATI has trained 13 male change agents. Their role is to address women's rights and men's harmful beliefs and practices. This is a low threshold way to engage men in the community to become more aware and speak

about gender equality and contribute to an improved position of women in the community. The male change agents also became facilitators of the EMAP groups.

In the communities UMATI is working with, there is health facilities which UMATI is working in collaboration. Service users are advised to attend at the health facility any time when they get any health challenge, in addition, UMATI works in collaboration with 26 trained community health workers as health partners in the community

3. The third component of the community activities is led by Healthy Entrepreneurs. HE has a business model that is implemented in several countries. In Tanzania, HE implements activities in both Golden Line and non-Golden Line communities. Healthy Entrepreneurs trains individual female community health workers and shop-owners (so-called addo shops) to become a Healthy Entrepreneur. After a training in business skills and health, the businesswoman is given a start-up loan in the form of a 'basket' of products. Once these are sold, the Healthy Entrepreneur pays this back in eleven months without interest. In addition, the women receive a tablet, a storage box, solar panel, cap, backpack and T-shirt.

All the products are provided via HE which guarantees quality. There are three categories of products:

- personal care products including toothpaste, soap and skin creams and mosquito repellent
- products for sexual health such as condoms and sanitary pads
- medical products including paracetamol, ORS (oral rehydration supplements) and malaria treatments and nutrition products, like fortified porridge.

Buying a HE product means it is of a high quality and comes with instructions for proper use. At the same time HE provides business opportunities and increased income for women.

After the training, Healthy Entrepreneurs organises regional cluster meetings with the group of entrepreneurs to provide them with additional monthly refresher workshop, feedback on sales and the delivery of new products. Women are provided with tablets which they can use to provide health

²⁸ After the MTE data gathering period, the decision was taken by the Golden Line to continue with more EA\$E groups and not to go into new locations for Tanzania.

education in the community. Because of the small number of HE's involved in the evaluation, we cannot state for sure that all received a tablet.

The evaluation team collected data from EA\$E groups in seven communities: Iririka, Busilwa, Majinchion and Nyakabale (Mgusu ward), Ziwani (Nyarugusu ward), Buziba (Lwamgasa ward), Katente and Bwenda (Katente ward). In addition, Healthy Entrepreneurs clusters from Lwamghasa and Katente participated in the evaluation. Unfortunately, the turnout of respondents was low, with only 11 respondents. HE indicated that this was because the evaluation was conducted on a Sunday. However, turnout in the first community, which was done on a Wednesday, was also low. CHEs live far apart and in very remote settings, and need to travel long distances for the meetings, which might have influenced the turn-out, although in Ghana this has not proven to be a barrier for turn-out.

In addition, a focus group discussion with the beneficiaries of the UMATI's health services was organised in Buziba.

Profile of respondents

The target group of the Golden Line programme is vulnerable women living in mining communities. The baseline study shows that significant variables include educational level and marital status. Women with an educational level lower than junior school earn significantly less and married women are less likely to work than single or divorced women. Although participants were selected on these criteria, difficulties in mobilising participants meant the EA\$E project team first selected those willing to participate.

Respondents who participated in the Golden Line programme have the following basic characteristics:

- The vast majority are married (70%) and 14% of the women are divorced
- The average age is 39 years old.
- On average the women have four children but, similar to the respondents from the mines, 10-12 children is very common. The general opinion expressed by the key informants is that women in this district have (too) many children. It is not researched if this is directly linked to mining communities or that this above average for Tanzania.
- Educational level is low with only 10% finishing primary school and 2% going on to higher education. The functional literacy for reading and writing was 67% and for basic counting 75%.

Participants fit to a large extent into the category of vulnerable women. Their age is somewhat high in light of SRH services. More prevention of disease could be achieved with a younger age group.

Some 36% of participants indicate they have also been involved in activities provided by other programmes. A few respondents say they benefited from other health services as well as training programmes for farmers and business skills.

Most respondents in the survey (85%, N=100) are women participating in EA\$E groups, 9% (N=11) are part of Healthy Entrepreneurs and 3% (N=3) are women that have received only SRH services and 3% (N=3) are Golden Line ambassadors. Most (87%) of the women participating in EA\$E groups participated in a share-out.

Ability of women in mining communities to engage in economic activities and their access and control over resources

This section assesses how project activities affect the income, financial security and level of influence women have on the spending of resources.

Key indicator	Baseline value	MTE value
% women engaged in economic activities	68%	72%
% women who feel supported by their environment to engage in economic employment	-	Household 81% (totally) agree
		Community 75% (totally) agree

% of women with increased access to credit ²⁹		85%
% of women who experience an increase in joint decision-making in household financial decisions		86% Decision making for the share-out
		Household: 53%

Income and financial security

One of the main aims of the Golden Line programme is increasing the income of women by creating opportunities to earn money and via share-outs from their collective saving group. Tackling potential barriers for women engaging in economic activities is also part of the programme strategy.

92% of the women indicate that through the Golden Line they now see more opportunities to earn money or indicate that they are already have increased their income.

Women indicate that bringing money into the household has a positive effect on family life. Happiness is a commonly used word from women bringing in money. It is as if this is considered as an extra or a bonus and reduced the stress on families. A majority of household members (81%) and most of the community (75%) support or would support women in earning an income which indicates that the context for women getting a job is not a major barrier. But in some cases there are reports of men leaving the household or stopping work because women are able to take care of the household financially.

Although 43% of women indicate that their financial security increased a little, financial security (described as a stable sufficient income) is still rated low, with an average of 5.4³⁰ (on a scale from 1-10). Women state that their opportunities to earn money has increased somewhat (48%) or a lot (44%) by participating in the Golden Line programme. Over half (56%) of the women say their income increased.

²⁹ In the MTE credit is defined as credit provided within EA\$E savings. HE loans are not included.

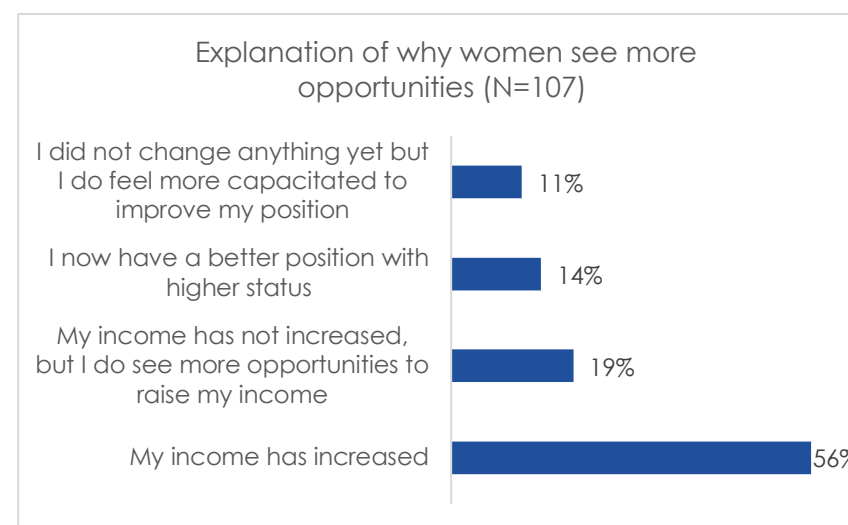


Figure 12: Explanation of why women see more opportunities to earn an income (N=107)

Some 39% of female respondents started to earn an income or changed their job in the past two years. Those who switched jobs more often say that the Golden Line programme contributed to their financial security. The changes made were either starting up a small business, like farming, or the buying and selling of food products such as rice and grains. Other changes were switching to a more profitable business, for example from farming to selling fruit. A few women say they started buying and crushing ore.

EA\$E and financial security

The findings from the key informant interviews and focus group discussions explain several ways in which the EA\$E groups contribute to the financial security of women.

- They teach women how to save and give them a place to keep their savings. Women indicate that the opportunity of taking a loan gives them

³⁰ This figure still seems too high. 14% rate their financial security as a 10 (on a scale of 1-10) which seems extremely high in the context of the respondents' profile.

the ability to pay for ad-hoc necessities such as a funeral, medicine or food.

- The support women give each other in difficult times decreases some of the financial stress.
- Women indicate that they are less likely to impulse buy. The EA\$E methodology has a strong focus on learning the distinction between needs and wants.
- The share-out provides the household with a proper amount of money to invest in their needs.
- Women indicate that they feel limited in developing a business because they lack skills. They say they would profit considerably from learning vocational skills on how to develop new businesses. There are no vocational training centres in the communities. In Tanzania, the EA\$E programme has not developed any additional skills training (like soap making) as they have in Ghana.

Healthy Entrepreneurs and financial security

The Healthy Entrepreneur model has had limited success in engaging women in increasing their financial security. The major difficulties relate to the profitability of the model.³¹

Most importantly, HE participants at both clusters indicate the following:

- The product loan for HE members is fixed and considered too low.³² The individuals are offered the small basket-loan, while the Addo-shop owners also can choose for a large basket- loan. Women who have been successful in starting up their HE business and have paid back their first loan have still not earned enough money to buy new products and requested a second loan. This second loan was not provided³³. It was also mentioned that some HE participants used the loan for other purposes than buying new products for their 'basket'.

³¹ HE Head office indicates that due to the lack of pharmaceutical products, the turnover in Tanzania is significantly lower than the turnover in other countries (>50%). In addition they state Regarding the prices that complaints are known, but based on regular market research that they are offering items <10-15% below regular market price

³² HE head office indicates that HE is introducing the second round of credit based on another credit scheme. Entrepreneurs can have annually up to \$75 credit divided over equal tranches. Access to the 2nd, 3rd and 4th round of credit is subject to their

- HE participants complain that the products they buy from the HE warehouse are expensive. Some indicated they cannot sell some of the products and still have these in stock. HE staff say that part of the problem is that the women want to make too much profit and over-price their products. Either way, the strategy proves not to be sufficiently effective.
- The HE's do not form a support group to each other, or a group that recognises their common cause. Several elements contribute to that: women are located in very remote areas, the assumption is that if they are too close they will be competing for the same customers. Also the feedback on sales in the group can contribute to this feeling of competition as opposed to solidarity and support, which is indicated to be a positive contributing factor for the EA\$E results.

Control of resources

The other aim of the Golden Line programme is for women to have more control over the resources they bring to their household. As such, a major component of EA\$E focuses on tackling the barriers to women's control and finding ways for them to be included in the decision-making on the household budget.

Control over resources was measured both in relation to the general household budget and the share-outs. Just over half (53%) of the women indicate that they have a say in the spending of the household budget and 64% report positive changes in financial decision-making on their household as a result of their participation in the Golden Line programme. Nevertheless, the focus group discussions reveal that even though women now feel stronger and are more aware of their rights, this only partially helps them to really stand up for themselves when overruled in decision-making.

A more positive picture emerges when it comes to control over the money from the EA\$E share-outs (see figure below). Respondents typically indicate that they feel that the share-out money belongs to them and the amount is

repayment behaviour. The 2nd round of credit is introduced in the HE operations in Uganda, Kenya and Tanzania

³³ After the MTE data-collection process, Healthy Entrepreneurs started proving second loans to well performing HE's.

considered high. Women feel ownership over this resource. In a few cases, women shared the fact that they participated secretly in the EA\$E groups and did not tell their husband about the resources so that they could keep sole decision-making power.

Share-out payments are used mostly for long-term investments such as:

- Buying a plot of land
- Construction on a house (placing a roof, laying foundations, buying bricks)
- Investment in a woman's small business or farming activities
- Investment in their children's education (buying uniforms, paying school fees)

Some respondents also name short-term investments, such as buying food. Special cases of how the share-out was spent which are worth sharing are buying rice for neighbours and building a school in the community.

Although cash itself is not inherently risky, the potential risks can lead to negative unintended consequences. Two known potential risks of women bringing more resources into the household are: the increase level of burden (triple burden)³⁴ and the increase in intra-household violence (IPV)³⁵. The findings from the focus group discussions explain several ways the Golden Line contributed to the decision-making power of women in relation to the household budget and intra-household violence.

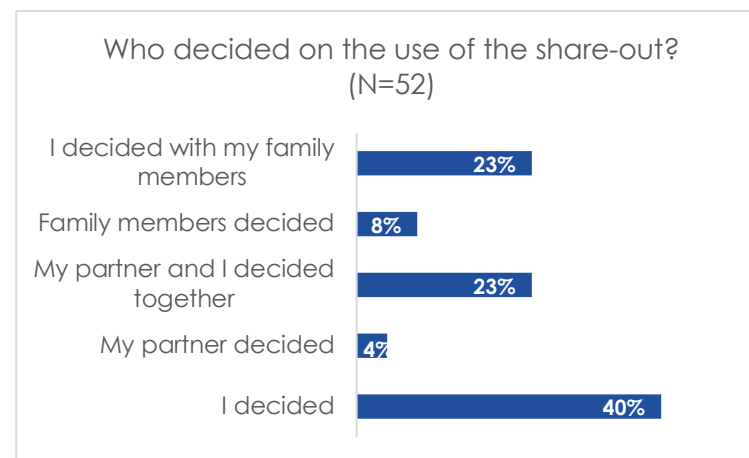


Figure 13: Decision making on share-outs in the household (N=52)

- Household money is spent on investments to grow household members' business, school fees, food, investments in agriculture, buying of cattle and helping vulnerable people in the community. Women indicate that if they had sole decision-making power, the money would mostly be spent on similar items but the focus would be slightly more concentrated towards building up their own businesses to increase their own financial security and on the education of their children. Many complaints about men using money for drinking and other entertainment purposes emerges from the focus group discussion but these were not mentioned in the list of items where money is being spend on.
- When women indicate that they are the ones taking financial decisions, this is usually because there is no man in the household.
- Although women indicate they are part of the decision-making process, the reality is that when there is no agreement, the men (husband or father) will have the final say. Women say they have a strong desire to speak out when decisions on household spending

³⁴ Women's role in economic development: Overcoming the constraints

³⁵ Assessing and Mitigating Risks of Gender-based Violence: Guidance for Cash Providers

are being made. They felt empowered and shared a lot of their experiences within the safe boundaries of the EA\$E groups. But speaking out against a male household member is still limited.

- In each of the groups, the women shared the fact that intra-household violence (IPV) is very prevalent. The women that are already in a violent situation seem to suffer more from violence when they bring in financial resources. A positive aspect is that, with the support of their peers, some women are starting to report the violence to the women and children's (help)desk in their community. In a few cases, women report that they divorced following an increase in IPV.
- Women feel empowered by being together, discussing and having a place to not only save money, but also support each other by providing financial assistance money when someone needs physical or emotional support. They share problems to find solutions together.

Supporting evidence control over resources by women	Contradictory evidence control over resources by women
<ul style="list-style-type: none"> • Women share with pride how they invested their share-outs • Women say EA\$E really improves their lives • Women say they now report IPV within their groups • Some women support each other in reporting IPV to the special women's and children's desk • Women speak about their small businesses and sales • For the EA\$E groups, Golden Line is seen as a facilitator, not a money provider 	<ul style="list-style-type: none"> • Women indicate they distrust their husbands and do not want to share information about their income • HE participants ask for second loans

Main contributing factors control over resources by women	Main barriers control over resources by women
<ul style="list-style-type: none"> • EA\$E groups enable women to start or boost their small business and/or income for themselves and their households • EMAP is acknowledged as creating mutual understanding and changing attitudes, by the participating men and the male change agents • Creation of solidarity between women, providing broader support for each other 	<ul style="list-style-type: none"> • New skills • Limitations on the success of the HE model, including introducing women as competitors to each other • Women fear speaking out against traditional norms where men hold all decision-making power • HE participants' dependency on HE product supply and loans

Sexual and reproductive health rights of women in mining communities

In addition to increasing access to and control over resources by women, the Golden Line programme aims to improve SRHR in mining communities. The assumptions are:

- The high numbers of children that women have to take care of (triple burden) prevents them from engaging in economic activities
- The prevalence of STIs and cervical cancer are high in mining communities, partly due to high migration
- The ability to make decisions over one's own body has an impact on other elements of decision-making in one's own life

This section elaborates on the progress on the above-mentioned outcomes by analysing the awareness of STIs and contraceptives, looking at the access to contraceptives and the level of decision-making power women have when it comes to their SRH.

Women in mining communities have improved SRHR		
Key indicator	Baseline value	MTE value
% increase in uptake of SRH services and products	37%	48% use contraceptives
Users' satisfaction rate of SRH services		85% (very) satisfied
Women are better organised and able to claim their health rights		
% of women who can list at least 3 contraceptive measures	72%	53%
Level of acceptance in the community for women's decision-making on SRH and family planning	To decide on spacing between children 26% agree	To decide on spacing between children 42% agree
	To use contraceptives 31% agree	To use contraceptives 34% agree
% of women reporting a reduction in (domestic) violence		Not measured ³⁶

Knowledge STIs and contraceptives

Just over half of the female respondents (58%) can spontaneously name three or more contraceptives. Almost 18% cannot name any. For the STIs, the percentages are slightly lower with 53% of all respondents able to spontaneously name three or more STIs and 9% who cannot name any.

The most widely known contraceptives are the pill (68%) and injectable contraceptives like Implanon (68%) and the intra-uterine device (58%). Surprisingly, condoms are only mentioned by 20%. Why condoms are mentioned less was not fully researched into, it could be that it is mostly considered as a means to prevent STI's and less as trustworthy contraceptive or that the options where men are the direct users of the contraceptive are just less known.

Not all STIs are widely known. Women mentioned HIV (69%), gonorrhoea (70%) and syphilis (86%) but were unfamiliar with chlamydia (3%), herpes (2%) and hepatitis B (3%). It should be noted that UMATI as the Golden Line partner is not focussing on provision of services for STI's like chlamydia, herpes and hepatitis B.

This information is limited compared to the knowledge mentioned in the baseline study. The baseline study reported that:

'SRHR and health knowledge were reported to be quite high among interviewees: 72% of women were able to name at least three contraceptives. Not all STIs were widely known. Women know HIV (83%), gonorrhoea (80%) and syphilis (58%) but were unfamiliar with chlamydia (11%), herpes (18%) and hepatitis B (9%).'

The MTE team has no explanation for the difference in these two studies except for the difference in sampling and spread.

The sources women used for information about STIs vary widely. About half of the respondents indicate Golden Line as one of the important sources about contraceptives and STIs. The data does not show which activity of the Golden Line program contributed most. The women who mention Golden Line as an information source can name more STIs and contraceptives. In addition, 58% of the women indicate that they see an improvement in the level of shared decision-making around contraceptives and link this to the Golden Line activities.

The more sources women can name, the more STIs and contraceptives they are able to mention. Also, those who indicate radio and/or tv as a source of information are also able to name more STIs compared to those that did not mentioned radio and / or tv as information source. A cautious conclusion is

³⁶ This MTE researched the relationship between an increase in income and GBV/IPV. A decrease in GBV is an indicator that is too sensitive to include in a regular survey.

that it is more effective to use a variety of sources to raise awareness about STIs and contraceptives. And that sources should include radio and TV.

A remarkable finding is the low percentage of women who mention family as a source of information for both STIs and contraceptives. In Ghana, the Golden Line programme worked on this by changing the belief held by parents and health workers that teenagers should not use contraceptives. Change agents and opinion leaders played an active role in this as well by engaging community members.

Decision-making power on SRH

Although all contraceptives are widely available, only a few women indicate that they have a say about their SRH. There is therefore much room for improvement. As you can see in the table below, 'not acceptable at all' has the highest score for all the survey statements.

Almost half (48%) of the women are using contraceptives or a family planning method. Of all respondents 53% mention that the main reason women do not use contraceptives is because their partner tells them not to do so and 36% respond that they would get in trouble if they ignored the wishes of their partner.

Use of contraceptives

With regards to the use of contraceptives, we found the following:

- 48% of respondents use contraceptives or a family planning method.
- Implanon is the most requested contraceptive.
- There is a significant relation between women who can name at least three STIs and three contraceptives and the women that use contraceptives.
- Younger women name more contraceptives than older women (marginal significance) and married women mention more contraceptives.

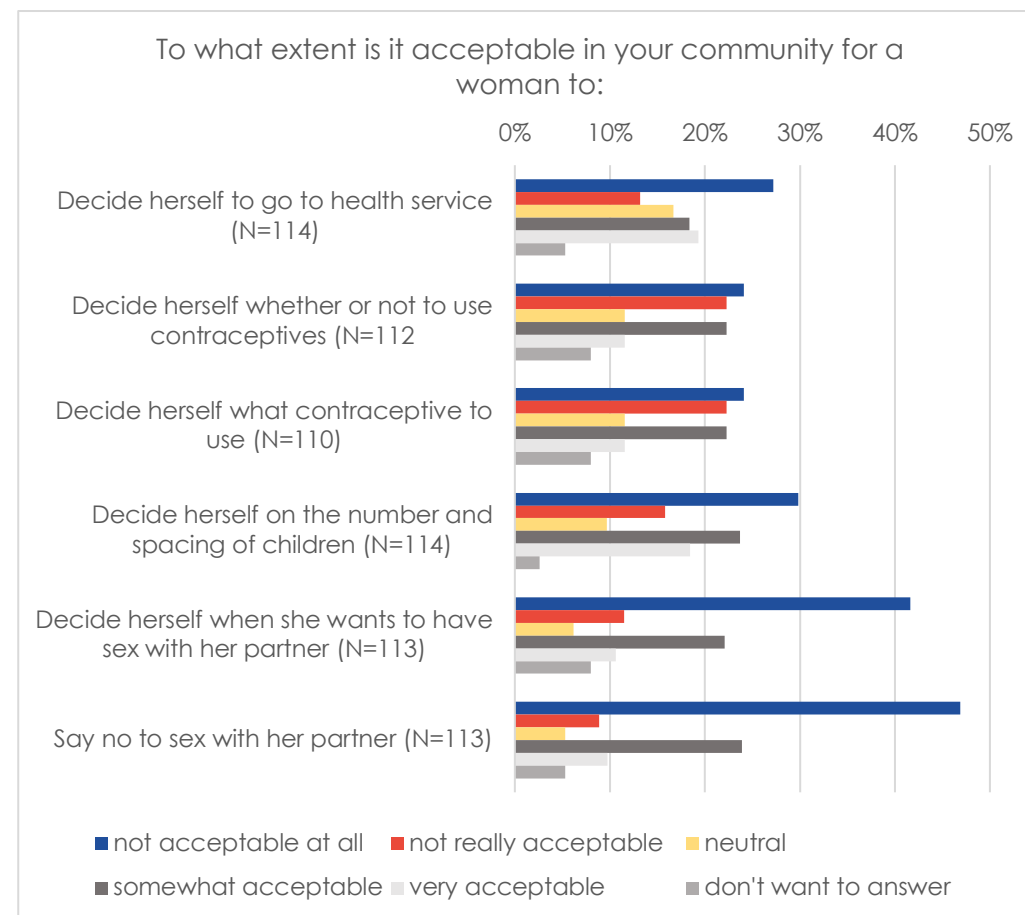


Figure 14: The extent to which respondents agree to various statements related to SRHR

- We could not find a relationship between participation in EMAP/GDS and an ability to participate in decisions about contraceptives.
- Although limited, there is some referral from ambassadors to UMATI or health facility services.

Main contributing factors improved SRH rights and services for women	Main barriers improved SRH rights and services for women
<ul style="list-style-type: none"> • The SRH training of EA\$E • Training of local health workers • Male agents of change • Going to the community with the outreach services from UMATI • The government (including the Ministry of Health) conducts a lot of activities to promote family planning. 	<ul style="list-style-type: none"> • The health facilities in the communities are owned and supported by government, but the government does not make sufficient budget available to support them both in number of staff as buildings. • Local government officials do not show strong response to share responsibility for staffing local health facilities. For example, one community wanted to build the health facility, no financial support was offered by the local government and no additional efforts or support to get staff. • The current president made negative statements about family planning which influences the general public. For a few months it was made more difficult to publicly raise awareness, for example on the radio. • Family planning in Tanzania is all about intervals between births, particularly by means of contraception and not necessarily about free choice or less children. • Strong traditional norm against women's rights in SRH decisions • Some fear about the side-effects of contraceptives and the lack of strong referral mechanisms • The central government recently changed the staffing of the local government wards drastically. Most officers were only employed for a few weeks.

Supporting evidence improved SRH rights and services for women	Opposing evidence improved SRH rights and services for women
<ul style="list-style-type: none"> • Most women were willing to speak about STIs and contraceptives with the enumerators • In Katente the ambassadors actively inform women when UMATI is providing outreach in the community 	<ul style="list-style-type: none"> • Increased in income can lead to both physical and financial violence • Community health facilities are very understaffed or have no staff at all. Like an empty health facility building, and full waiting rooms and only one government health worker to attend to all these women with their children.

Other findings

We identified several challenges at the activity level that are relevant for improvements in the next phase of the programme:

- EA\$E group respondents report a few cases of theft. Although the group continued and absorbed the loss, this can impact the good reputation of EA\$E.
- EA\$E groups really had a difficult start but results are now emerging, especially after the first share-outs, and many more women want to join. The groups are exceeding their maximum number of members to accommodate membership requests. This fast growth might be a risk for the existing groups. Allowing more groups to start in the community will safeguard success and increase the impact on individual, household and community level.
- The involvement of Muslim women would meet a need in the community. Although the quantitative baseline report indicated religion is not a factor in the vulnerability of women, we observe very few Muslim women in the programme and one of the few who is involved reported that she was under pressure by her community to leave the group.

- Mobilising men, especially young men, is a challenge and several key informants suggest that this may need new strategies.
- After the focus group discussion for UMATI, two women (of the 12 women present) reported negative side-effects of the contraceptives they were taking. The fear of going to hospital was to be rejected, because they had used UMATI services. Although these were only two cases, it is important for the women to be informed (over and over again) that this is an official health facility and that in case of trouble they can turn to their local health worker or the nearest health facility. In addition, it is important to realise that these stories might spread easily and cause damage to the reputation of UMATI or create myths about contraceptives.
- Local government are involved to mobilize communities for SRH service in their areas, but service providers are technical (medical) personnel both from government employees and UMATI. Also, the government also provides UMATI with free supplies (contraceptives) for their outreaches.
- Unfortunately, the national government decides on the appointment of staff in existing health facilities or the start of new facilities. This discharges the local government to actively take responsibility for the continuation and upscaling of the SRH services when the program stops. UMATI has limited influence on health-system level by the authorities.

Conclusions

This section assesses the effectiveness of the activities organised by Simavi partners WPC and UMATI, and Healthy Entrepreneurs in the communities. We found that both the activities of WPC and UMATI support women in getting access to resources. The programme activities make a positive contribution, albeit limited, to gaining more control over resources.

Many women feel empowered within their groups but still do not speak up in front of male household members when decisions are made about spending of resources. In addition, the high prevalence of IPV is not tackled by bringing in money. The involvement of men through the EMAP groups, gender discussion series as well as male agents of change are promising strategies to address this but still have to prove themselves fully. We also found that awareness about contraceptives and STIs is moderate, especially compared to the baseline. The group that is aware, links this to the Golden Line activities.

Recommendations

The programme has enormous potential to become even stronger by continuing to use its strong points as outlined in this report and by using some new opportunities. The MTE has identified the following opportunities to strengthen the Golden Line programme in Tanzania.

The aim of HE to bring products to the most remote communities is very valid but to be effective, the current model needs to be adapted in many aspects.

- In gender projects, creating solidarity between women is one of the key contributors for success. The HE groups would profit greatly from an approach that encourages women to function as a group and to be more independent from loans from Health Entrepreneurs. The communities are large enough and do not need to consider others as competitors but rather to understand that they all have the same goal: healthier communities and income generation. We recommend adapting the EA\$E group methodology for starting up HE clusters focusing on hygiene products. From the first share-out participants can buy their first products. Only when the group is functioning well should loans be provided – this is needed as no formal institutions are providing this service.
- Many hygiene products such as soap, toothpaste and skin cream do not need strict quality standards but are products desired by the community. It would be beneficial to do a small study on the possibility of making locally produced soap, toothpaste, skin cream and detergents. This would create job opportunities and would be environmentally friendly.
- UMATI delivers very relevant services for improving the SRH of women and men in the communities, where health services are not available. The services could be more effective.
- The average age of women in the Golden Line programme is rather high. Golden Line needs to focus more on younger women and men in a more creative manner. UMATI can learn from the successful approach in Ghana to facilitate conversations between parents and children or, for example, consider using football events when funds are allowing. In many programmes, football has been an effective way to grow leadership and groups. It is also an effective mechanism to address SRHR more directly, through banners and messages, and indirectly by using the

opportunity provided by the formation of a group to discuss the menstrual cycle, the female body and contraceptives.

- The UMATI mobile van is only present in a community for a few days per month so when services have been provided, the patient should be well informed about who to consult in case of negative side-effects. This is not only important for the individual patient, but also because negative experiences easily affect the reputation of UMATI and the Golden Line program and foster disbelief and opposition to SRH services. The referral mechanism to the local health workers and health facilities needs to be better functioning. A partnership with the local hospital(s) is recommended.
- Decision-making by women on SRH is low. There is a huge need to focus on men's attitude, beliefs and practices regarding SRH issues. The male agents of change are still few in number, yet their approach innovative. It would be recommended to bring these men together and strategise together on how to reach out to more men as change agents, for example through targeting committed men from the GDS groups.
- WPC has been very effective in establishing the EA\$E groups. Their success has attracted many new women who want to join. We make the following recommendations to make the WPC interventions even more effective.
- The prevalence of IPV is high and there is limited awareness about the relationship between the increase of income and IPV. Women would benefit from early recognition of IPV and a simple referral system. The referral system should be facilitated by WPC and developed together with the EA\$E women, EMAP men, community health workers and local duty bearers.
- Golden Line is not a vocational training programme but nevertheless it would be useful to experiment with workshops to make low-investment local products such as soap, detergent, toothpaste and skin cream. This could increase women's income. Some of these products are also fast turnover HE products and should have the potential for good sales.

- The average age of men participating in EMAP is high while the male agents of change trained by UMATI are relatively young. A creative way of reaching younger men for EMAP could be by stimulating EA\$E women to bring their sons to EMAP groups and to use sporting events.
- Although the target group of EMAP are formal and informal male leaders, this was not yet achieved, as it proved to be very difficult. Still the need to get the intended target groups for the EMAP is important, especially local duty bearers or men working at the women and children's helpdesk, but also young informal leaders. It maybe become more attractive when the EMAP is presented with more status and for example an official certificate.

Synergy

The underlying assumption is that working as a coalition of partners offers the potential for synergy. We found evidence of synergy in the Golden Line programme in Tanzania but also believe there is a lot of opportunity for more synergy at coalition, activity and outcome levels.

Coalition partners are well aware of the programme's Theory of Change (ToC) and refer to the links this offers. Staff can explain the ToC and the role of each partner and how each one contributes to the overall goal. Regular meetings between the partners - and the three partners and the National Programme Coordinator (NPC) share an office - contribute to a good relationship between the project staff. The partners use each other's expertise, consult and reach agreement with each other.

WPC is the implementing partner for EA\$E (EA\$E is an innovative approach to the more traditional Village Saving and Loans Associations but also has a gender focus) and UMATI for the SRHR (sexual & reproductive health and rights) component. Solidaridad plays the same role for all the activities related to the mines and Healthy Entrepreneurs (HE) is the implementing partner for the business skills and health components of the programme.

On a programme level, the project partners also express synergy in similar working principles, such as:

- being aware that you have the option to choose when it comes to a job in the mines or which contraceptive you use and that you have also have new opportunities
 - solidarity amongst women in the EA\$E groups and solidarity amongst women in the mines
 - the need to go the last mile: Solidaridad goes to the mines to train workers, HE selects businesswomen in the most remote villages and UMATI brings SRHR services to very remote communities
- Synergy among project activities is considered a precondition for synergy at outcome level. Synergy in activities are those activities that are on community level recognised by as mutually reinforcing, i.e. the activities need to be recognised as adding on to each other. Here synergy in terms of implementing activities in the same geographic areas is only partially successful. Project activities only partly overlap in the communities and mines. The most direct links are:

- the use of male agents of change (trained by UMATI) who started and facilitated the EMAP groups
- SRHR services which are delivered directly at a mining site or in the same communities where EA\$E groups are running and applying EA\$E in the mines

Although the choice of location was the result of long discussions on optimising synergy in the first year, the locations of UMATI and HE are widespread. The reason the partners chose for a spread of locations instead of building on each other's efforts in one particular area is not clear.

- We also want to draw attention to the fact that key informants emphasize that many challenges in the community are caused by the ASM practices throughout the communities. These include the demolition of housing caused by blasting, pollution and dangerous open mine pits. And although the programme cannot be linked to illegal mines, more awareness on community level on the risks of mining can be potential for more synergy between the community and mine.
- There is some synergy at outcome level. At the household level this is mostly embedded in the EA\$E/gender discussions/EMAP combination where first women and then, at a later stage, men from the household or community are invited to join. The EA\$E groups in the mines are also reinforcing gender training in the mine. Nevertheless, on an individual level there are too few women who participate in more than one activity. In the small Katente community, Golden Line is becoming known as a programme with different components but where synergy can be observed on the community level. However, in the larger communities the distance between EA\$E groups, mines and HE cluster meetings reduces impact on community level.

Conclusions

This section shows that there is some synergy at the activity and the outcome levels. But at the same time there have been practical challenges in creating synergy between the activities in the mine and communities. For the remainder of the programme, the partner organisations can seek more strategic ways to align the activities of HE and the Simavi partners, as the mid-term evaluation shows that there are benefits at all levels (project partners, activity and outcome).

Recommendations for synergy

We acknowledge that it is challenging to create more synergy between mine workers from the selected Golden Line mines and community activities. This requires a search for strategies to engage the mine workers. For example by including them more actively on the activity level by initiating EA\$E/EMAP groups for women from informal/illegal mining or by strengthening SRHR services. But also a more systemic view from the sector of the interaction between all formal and informal players in the goldmine industry is needed. In this way the programme can identify common ground for creating more sustainable practices in the sector.

The activities of Healthy Entrepreneurs and Simavi's local partner in Tanzania, WPC, have the potential to strengthen each other. Women who participate in an EA\$E group learn to save, manage their money better and work as group. HE participants would profit from this approach in terms of becoming better businesswomen as well as becoming their own 'solidarity market group' instead of looking towards HE to solve their problems. On the other hand, the HE model provides a business opportunity to motivated women from EA\$E groups and offers them additional economic opportunities.

Sustainability

The Golden Line programme is now halfway through its implementation. This section looks at the sustainability of the programme results and the potential for scaling-up in Tanzania.

Sustainability of programme activities and results

All three partners in the Golden Line programme have well-developed and scalable modules that can be applied in other parts of Tanzania. Especially in communities, several respondents say that their main suggestion for improvement is that they feel more people within their own and in other communities should benefit from the Golden Line programme.

The Golden Line programme is a complex and multi-faceted programme. Based on its findings, the evaluation team believes the sustainability/expansion of activities and sustainability of results (that is to say lasting change in behaviours, norms, relationships and activities) varies. Therefore, before entering into scaling-up, a reflection on sustainability is needed. Below is a brief assessment of the sustainability for the different Golden Line components.

- EA\$E is a low-cost intervention. The mobilisation of participants required a lot of effort but now that the programme has shown results, demand to participate is increasing. Trust in the EA\$E groups is high and after setting-up and the first share-out, a group can function with minimal assistance from the Golden Line ambassador.

The increase in income of women is there, but limited. To really increase incomes, loans from formal credit providers will be needed and maybe new vocational skills. The effects of the gender discussions and EMAP are expected to remain for the participating individuals and will hopefully spread to other members in the community. The probability that the gender discussions and EMAP activities will remain in the same structured manner is unlikely, although the male change agents are very committed to the task and are all volunteers.

- For EMAP the mobilisation of men - especially young men - was a challenge as they showed little interest in the programme. Various respondents see involving men via EMAP and gender discussions as a key element in the programme. The Golden Line programme is ambitious in attempting to change men's deeply-rooted cultural perceptions and intra-household dynamics. But the time span for this element of the

programme is relatively short - a longer time span for these activities may enhance the sustainability of the results.

- The improvement of women-friendly sexual & reproductive health and rights (SRHR) to government health workers appears a sustainable approach, although staff can always leave a community or health facility.
- The outreach services are not sustainable as an activity. The likelihood that when support from the programme stops, the additional services will continue seems limited. So far local government has not shown any responsibility in taking over the task of delivering – the very needed services (both in terms of quality and type) to communities where there is no health facility. In addition it is questionable if the women and men now receiving the services will go elsewhere (in general they would have to travel far) to find these. Although local government is collaborative, it has not yet agreed to taking over the task of providing services to those areas where there is no health facility with staff. The use of a van is a low-cost and therefore more sustainable solution than many others and might serve as an example for the government on how to provide services in remote communities at relatively low costs.
- Trust that the results achieved in the mines are sustainable scored high. Achievements relating to the position of women in the mines are expected to remain in most mines. The use of PPE will probably not change or may even decline when the programme stops. The same applies to the safe handling of mercury. The EA\$E groups in the mine will probably remain operational. Meanwhile, the decrease in the wage gap for women still has a long way to go and the certification for Tanzania will not be reached within the programme period. The question is what is the minimum level of change that will allow a responsible exit.
- Healthy Entrepreneurs is still crystallising its approach. Based on results so far, the end-to-end value chain supply seems to have great limitations and also the trust of the HE women to continue before the programme stops is happening. On an individual level the increase in health knowledge and business skills will probably remain for some time after HE stops its activities.
- The activities of the mines are proceeding well. Most (78%) respondents indicate that the changes achieved so far will remain forever. Especially the appointment of women to management positions in the mines is very likely to be sustainable. The use of PPEs and safe mercury handling are not yet sustainable. Also participants

indicate that it is important to move from awareness to practice. We expect that some additional creative strategies are needed to embed all elements into the mine culture.

- As well as the above, the Golden Line mines need to improve a lot more before they qualify for Fairtrade certification and Solidaridad programme staff do not expect them to be eligible for certification in the coming 2.5 years. A timeframe of another three to five years seems much more feasible. Certification is seen as a major long-term investment and there seems to be only a limited push to achieve this. An increase in the profitability of the mines is indicated as a stronger motivator to sustain changes.
- In the mid-term evaluation it is clear that the migration of workers might become a bottleneck for sustainability of the programme's results: 71% of respondents migrated in the past two years and 10% are planning to migrate soon.

As a closing remark, we want to flag the fact that the Golden Line programme has strong local representation via its Golden Line ambassadors, EA\$E group facilitators and male agents of change. On top of this, participants of the EA\$E groups often indicate that they also feel they are ambassadors of the programme.

On the other hand there is little or no direct involvement of the local government in community activities. The shared responsibility and ownership of local players is therefore considered low and more of a formality. Sometimes they are merely instrumental for example, they simply provide names of women who would be considered good participants in the programme. Staff turnover in the wards offices has also been an obstacle in terms of a connection to local government.

The programme team does not have a clear and explicit exit strategy for the programme. The current basis for exit seems still too vulnerable for a successful exit. The next step is to actively involve participants, facilitators and local stakeholders in the up-coming exit in 18 months' time by developing a strategy with them and discussing expectations.

Recommendations for sustainability and exit strategy

Define outcomes based on the minimum changes the programme wants to achieve and work on creating better alignment between the partners for deciding when to exit from a specific programme component. The categories from Outcome Harvesting can provide an easy way to describe individual, group, community, organisation and institutional changes and the type of change, for example, a change in relationships, activities, practices (norms and beliefs) and policy.

Communicate on a possible exit to manage expectations. Participatory monitoring with the groups enables you to find out together the minimum amount of support they need to be able to continue.

The ASM system is highly complex with many interdependent relationships and many players in and around the mines. Following the awareness raising phase, a systems change approach would be beneficial to obtain more insight into the possible future development of the sector. The goldmine sector and the Golden Line programme would benefit from a process such as transformative scenario planning³⁷. The mining sector in general would benefit considerably from a Future Search approach³⁸.

³⁷ https://reospartners.com/transformative-scenario-planning_2/

³⁸ <https://www.futuresearch.net>

Overall conclusions and recommendations

The overall outcome of the programme is to economically empower women in and around artisanal and small-scale gold mining communities in Ghana and Tanzania. In this section, we reflect on the effectiveness, sustainability and synergy for the whole program.

The progress so far

The program has been able to create many opportunities for women in and around artisanal and small-scale gold mining communities in Ghana and Tanzania. We congratulate the program for operating as an integrated program and openness and willingness to search for synergy. The programme is ambitious as it aspires to change deeply rooted perceptions about gender relations in a male dominated professional area.

Recommendations: Continue and intensify

Continue with all the program elements to deepen the understanding of the working principles and strategies, as well as exploring the effects of even more synergy. A longer duration may contribute to enhanced effectiveness and sustainability of the results.

Women have improved working conditions within Gold Mines

Awareness and use of PPEs

The Golden Line programme guides mines in the process of obtaining Fairmined or [fair-trade certification](#). Safe working conditions are an important requirement. The MTE revealed that for both countries the use of PPEs is low. In Ghana, this can be largely explained by the delays in programme implementation as the result of the ban on ASM. In Tanzania, the exact reasons why this use remains low is still difficult to grasp as the awareness of PPEs and its use is moderate to high. We found a positive correlation between

the provision of PPEs and its use in Tanzania, but no correlation between PPE trainings received and the use of PPEs. This leads to a cautious conclusion that the provision of PPEs integrated in the program might lead to an increase of the use of PPEs.

Recommendations: Extra efforts to promote the use of PPEs

Change of behaviour takes time. Still, we recommend searching for a more structured approach to accelerate the use of PPEs. Raising awareness on PPEs is not sufficient to change behavior; there is a need to change the organizational culture. Availability of PPEs at the mine and active promotion of PPE usage by the management are also crucial. Each mine could for example appoint a (female) safety supervisor or train security guards. Additionally, mines can build a storage space and create a clear entry point where workers can collect and put on their PPEs. Finally, the Golden Line programme can consider (co-)financing PPEs to mines that are committed to getting certified.

Safe mercury practices

One of the indicators of the Golden Line program is the decrease in use of mercury. The use of mercury is not only a direct health risk to the mine workers; mercury pollution is also rapidly becoming a very serious environmental problem³⁹. In the fairtrade standard, an Ecological Premium is offered on top of the Fairtrade Premium for ASMs who choose to eliminate mercury and cyanide altogether.

As a result of the ban on mining in Ghana, the feeling of urgency and awareness of the environmental risks of mining in general is high. This includes the risks when using mercury for gold recovery. The fact that several mines showed ambition to get certified, provides an extra push to live up to the environmental standards. In Tanzania, this urgency is lacking. The Tanzanian government does not press for the reduction of mercury and the Golden Line team is also not focused on this. Although retorts are being promoted, no functioning retorts have been observed. On a positive note, the mercury is mostly handled far away from the kitchen and food areas in Tanzania. We also observed the use of concrete basins, to avoid the mercury entering the

³⁹ AMAP/UNEP, Technical Background Report for the Global Mercury Assessment 2013. Arctic Monitoring and Assessment Programme, Oslo, Norway / UNEP Chemicals Branch, Geneva, Switzerland (2013).

ground or surface water and polluting the environment and causing risk to pollution of drinking water. In Ghana we observed that the awareness of safe mercury practices is especially low among casual workers. One mine owner carefully managed the extraction using mercury in order to avoid theft.

Recommendation: Offer clear alternatives for mercury

The current strategy of the Golden Line programme to reduce mercury use via focusing on PPE use, reducing quantities and promoting the use of retorts will not contribute sufficiently to the health and environmental damage to the community in the long term. It is recommended to think in creative ways to promote zero-mercury use. An alternative could be to train women in direct smelting – a zero-mercury approach, which is especially suitable for small amounts. The combination would not only bring a decrease in use of mercury, it could also provide new opportunities for women by creating role-models.

Other findings related to safe working conditions for women

The safety of women now mostly focuses on technical safety, while there are also other safety risks for women. In Tanzania, physical and verbal abuse from male mineworkers are a serious safety problem. In Ghana, we got reports that women are expected to give sexual favours for higher positions⁴⁰. Additionally, in Ghana, female casual workers were bringing babies into the mining pit at one mine.

Recommendations: Grievance mechanisms for women

Safe working conditions for women is a complex issue that goes beyond technical safety; it also includes topics like sexual harassment and day care. We recommend setting up or reinforce grievance mechanisms for women through which they can report problems regarding their safety at the mines to the Golden Line programme staff. For instance, in each EA\$E group at the mine, one woman can be trained as a confidante who can flag issues related to sexual harassment at the mines. And / or EA\$E group actively taking safety issues and engagement with mine owners on a regular basis as core function. This mechanism can help the programme to reduce the risk of adverse side-effects of involving women in mining, better understand the safety issues

women face and provides a mechanism through which these can be addressed.

The position of women at mines and increased income

For both countries we notice that the awareness of the possibilities of women assuming other positions is high. Interestingly, men seem to hold more progressive ideas about women's capabilities of performing non-traditional tasks in the mine in both countries. It looks like women often still underestimate their possibilities, lack confidence to take on these tasks and / or do not really see the benefit in changing positions. Altogether, only occasionally women change positions.

In Ghana, the women are still mostly working in lower paid positions such as providers of food or drinks to the male mineworkers. We see a more positive result in Tanzania. The men treat women with more respect and the atmosphere is reported to be better. In all mines involved in the MTE women have assumed administrative, supervision and / or management positions. The main reasons for women to aspire to these 'white-collar' positions include the higher income and the little physical effort that is needed. A positive side effect is that when women are in these positions, they treat their workers better and form positive role models for both men and women.

Unfortunately, the increase of income and / or the closing of the wage-gap is not yet visible as a result of the program in both countries. In Ghana, the female respondents involved in the MTE have different, often lower paid positions than male respondents. In Tanzania, the unclear payment structure and the trade-off between financial gain, physical effort and risk make it difficult for women to decide which other position might benefit them. Another barrier to decreasing the wage-gap in Tanzania is the maltreatment of men towards women, not paying the women or paying them less than agreed.

Recommendation: Improved positions of women in the mine

We recommend to continue the efforts to build the confidence of women and change their perceptions of what they can do at the mining site. Engaging women with role models have proven an effective strategy in doing so. For example, stimulating women in leadership positions (such as management or supervisor) can make the mine a more female-friendly

⁴⁰ It is important to note it is not clear this happened at a project mine or other mines.

place and at the same time provide a role model for other women. Moreover, continued dialogue between men and women can promote changing perceptions, strength and ambitions of women.

Women in mining communities have increased abilities to engage in economic activities

The EA\$E module has been a successful and creative way to engage women. Via the VSLA, participants were able to save money over which they often have control themselves. We saw in both countries that participants are very enthusiastic and trust in the groups is high. Respondents highly appreciated the engagement of men via the EMAP and GDS. At the same time, the effectiveness of this element could be enhanced by making it more elaborate. Especially reaching men beyond those that are already willing has been a challenge. For instance, in Ghana, an EMAP group consisted of men who were mobilized via the church. Respondents claim, however, that young galamsey men are often the ones with challenges in the household.

Regarding the HE activities we found that the current structure for HE of providing several products is not always profitable. HE recognises the challenges and although the hawkers model in Ghana and the Addo-shop owners are doing well, it not the focus of HE, as they want to empower local female health workers. Still, for future reference we have included our overall conclusion.

The hygiene products provided through HE are reported to be above market value in both countries. Moreover, there are many pharmacies around in the communities which all have a formal license. Women are not allowed to (re)sell these products. The shop-owners appreciate HE, but also treat them just as another market player and compare prices with other suppliers before ordering products. Respondents also had some criticism to the product loans. In Ghana, the loan was too low and linked to expensive products. Participants expressed the desire to buy products at local markets in the region. In Tanzania, we observed that ownership of the HE business was lower because of the product loan.

Recommendation for Healthy Entrepreneurs

The profitability of the model offered to HEs needs to be investigated. It is important that the (C)HEs can build a viable business selling HE products, and as such the margin over the products they sell needs to be explored. If this

margin is too low, HE needs to find creative ways to provide the participants with cheaper stock. HE should also consider options to move away from the product loan. We acknowledge the risks of giving loans in cash. HE could explore options to work with the EA\$E groups and use the share-outs for investing in the HE supplies.

Women have increased SRHR

The MTE shows that in both countries, the awareness of STIs and contraceptives is high. Despite the sensitivities, we found that respondents talked openly about these topics to enumerators. There are other organizations and programmes working on this, but it seems the Golden Line programme played an important contribution to creating this awareness.

In both countries, we found that the average age of participants is over 35 years old. As such, the programme does not (directly) focus on young women as a target group, even though they are often vulnerable when it comes to SRHR. Interestingly, we saw that in Ghana, programme staff has been creative in reaching young women. Community ambassadors and change agents actively worked on raising awareness among parents and health workers about the use of contraceptives by adolescents. As the result, key informants reported less prevalence of teenage pregnancies. In Tanzania, we did not find such activities.

The GDS and EMAP groups have been praised to preventing and addressing GBV issues. However, the MTE also confirmed that an increase in income is sometimes accompanied by GBV. This can be physical violence, but also financial (e.g. the man no longer financially supports the family once the woman gets an income).

Recommendations on SRHR

Young women are a vulnerable group when it comes to SRHR. Therefore, we suggest to more strategically include them in the Golden Line programme, especially in Tanzania. For both countries, young women can be more strategically targeted by setting up EA\$E groups especially for young women. Moreover, programme staff in Tanzania can use the same strategy as in Ghana, where change agents raise awareness of parents.

The EMAP groups and GDS are important strategies in preventing GBV. We recommend to take more time for this programme element, as changing the perception of men (and women) about deeply rooted cultural patterns takes time. For instance, men can be mobilized at an earlier stage, as this takes time. This way, the programme activities can be spread out over more time.

thereby making sure that groups are already strong once the programme activities start.

Synergy

The Golden Line programme is a consortium of partners with complementary expertise. The underlying assumption of this collaboration is that this can lead to enhanced results. We found that there is synergy at different levels (activity and outcome). At the same time much of the potential has not been fulfilled, partly due to practical challenges.

The geographical overlap between the three partners is limited in both countries. The partners each have their own selection criteria, which may be exclusive. For instance, in Ghana, the communities near the project mines had disputes, and therefore could not be included (as this was a selection criteria for Simavi). Moreover, sometimes it is not clear why certain communities are selected over others. Synergy is logically less as long as geographical overlap is limited.

At the activity level, we observed some level of synergy. First, Solidaridad adopted the EA\$E model that is developed by Simavi. Second, we found examples in which HE and the Simavi partners work together, for instance by selecting HE members from EA\$E groups. In terms of alignment between the mine and communities, there is a lot of difference between Ghana and Tanzania due to the ban on ASM. In Ghana, the alignment between mine and community has been limited thus far. In Tanzania, there are examples of synergy. For instance, male change agents have delivered services at the mine.

The clearest example of synergy at the outcome level is between the HE and the EA\$E groups. In Ghana, the CHE hawker's model and EA\$E strengthen each other at the outcome level. As EA\$E group participants improve their skills in saving and financial management, they are perceived to be more successful in repaying their CHE product loans. In Tanzania the activities were not aligned strategically, but we acknowledge that there is potential for doing so.

Recommendations on synergy

The MTE shows that there is potential to increase the synergy, so there will be enhanced effects. A first step in doing so is creating more synergy at the activity level. Where possible, the project partners should seek an integrated selection strategy for participants, where they try to select participants who took part in other activities as well. For future consortia, the partners should

adopt an integrated selection approach from the beginning to ensure geographical overlap.

Second, more alignment can be sought at the activity level. For example, HES can be selected from EA\$E groups. Additionally, the researchers see a lot of potential to widen the work around mining to the community level by more strategically targeting mine workers by the intervention of the Simavi partners or through government agencies. Think of an EMAP group of galamsey workers in the communities. Or debunking the myth that under each house there could be a 'goldmine'. Any, link to illegal mining needs to be considered very cautiously as Solidaridad who is working directly in the mines, cannot work with illegal mines. An alleged relationship can be harmful to the program. Also strengthening the link between SRH and the mines could be strengthened in Tanzania by UMATI providing services directly at the mine.

On coalition level, there is a lot to learn between the countries. For example for the EA\$E groups: Tanzania scores high on increase in income, and Ghana on new skills like beadmaking. An exchange visit between partners and EA\$E facilitators / supervisors is highly recommended.

Sustainability and upscaling

Initially the mobilization of participants from the community took a lot of effort. Now that the programme showed results, the demand for participation is increasing. This is especially the case for EA\$E groups, the SRH services and the HES in Ghana. The results at the mines – especially in Ghana - are not yet sustainable but there is a strong request for the continuation of the activities.

The trust and level of enthusiasm within the EA\$E groups was high, which creates that the groups will be able to continue. The level of sustainability of the SRH services is expected to strongly vary between Ghana and Tanzania. In Ghana, the Golden Line programme implements activities in collaboration with local institutions such as health workers and the Social Welfare department. This creates a good basis for sustainable project results, as the staff and institutions will be present after the programme ends. In Tanzania, UMATI is working with the staff in the local health facilities, which is sustainable. The services via the UMATI mobile van will most likely stop once the programme ends, unless other institutions show interest in taking up this intervention.

The (C)HE model has the potential to be sustainable, but it is important to address the challenges with regards to profitability (see above) to make sure that the (C)HEs remain committed.

At the mines, we see that there is awareness on safety and gender equality and mines are taking the first steps in putting this into practice. Especially in Tanzania we see improvements in the position of women at mines. Yet, more changes in practice are needed the upcoming years to ensure sustainability. In Ghana, some mines see certification as a motivation to continue taking efforts.

Recommendations for sustainability

First, we recommend to put a stronger emphasis on the exit strategy. This should include increased communication to participants, a timeline for phasing out, overview for transfer of responsibility and activities focused on transferring these responsibilities.

Second, the sustainability of the current program elements should be further assessed. Based on the current information it might be wiser to minimize adding new mines and maximize on: synergy, sustainability and improving those components that have very high relevance but have showed little progress, like safe mercury handling, the development of HE and upscaling for the EA\$E groups.

Third, before going to new geographic areas, it is important to reassess the targets and geographical scope in close collaboration with the all programme staff, as experience shows that especially mobilization takes more time than expected. This can help the programme to stay focused on reaching sustainable outcomes for a smaller group, rather than little sustainable results for a larger group.

The sustainability of providing health services, especially for Tanzania, needs more attention. The mobile van could be an interesting strategy for the national government to tackle the shortage of health facilities and supply of SRH services in remote communities. UMATI can profile itself with this successful strategy.

Despite challenges and differences in context, the three organizations have a well-developed programme, that achieves similar results in the community

and mines. Therefore, the MTE team concludes that the program can be upscaled to other regions, and key informants also recommend this.

We want to finish with two remarks about sustainability. First, we did not detect an exit strategy. Although there are activities related to the exit, such as a timeline for phasing out, it is not yet clearly formulated or communicated with other stakeholders. Clear agreement, for example on who will take over the responsibility of following up on participants and groups, are lacking.

Second, the Golden Line activities will now start its second phase. The programme has clear pre-determined targets which provide guidelines for this. These targets have been important in working in a result-oriented manner. At the same time, we have concerns about the geographical spread of the new communities and how this will affect the workload of the programme staff. Most importantly, the activities in the new communities should not affect the follow-up on the participants that are now at the end of the programme.⁴¹

Theory of Change

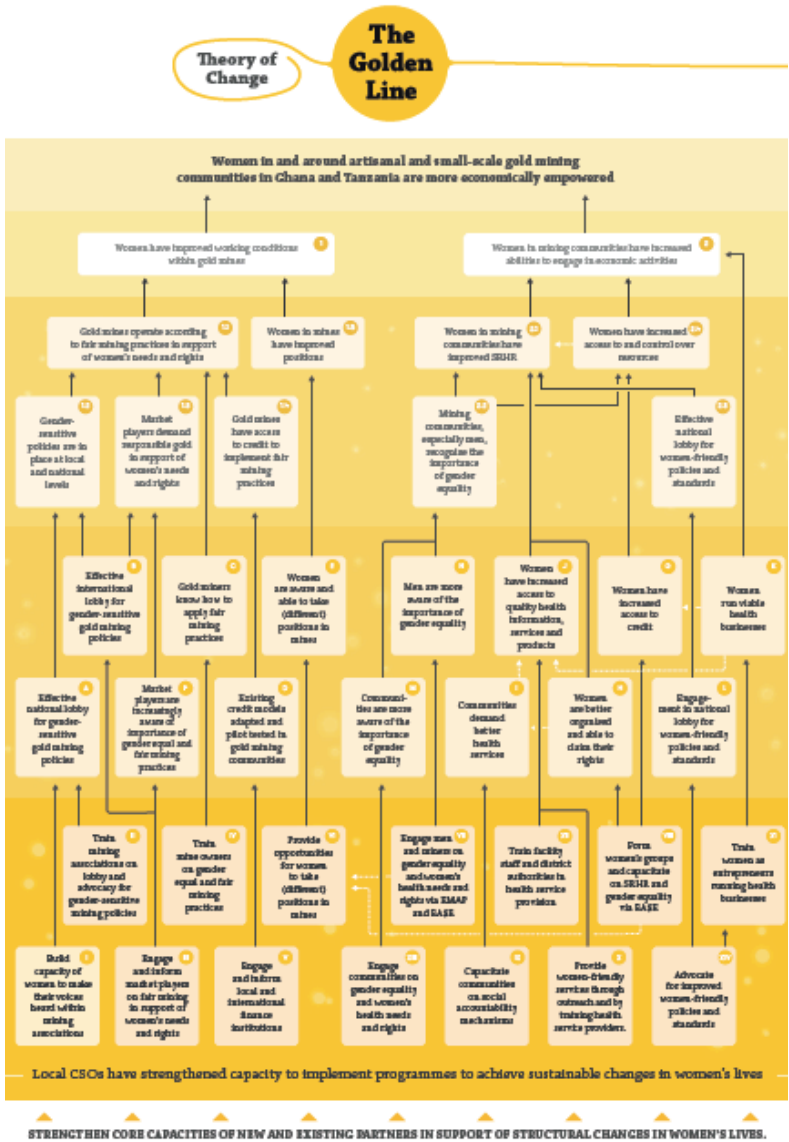
The Theory of Change has been an enabling tool for the program and the partnership to grow mutual understanding about the desired outcomes of the program and the linkages between the different pathways. In many aspects the ToC and its underlying assumptions about the working principles are confirmed by the findings.

Recommendations for the overall ToC

The project team considers self-esteem of women to be a basic condition for sustainability. Self-esteem is not in the ToC, we recommend it to be included as part of the ToC. One of the working mechanisms are the use and creation of role-models. The first women in management positions in mines, the male engage agents, the EMAP participants, the women that were willing to start up the first EA\$E groups despite the hesitations or risks. The conscious use of and creation of role-models could be added to the ToC.

⁴¹ After the MTE data-gathering period, the coalition decided not to go into new communities for Tanzania and decided for a new area in Ghana where all partners are active, to stimulate synergy.

ANNEX 1 – Theory of Change



ANNEX 2 – Overview of sampling

Sample and response figures Tanzania	Planned	Realised	Planned respondents	Actual respondents
Survey mine	8 mines: Theresia Samwel Mine; Iririka Gold Mine; Elias Simba Gold Mine; Mgusu Miners Cooperative Society Limited; James Petro Mlela Mine; Uhuru Saccos; Katente Gold Miners Cooperative Society; Medad Francis Nyalali Mine ⁴²		120	131
Survey community EA\$E/EMAP	4 communities: Nyarugusu (incl. Nyakabale); Mgusu (incl. Machinjioni); Lwamgasa (incl. Buziba); Katente (incl. Bwenda) ⁴³		90	119
Survey community Healthy Entrepreneurs*			45	11
Focus group discussion agency	4	4	48	56
Focus group discussion gender-based violence	2	3	24	44

⁴² Saccos ya Kijiji cha Nyarugusu was suffering a breakdown. The project team selected Medad mine to be included.?

Focus group discussion mines	6	6	72	71
Focus group discussion UMATI	0	1	0	22
Focus group discussion Healthy Entrepreneurs	2	2	24	15
KII			15	26
Total			438	495
Representation against all 2,197 programme participants			20%	23%

Sample and response figures Ghana	Planned	Realised	Planned respondents	Actual respondents
Survey mine	3 mines: Solution mining services; Beaver mining enterprise; Obeng mining services ⁴⁴		143	52
Survey community EA\$E/EMAP			320	279 respondents

⁴³ Although administratively four communities, these communities were spread out over eight different locations.

⁴⁴ Although checked in advance, during data collection it was discovered that this mine was not yet operational.

Survey community Healthy Entrepreneurs*	4 communities: Wassa Akropong, Nananko, Bekwai and Abreshia.		171	in total, of which 103 Healthy Entrepreneurs
Focus group discussion agency	2	3	20	19
Focus group discussion gender-based violence	2	2	20	9
Focus group discussion mines	6	4	60	16
Focus group discussion Healthy Entrepreneurs	2	2	20	11
KII	22	27	22	29
Total			776	415
Representation against all 2,294 programme participants			34%	18%