

The Golden Line programme

End Term Evaluation

Final report

November 2020

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**The  
Golden  
Line**

# Executive summary

## Executive summary

### Introduction

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.
- Advocacy: the overall objective of the Golden Line Advocacy Strategy is to realize an improved conducive environment that allows women in and around artisanal and small-scale gold mining communities in Ghana and Tanzania to be more economically empowered. The advocacy strategy indicates 4 pathways at international level and 6 pathways at national level, unpacking the changes required to realize the long-term Golden Line objectives. The strategy was developed for all levels, and country-specific work plans were developed for implementation. In addition, a Market strategy was developed to further operationalize the international advocacy work targeting companies' awareness and sourcing strategies.

Having reached the end of the programme's implementation, the consortium seeks insights to the results achieved so that it can: learn for future programming, 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 and a mine check-list and for the advocacy results we used outcome harvesting.

### The main findings for Ghana

#### Effectiveness: results in the communities

The Golden Line programme targets women and men in ASM communities with two types of community activities: those implemented by PRS&D and HFFG (the SIMAVI partners) and Healthy Entrepreneur activities.

The Simavi partners did so via the following interventions: 1) EA\$E and EMAP methodology (see introduction); 2) capacity building of community ambassadors, opinion leaders and change agents 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. For instance, through training of local staff or joint organisation of activities. The Simavi partners implemented their activities in two phases. Phase A reached 29 communities where staff formed EA\$E groups with in total 1852 women. After the MTE, the Golden Line phased out its support given to these groups. In phase B, the programme staff set up EA\$E groups in 16 communities, reaching 1002 women.

Healthy Entrepreneurs (HE) supports women to become Community Healthy Entrepreneurs (CHEs). HE trained 277 CHEs around three districts. Their activities include 1) providing training to women on health and business skills to build their capacity to work as a CHE; 2) a product loan to buy CHE stock; 3) regional cluster meetings with CHEs; 4) supplying CHEs with tablets, which they can use for health education in their community. 64% of the ETE respondents have a tablet; during the MTE this was only 23%. Additionally, HE helps women run pharmacies and sell Over-the-Counter Medicine (OTCM) in 6 communities where access to medicine is low.

The ETE team visited four Golden Line communities. On average, the survey respondents are 40 years old, mostly married (67%) and with children under

their care (93%). A third (33%) never attended any formal education. The basic characteristics of the women participating in EA\$E groups and CHEs is similar to the MTE target group. Among men we see some variation between the MTE and ETE.

— Financial: to women's income, their financial security and control over resources.

During the ETE women rate their financial security slightly higher than during the MTE: 6.9 on average, compared to a 6.3. Additionally, fewer women rate their financial security insufficient: 25%, compared to 36% during the MTE. Although 30% of the respondents indicate that COVID-19 negatively impacted their economic situation, only a few respondents indicated a subsequent decline in their financial security.

We indicated that the programme has contributed to giving women control over resources, via savings and credit and supporting them to have their own business. These are first steps towards joint decision making, yet challenges in household dynamics remain. The extra financial responsibilities may be challenging for some women and tension can occur as result of changing dynamics in the household. FGD respondents indicate that men commonly still are seen as the head of the household.

— Sexual and reproductive rights: decision making on SRH, gender-based violence (GBV) and sexual and reproductive rights (SRH) services.

The findings suggest that the Golden Line programme has contributed to empowering women to decide on their SRH. We do not find proof of real joint decision making, yet. The majority of the women say they are able to (somewhat) participate in decision making about using contraceptives in their relationship (73%). The perceived change by programme participants is remarkable: almost all respondents (89%) report that the Golden Line programme contributed to this. The FGD results give a more nuanced picture. Respondents indicate that the training has increased their awareness and addressed religious barriers. It also helped women to engage in dialogue about SRH in the household. Additionally, the programme helped address stigma on STIs and discuss contraceptives.

Although it is impossible to find any strong evidence for (positive) changes in GBV, we do see a positive contribution by the programme. Economically empowering women is seen as a powerful way to reduce GBV: it increases the respect of women in the household. Additionally, FGD respondents find it

important to be trained on and know their right. It is difficult to find evidence on GBV because most cases are handled informally.

The Golden Line programme collaborated with local health facilities to improve the quality of SRH services. 32% of women went for SRH services, mostly outside the community (60%) and to a lesser extent at the community health worker. Overall, the rating was high: an 8 on average. Only 9% rated the services insufficient. There is no difference in rating for the community-based services and the services provided outside the community.

#### Effectiveness: results at the mines

The Golden Line programme works with the mines in two ways. First, the staff trains mine workers. Second, they formed EA\$E groups with women in communities near mines.

The ETE team visited four Golden Line communities. On average, the survey respondents are 37 years old, mostly married (58%) and with children under their care (77%). 12% never attended any formal education and one-fifth (121%) finished junior high school. The level of education is significantly lower for women than for men.

#### —Training

The Golden Line programme supports the mine workers with training on safe working conditions. The most important of which are: awareness and use of PPE and safe mercury practices. Of the respondents, 82% of the men received training and 69% of the women.

The MTE observed that the awareness of the importance of PPEs was high, but the usage is low. We see some improvements in usage since then, although more work is necessary to integrate the use of PPEs in the business practices at the mines. Despite its dangers, mercury is the most common way for gold extraction. The focus of the Golden Line programme has been to make sure mercury is used in a responsible way. Whereas the MTE still highlighted that considerable progress is needed, we now see indications that mercury is used in a more responsible way.

#### —EA\$E groups

The Golden Line programme set-up EA\$E groups with women in communities near mines. The idea behind these groups is to combine VSLA with capacity building of women to improve their positions at mines and in their household. As a result women were able to grow their businesses that are not related to mining. Survey respondents often used the money from the share-outs to

invest in their farm or petty-trading business. FGD respondents indicated that the business skills training helped women professionalize their business.

Female participants say that participating in EA\$E, GDS and/or Business Skills training contribute to better relations in the household. The perceived level of trust and attendance is high in the EA\$E groups. 85% of the respondents rate the trust in the groups an 8 out of 10 or higher. They explain that the group members are very supportive and appreciate being able to take a loan and learning how to save.

The economic opportunities provided are seen as an important contribution to the communities. Interestingly, we do not see a difference between how men and women rate their economic opportunities, but they also agree that men and women do not have equal opportunities. Both men and women rate their economic opportunities very high (21%) or somewhat high (39%). Only 20% of the participants say that men and women always have the same economic opportunities.

#### Synergy & sustainability

##### — Synergy

Overall, the Golden Line team reports they have started to see the partners working together programme more as one over the course of the implementation. The Golden Line programme has adjusted the strategy on synergy since the MTE, when starting the implementation of phase B.

The implementation of joint activities is efficient in terms of budget. Moreover, it reduces the workload for programme staff as mobilization takes less effort. It also benefits the programme participants.

It is difficult, however, to make claims about the synergy at the outcome level that have not been mentioned yet in the MTE for two reasons. First, the adjusted strategy on synergy has been implemented in areas where the Golden Line started implementation after the MTE. We did not visit these communities, as we focused on the 'Phase A' communities to get insight in sustained result. Second, the activities are very similar in terms of description, which makes it difficult to distinguish between the consortium partners.

##### — Sustained results

The evaluation team visited the same communities as during the MTE, so we could gain insight in the medium-term changes among programme participants.

Overall, we see that the results in the communities are still observable over a year after the programme reduced its support. Most respondents say that more people joined the groups (52%) and / or the group has more meetings (47%). Moreover, when comparing the results at the outcome level to the MTE, we do not see (major) decreases in the results (see previous chapter)

The results may be more positive than the reality. The share of respondents saying that the group has fewer meetings (7%) or less people are Members of their group (4%) is low. In this case data may be influenced by respondents. In one community the groups are no longer meeting. The result is that fewer respondents are included in the sample.

#### The main findings for Tanzania

##### Effectiveness: results in the communities (see page XXX - XXX).

The Golden Line programme targets women and men in ASM communities in 13 communities: implemented by WPC and UMATI (the SIMAVI partners) and Healthy Entrepreneur activities.

The Simavi partners did so via the following interventions: 1) the set-up of EA\$E groups and EMAP methodology, After the MTE, the Golden Line handed over the support of the well-established EA\$E groups to the EA\$E facilitators and women community ambassadors.) 2) capacity building of community ambassadors, opinion leaders and change agents who advocate for the Golden Line programme and raise awareness on topics like SRH and gender equality; and 3) collaboration with local health facilities and the delivery of women friendly SRH services. Healthy Entrepreneurs (HE) supports women to become Community Healthy Entrepreneurs (CHEs).

WPC in total supported 37 EA\$E groups and HE trained in total 271 CHE's around three district councils.

For the end evaluation the same communities have been selected during the MTE: Nyarugusu, Mgusu, Buziba, Nyakabale, Katente (which includes Bukombe and Igulwa), Lwamgasa and some women from Kilombero from EA\$E groups that formed I Phase 2 participated.

On average, the survey respondents are 36 years old, mostly married (69%) and with children under their care (97%). Of the respondents 22% never attended any formal education. The basic characteristics of the women participating in EA\$E groups and CHEs is similar to the MTE target group.

To be able to interpret the data correctly, the research included the effects of COVID-19 pandemic. 60% of the community respondents and 73% of the min respondents indicated that pandemic did not affect them at all.

— Financial: to women's income, their financial security and control over resources.

The Golden Line programme strives for improving the financial security of women by providing them increased opportunity and increase in income through share-outs and start-up of small businesses by working as a CHE and participating in the EA\$E groups. These are considered the steppingstones to improved control over resources and in this way contributing to the long-term outcome of economically empowering women. Overall, we see the positive trend of the MTE continue in the ETE results. Threequarters of the women indicate that their opportunities to earn money increased somewhat (24%) or a lot (51%) by participating in the Golden Line programme.

During the ETE women rate their financial security still low, but slightly higher than during the MTE: 6 on average, compared to a 5.4. Additionally, the percentage of women (61%) that indicate they have an increased income is a bit higher than during the MTE (56%).

Survey respondents often used the money from the share-outs to start or invest in their small business, in their house, education of their children or other long-term investments. FGD respondents indicated that the business skills training helped women to spend their money wisely and develop their business.

Control over resources was measured both in relation to the general household budget and the share-outs. Over half (59%) of the women indicate that they have a say in the spending of the household budget and 73% report positive changes in financial decision-making on their household as a result of their participation in the Golden Line programme, which are both promising numbers. The data also reveals that still 44% of the women that indicated that they participated in a share-out decided by themselves how to spend the money. This explained by women that are the only person in the household (55%), but another 41% of the women that decided themselves do so because they feel they have the right because they earned it or because they think they make better decisions.

In the FDG's women and men confirm that bringing money into the household has a positive effect on family life: happiness and love are commonly used words. It is considered as an extra or a bonus and reduced

the stress on families. Despite the improvements, there are also challenges. The negative results mentioned in the FDGs and KII around bringing in money are fights and violence in the household, men leaving their responsibilities and misuse of the money by the man in the house.

— Sexual and reproductive rights: decision making on SRH, gender-based violence (GBV) and sexual and reproductive rights (SRH) services.

The Golden Line programme collaborated with the local health facilities to improve the quality of SRH services and delivered SRH outreach services through UMATI's mobile van. We found a significant and impressive difference between the rating of the UMATI service which scored an 8.7 (out of 10) compared to a 6 (out of 10).

From the findings we cannot claim that the capacity development of the staff of health facilities directly influenced the improved women friendly services. Due to the extreme low quality of the health facilities, this is also a big challenge.

The findings suggest that the Golden Line programme has contributed to empowering women to decide on their SRH, when looking at the survey results. Also, in the decision making we see some modestly encouraging numbers: 74% of the women indicate that they would be able to join the decision-making on contraceptives if they wanted too. Still, in practice only 30% indicate that they decide with their partner on the use contraceptives.

Although it is impossible to find any strong evidence for (positive) changes in GBV, we do see a positive contribution by the programme. The participants in the EA\$E group form a strong solidarity circle and the level of trust results in the sharing of GBV cases. WPC contributed by informing women on their rights and sharing information on the referral mechanisms.

In light of the high complexity of SRH we consider the perceived change by programme as is positive: 45% respondents report that the Golden Line programme contributed to the ability to be involved in the decision-making of the use of contraceptives.

#### Effectiveness: results at the mines

The Golden Line programme works with 15 ASM mines in the Geita district. The Golden Line programme supports the mine workers with training on varying topics, including safe gender sensitive mining, mercury handling, use of PPE's and record keeping. 56% of the respondents indicated they received

training, of which 18% received training from an organization other than Solidaridad. Solidaridad started 5 EA\$E groups.

The ETE team visited 7 Golden Line mines. From the survey respondents 44% indicated to have been involved since the start of the programme. 54% finished primary school and 24% did not finish any education level. Overall, the level of education for men is significantly higher than for women. In mining regions migration between communities is very common. 26% of respondents migrated within the past two years.

#### — Personal protection equipment and safe mercury practices

Although a high number of respondents indicated that they need and use PPEs during their work, the evaluation team observed that very little PPEs are used. Reasons indicated by the respondents for not using PPEs are uncomfortableness (10%) and costs of PPEs (43%).

Change of behaviour takes time, but the quantitative data also do not show a clear pattern in a positive relationship between the use of PPEs and received training, nor the use of PPEs and the provision of PPEs in the mine. Therefore a search for additional measures and activities to promote PPE's are desirable.

Solidaridad provided training and technical advice to the mine owners and mine workers to improve safe mercury practices. The results vary between mines, but overall the installation of concrete ponds for application of mercury, to ensure that mercury does not pollute the ground and (drinking)water is successful. People handling mercury are subjected to high health risks and the use of PPEs in this area is of major importance. Some workers were observed to use Wellington boots, but most PPEs were not observed.

On a positive note: 30% of the workers that used mercury indicated that they changed their way of working in the past two years due to the trainings they received.

#### — Position of women at mines

The MTE findings showed that there was awareness of the fact that women can hold different positions, but respondents also saw obstacles. Some very positive results have been achieved in this area. In 14 Golden Line mines have women included in their mine management. And in at least one mine women are trained in working with mercury and are reported to be active in the position of amalgamation. At another mine, women can now invest in,

own and manage mining sites. This was non existing at the start of the project. There is a positive correlation between having received gender equality training and a positive attitude towards suitability of women being able to hold these positions.

On the other hand only 7% of the female respondents changed jobs in the past two years, while 51% of the female respondents indicated to want another job. Interestingly, almost all positions in the mines were mentioned. Including: 17% indicated amalgamation, 48% aspire to a job in supervision, and 8% wants to be a mine owner. Yet, the translation of the actual change in these specific positions has not manifested itself sufficiently within the duration of the project.

The improved relationship between men and women, contributed to the acceptance of women in other positions. Men treat women with more respect and the atmosphere is reported to be better. Cases of GBV are observed, but women know who to turn to for help in case of GBV. Especially in the EA\$E groups, the women are reported to support each other to report the case. Overall 33% of the women report that they face fewer challenges in the past two years.

56% of the female respondents indicate that they do perceive an increase of their personal opportunities to earn money as a result of the Golden Line programme. We found a significant difference between women who did or did not participate in EA\$E groups. Women who did participate indicated more often that they experienced positive change in economic opportunities than women who are not in EA\$E groups. The EA\$E groups for stability in income and support.

Overall, both the quantitative and qualitative data result in moderate to strong evidence that the programme contributed to the improvement of the position of women at mines.

#### — Environmental damage

Solidaridad has worked with the mines on environmental conservation in mines, to increase the safety in mines and restore the environmental damage mining is causing. The safe mercury handling also has a strong environmental link. Although the use of the retort seems very limited, the use of concrete ponds to ensure that mercury is not directly polluting groundwater is positive.

#### Synergy & sustainability

#### —Synergy

After the recommendations in the MTE report, the Golden Line team started to see the opportunities for synergy on activity level much more. The team made a synergy plan and calendar and implemented many activities together, supporting each other in strengthening the outcomes for the participants.

It is difficult to make claims about the synergy at the outcome level two reasons. Still, there are several cases that can be considered as good or even great practices the programme can learn from and promote for replication.

#### —Sustainability: individual level and organisation practice level

Majority of the participants from both community and mines indicate eye-opening knowledge and an increase in awareness about women's rights, gender equality and safety in mines. They expect this to remain for a long time.

The actual change behaviour in changed positions as well as change in shared decision making remained lower but are present. Only in a few years it can be claimed if this part has remained under the challenging circumstances in the household, community and mine context. We expect the small businesses that are set-up by EA\$E groups, individual EA\$E groups participants and CHEs also to be long-lasting.

In the mines there is both an increase in awareness on the position of women and safe practices which are expected to be long lasting. On individual level we see sustained results on women taking positions in the mine management.

For the change of practice on mine level, we see the progress that have been made in the mines on many different levels. The strongest changes have been on the position and treatment of women. We also expect the infrastructural changes implemented by the mine-owners to be sustainable. Also, institutional changes, like providing women access to the mining pits and providing licenses to women are expected changes that will not be reversed.

In Tanzania the level of health care in the communities is at a deplorable state. Although staff of the community health workers were trained in women friendly SRH services by UMATI, the challenges are so big, and work pressure so high, that is unfortunately questionable if this part is really benefitting the

clients on the longer term. Although the UMATI services did prove that the services are much valued, needed and appreciated.

All strategies showed high possibilities of replicability, mostly because of none or very limited dropouts of mines or EA\$E groups

#### The main findings for Advocacy

The advocacy outcomes collected through Outcome Harvesting, are very significant, very credible, and supportive of the GL advocacy and market strategy. At national level, the outcomes especially reflect government authorities or policymakers changing a practice, or undertaking action in favour of women's socio-economic position. In Ghana, most outcomes show women leadership, whereas in Tanzania they mainly indicate changed mind-sets about women who work (in mining). At the international level, the outcomes show that targeted governments and market players have become increasingly aware of the importance of gender and fair mining. These are results from lobbying and awareness-raising activities.

There was a major win related to the sourcing intentions of a major gold buying brand. This having said, the extent to which advocacy efforts have influenced (national or international) policy developments, changes in policies, or regulations has been limited. Therefore, advocacy efforts with relevant international bodies and platforms should continue and preferably be intensified. Also, the market strategy objectives related to private sector investors/buyers (ASM sector) and financial institutions have proven to be too ambitious. More time and resources are needed for follow-ups and engagements within the ASM sector, financial markets, and standard-setters at all levels.

Looking at the contribution of Golden Line, the harvesters generally feel that outcomes (esp. those at community level) would not have happened without the programme. Also, sustainability of the outcomes is perceived to be high. This is especially relevant to the community level because of the intensity of the direct engagements and support on this level; more specifically: the women who have seized local positions of power.

#### Synergy and sustainability on Programme level

The programme has been able to touch upon some of the most complex and challenging issues that are present in mining communities. The synergy

of the programme has in the second phase translated itself to synergy at activity level, resulting in the tailor-made support per target group based on expertise present at the partner level. To what extent this increased the outcome on individual level is yet to be seen.

The sustainability at the community EA\$E and CHE level seems to be rather high in terms of activities as well as impact on individual level. The SRH services are much more challenging.

The sustainability in the mines is strongest at the position of women in the mines and safe handling of mercury. Through the female members of management, the role models are embedded in the mine structure, still the migration can become a challenge in the changing mineworkers that not received the trainings and dilute the new practices and culture.

#### Overall Conclusions

The programme has been able to create many opportunities for women in and around artisanal and small-scale gold mining communities in Ghana and Tanzania.

The Golden Line consortium operated in the complex context of ASM, which touches upon many aspects, such as the ASM operation, health, environmental damage, traditional beliefs in the communities, high poverty, low levels of education, high birth-rate, strong patriarchal structures, and much more. This was further complicated by two major contextual challenges: the ban on ASM in Ghana and the consequences of COVID-19.

We congratulate the programme for operating as an integrated programme which worked on all these issues in different very pragmatic and intelligent ways. The programme is ambitious as it aspires to change deeply rooted perceptions about gender relations in a male dominated professional area and we can clearly state that it has resulted in many positive effects.



## 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
ETE	End Term Evaluation
FGD	Focus Group Discussion
GBV	Gender Based Violence
GDS	Gender Discussion Series
HE	Healthy Entrepreneurs
KII	Key Informant Interview
MTE	Midterm Evaluation
OTCM	Over the Counter Medicine
PPE	Personal Protective Equipment
STI	Sexually Transmitted Infection
ToC	Theory of Change
VLSA	Village Savings and Loans Association

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## Acknowledgements

Thank you!

We would like to thank all the people that have contributed to this end evaluation. Only with all their efforts it was possible to get the job done.

We want to thank the evaluation teams of Jobortunity and MDF West Africa. Due to COVID-19 pandemic we had to change our plans. If it wasn't for your teams, preparations and flexibility we would not have had the rich data-set as we could work with. We could not have done this evaluation without you.

We want to thank the Golden Line team in Tanzania and Ghana. With your assistance, mobilisation and dedication the evaluation teams were able to achieve the targets and run a smooth data-collection process. In addition, the teams again expressed their gratefulness for your professional approach and great staff.

Next, we want to thank the Golden Line team in The Netherlands. It has been a true pleasure working with you on this inspiring project. You are really working together in this endeavour. Nothing is perfect, but it has been encouraging to truly see you work aligned, searching for synergy and with a ToC that has value for you. You have been sharing openly and willingly all your documents, thoughts, doubts, wishes, knowledge. We especially are impressed how you have picked up on the MTE report recommendations and continued developing the program together with the partners in Tanzania and Ghana.

Thanks to all the Golden Line program staff that has contributed to the outcome harvesting process and the provided feedback and participation in the sensemaking session. Your dedication and curiosity were noticed.

And last but not least, a big thank you to all the women and men that have been sharing their ideas and experiences so openly during the research.

Warm regards,

Kati, Lisette, Donatien and Otto  
Avance research team

# Introduction

The Golden Line programme

Africa's mining industry is the largest mineral industry in the world. For many African countries, mineral exploration and production constitute significant parts of their economies and remain keys to economic growth. 89% of the world production of gold comes from Africa.

The ways in which most gold is currently mined and processed has sizable, negative consequences for both the people and the environment in and around mining communities.

The Golden Line is a five-year innovative 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.

Women working in gold mining communities in Ghana and Tanzania face discrimination and abuse. Women's role in mining is significant but largely invisible. 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 take the responsibility of having and caring for children and the burden for domestic work as well as working to generate an income, also known as triple burden. They have limited access to healthcare and information and little control over their pregnancies.

## 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: UMATI & the Women's Promotion Centre (WPC) in Tanzania and Hope for Future Generations (HFFG) and Presbyterian Relief Services & Development (PRS&D) in Ghana.

Solidaridad works on improving working conditions and opportunities for women in mines, enabling miners to improve their environmental and social practices and collaborates with governments and companies to increase investments in mines. Solidaridad is a network organisation and implements the programme through three regional offices in Europe, West Africa and Eastern & Central Africa. 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.

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<sup>1</sup>.

And many artisanal and small-scale mine workers benefit little from the value of the gold they help produce. Formalization process are often complicated and require high investments. Many have no access to education or adequate healthcare. And importantly, miners have little access to formal (international) markets and finance, making them dependent on informal investors which offer low prices for the gold. This way, mines have little resources and incentives to implement better practices in the mines and remain trapped in a cycle of informality and poverty.

By joining hands, the three consortium partners of the Golden Line programme aspire to change the reality women in ASM 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).

Work in the ASM's is still rather new and the program should be considered as an innovation in the sector.

The Mid Term Evaluation (MTE), conducted in 2019 by Avance concluded that, overall, the Golden Line programme has been able to create socio-economic opportunities for women in and around artisanal and small-scale gold mining communities in Ghana and Tanzania.

#### Recommendations from the MTE

- 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.
- 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.

- Offer clear alternatives for mercury. It is recommended to think in creative ways to promote zero-mercury use.
- Grievance mechanisms for women. 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.
- 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.
- Include and focus on younger audience and men for 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. 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.
- Healthy Entrepreneurs. The profitability of the model offered to HEs needs to be investigated.
- Synergy. The MTE shows that there is potential to increase the synergy, so there will be enhanced effects.
- Sustainability. We recommend to put a stronger emphasis on the exit strategy. 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. Before going to new geographic areas, it is important to reassess the targets and geographical scope in close collaboration with the all programme staff. The sustainability of providing health services, especially for Tanzania, needs more attention.
- 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 conscious use of and creation of role-models could be added to the ToC.

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<sup>1</sup> Problem analysis based on the baseline evaluation that was conducted in 2017.



## OVERVIEW: PROJECT ACTIVITIES AT LOCAL LEVEL

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

At the mines, Solidaridad:

- Guided mines to adopt practices in line with international standards
- Provides training and raising awareness aimed at improving the position of women at ASM
- Set up EA\$E- consider explaining EA\$E here groups with female mine workers (and those living near the mine)
- Assists mines to formalize under national law
- Guides mines to adopt better environmental, social and governance practices in line with international standards
- Raises awareness on gender inequality and guides mines to improve working conditions for women
- Trains women miners to voice their needs and take up better jobs
- Set up EA\$E groups with female mine workers (and those living near the mine).

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

- Village Savings and Loans Associations (VSLAs) for adult women
- Gender Discussion Group Series for EA\$E members (women) and their spouses
- Business Skills Training for EA\$E members
- Strengthening women-friendly SRH services

Additionally, they have formed Engaging Men in Accountable Practice (EMAP) groups, in which men reflect on their attitudes and beliefs about gender, power, and violence. Finally, the Simavi partners work on improving the Sexual and Reproductive Health services in communities, either by engaging in dialogue with health service providers and training their staff (Ghana) or providing these services themselves (Tanzania).

Healthy Entrepreneurs trains community healthy entrepreneurs in communities to run health businesses, thereby aiming to improve their economic position and contribute to access to health information and services. Additionally, over the counter medicine sellers are supported to establish female-run pharmacies.

## Background to the evaluation

Having reached the endpoint of the programme's implementation, the consortium seeks to gain insight on the progress so far, to meet two main objectives: 1) learn from its approach; and 2) reflect on the effectiveness and sustainability.

This end term evaluation focuses on (i) activities at mines and in communities in Tanzania and Ghana, (ii) (sub) national-level policy and practice, and (iii) international advocacy and market engagement. The ETE investigates the following key evaluating questions.

### Effectiveness

- What are the intended and unintended effects of the programme on community, national and international level and are these in line with the programme objectives?
- To what extent can these achievements be linked to the interventions of the Golden Line programme?
- To what extent do the different components of the programme interact and lead to enhanced results?
- In a follow-up programme, how could effectiveness be improved in order to maximise efforts?

### Sustainability

- To what extent is it likely that benefits of The Golden Line continue after the programme has ended?
- Do effects of the programme sustain in areas where programme support has been reduced after the MTE?

### Research methodology

This ETE 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 (see tools below). 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. Outcome Harvesting was used to evaluate the advocacy efforts of the Golden Line consortium.

### Sampling strategy

The sample for quantitative data collection (survey) largely followed the sampling methodology and scope of the MTE. We visited the same project sites as during the MTE (see annex 3 for how we selected these project sites). This way, we could gain insight in sustained effects, specifically for those participants for whom the Golden Line programme reduced the project support since the MTE.

Following the MTE, a selective purposive sampling strategy is applied which ensures the quality and reliability of data while safeguarding representativeness. Specifically, we opted for activity-focused sampling, ensuring a fair representation of all primary target groups and implementing partners. We determined the sample size for the survey first by looking at the share of respondents of the total number of programme participants (20%). We then adjusted this number taking saturation of information into account (i.e. for EA\$E groups the total number of participants is very high, so we could lower the share of respondents while maintaining a representative sample).

We made specific efforts to: 1) increase the sample size of healthy entrepreneurs in Tanzania (which was less than expected in the MTE); and 2) specifically target EMAP members (the mobilization was successful in Ghana).

Most respondents in the ETE were directly involved in the Golden Line programme. Although the ETE was implemented in the same regions targeted by the baseline in 2017 and MTE in 2018, it was not feasible to trace back respondents who were involved in this assessment. The ETE was implemented in the same communities and mines. We have not given priority to trace back respondents, because of high burden this would place on the project staff compared to the benefits.

Although we cannot guarantee that there was no bias in the selection / mobilisation of the respondents, we do see that there is a good mix of respondents.

### Evaluation tools

We used a range of quantitative and qualitative tools to gather information from the wide range of target groups: surveys, FGDs, outcome harvesting and observations.



## Surveys

The evaluation team conducted two surveys with different target groups:

- 1) The community survey, targeting members of EA\$E and EMAP (Economic and Social Empowerment/Engaging Men in Accountable Practice) groups and Healthy Entrepreneurs businesswomen
- 2) The mine survey, targeting male and female mine workers and participants of EA\$E groups related to the mine

These surveys used for the baseline assessment and MTE were carefully reviewed and revised. We made adaptations in terms of length, relevance and quality of the data from the MTE. Moreover, we added specific questions for the ETE. This revision was carried out in close consultation with the Golden Line partners.

Enumerators carried out the surveys. They used tablets to note the answers, using the Sprockler app. We aimed to limit the duration to 30 minutes, as we tried to minimise the time required from the respondents while at the same time collect sufficient information to answer the evaluation questions.

The most important changes include:

- The ETE tools do not measure the decrease in wage gap between men and women and change in the use % decrease in use of mercury at the mine. The data collection in the MTE was both for the baseline as well as for the MTE unreliable. As a recommendation we suggested to develop small cohort studies to get more insight into this.
- During the MTE the way the % decrease in accidents and injuries in the mines was only partly useful. Mineworkers were referred possibly to the same accidents or each other's accidents. The way this indicator was measured was adapted.
- The ETE tools did not include the measuring of women that are able to mention at least 3 types of contraceptives, as this was already high in the MTE it is was decided with the program team in The Netherlands

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<sup>2</sup> This was only done in Tanzania, because of the limited geographical distances made it possible to bring the groups together.

not to prioritise this in this evaluation, as it was necessary to shorten the inquiry.

## Focus group discussions

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 five different guidelines, addressing questions related to different outcomes. For communities we used five formats: on decision-making power for household expenditure, on gender-based (domestic) violence, for Healthy Entrepreneurs, for community ambassadors (only in Tanzania) and on SRHR services and decision making. 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 lead consultants or a research assistant specialised in group facilitation. Participants were EA\$E/EMAP group members, male and female mine workers, Community Healthy Entrepreneur (CHE's) and in Tanzania also male change agents, community ambassadors and SRH service users<sup>2</sup>.

## Key informant interviews

The evaluation team held key informant interviews with:

- Female ambassadors and male change agents of The Golden Line;
- Male change agents and EMAP facilitators;
- Mine owners or mine management
- Leaders of mining association (district government)
- Leader casual workers<sup>3</sup> - also referred to as 'gang leader' (Ghana)
- Over the counter medicine sellers
- Community leaders;
- Community facilitators;
- Local health workers;

<sup>3</sup> This was a casual worker on a licensed mining site, who was targeted with the ToT.

- local government officials.

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. During some KII substantiation of a specific outcome statement was part of the interview (see below).

### Outcome harvesting

For evaluating the Golden Line advocacy work we adapted the Outcome Harvesting (OH) methodology to the timeline and resources available. This resulted in the following 'OH inspired' process to assess the results of the advocacy activities carried out:

1. Collecting and describing advocacy outcomes: The evaluators kicked-off this part of the process by drafting outcomes based on documentation available and the inception interviews held by the evaluation team. Also, 12 (partner) programme staff of Solidaridad, Simavi and Healthy Entrepreneurs participated as 'Harvesters' who jointly reviewed the draft outcomes and added more advocacy outcomes to the harvest. During the process, they consulted with their colleagues when needed, and additional one-on-one working sessions with the evaluator took place in order to further improve and verify the credibility of outcomes. In annex 2 you can find a full overview of all harvested outcome descriptions including the relevance and contribution descriptions.<sup>4</sup>
2. A total of 60 outcomes were harvested and further validated internally through the Sprockler validation inquiry. The 12 harvesters validated 31 outcomes from Ghana, 22 from Tanzania, and 9 outcomes related to changes resulting from advocacy efforts at international level.<sup>5</sup>
3. The evaluators selected a set of key outcomes for external validation (also called substantiation). A total of 10 external stakeholders validated 3 international outcomes and 8 outcomes from Ghana, by filling out the substantiation inquiry. Unfortunately, in Tanzania it was only feasible to substantiate for six outcomes. The other three outcomes were not

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<sup>4</sup> The advocacy outcomes are formulated as one sentence explaining 'who and what has changed, when and where' change occurred. The relevance description explains why the change matters. The contribution description explains how the Golden Line advocacy work contributed to the observed change.

substantiated, as one person could not remember the outcome and therefore did not qualify as a substantiator. In other cases, and especially in the case of government officials, privacy protocols impeded the external validation process.

### Observations

During the MTE we realized that observations at the mine are crucial for triangulating findings on safe mercury practices. Therefore, we developed a checklist for visitation of each mine site to list observations about the use of PPEs, presence of services, children on the mine site, mercury practices and availability of the first aid and mercury treatment kit. The observations were shared in a standard reporting format. The national consultants sometimes complemented these observations with photographic evidence.

### Data collection & response

Locally hired research teams were in charge of data collection. We partnered with the same consultants as during the MTE. Prior to the nine-day in-field data collection, local lead consultants and enumerators were carefully introduced to the evaluation tools via an online training. This process was important to maximise 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. To ensure all questions were asked in the same way, the translations were discussed with the enumerators prior to the fieldwork. 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. Overall, the response was good. We see this as a big accomplishment of the programme staff, as we foresaw challenges with mobilizing respondents prior to the fieldwork due to COVID-19.

In Tanzania, the response for the ETE was as follows:

- 147 mineworkers participated in the mine survey: 86 women and 61 men

<sup>5</sup> Two outcomes were validated twice, since two harvesters were involved in these outcome descriptions/achievement.



- 176 participants in the community survey
  - o 111 EA\$E group participants
  - o 46 female CHEs (of which 2 also participate in EA\$E)
  - o 41 users of SRH services
  - o 2 EMAP participants
- 3 FGDs on the position of women at mines: 1 with EA\$E participants 1 men and 1 with women
- 5 FGDs in communities with women participating in EA\$E: 2 on agency, 3 on GBV
- 1 FGD in communities with male EMAP participants on GBV
- 2 FGDs with SRH service users / social accountability
- 2 FGDs with CHEs
- 1 FGD with male change agents
- 1 FGD with community ambassadors
- 21 key informant interviews
- Observations at 7 mine sites
- 6 outcomes substantiated

In Ghana, the response for the ETE was as follows:

- 61 respondents filled in the mine survey: 34 women and 27 men
- 258 respondents participated in the community survey
  - o 151 female EA\$E group members
  - o 58 female CHEs (2 of which also participate in EA\$E)
  - o 51 male EMAP members
- 2 FDG with women participating in EA\$E on SRHR
- 2 FDG with women participating in EA\$E on Agency
- 2 FDG with women participating in EA\$E on GBV
- 1 FDG with men participating in EMAP on GBV
- 1 FDG with men participating in EMAP on SRHR
- 2 FGD male mineworkers of position of women
- 2 FGD female mineworkers of position of women
- 2 FGDs with CHEs

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<sup>6</sup> 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

- 20 key informant interviews
- Observations at 2 mine sites
- 8 outcomes substantiated by 7 external stakeholders

International: 3 external stakeholders (Aunexum, a major goldbrand from Paris and the OECD) filled out the substantiation inquiry.

#### Data analysis

After the fieldwork was completed and preliminary analyses were conducted, we held online validation with the implementing project staff. During these sessions, we discussed the main findings and verified preliminary conclusions. Unfortunately, the internet connectivity during the sense-making session with Tanzania was very poor, which hampered a fluid conversation. Email was used to verify some of the findings. The validation sessions served as the basis for further analysis and discussing questions for clarification. Additional analyses were conducted in various ways:

- All quantitative survey data was cleaned and merged into an SPSS data file. The quantitative analysis focused on changes in the country programmes. Since the purpose is to evaluate effectiveness and sustainability of the programme in general, we mainly present aggregated conclusions. We used the Chi-square and One-way ANOVA to statistically test relations. When we refer to a significant relation, we use a 0.05 significance level; we call a relation marginally significant when the significance is between 0.05 and 0.1. We sometimes compare MTE and ETE results<sup>6</sup> to get an insight in trends. However, these relations are not statistically tested. 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, as in the MTE.
- Contribution analysis: we processed the qualitative and quantitative findings in an Excel format based on contribution analysis. This means

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.

that we clustered the evidence for the main outcomes from the ToC, assessed the quality of this evidence and identified the main internal and external factors contributing to change.

- Outcome harvesting: we analysed the responses to the internal validation inquiry, using Sprockler (see also Annex 2, interactive report). For the analysis of the external substantiation inquiry, we applied a simple qualitative content analysis.

#### Limitations & challenges

This ETE 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 ETE.

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

- Given the COVID-19 pandemic, the international consultants had to deliver all training and guidance remotely. The international consultants therefore could not make observations themselves. Additionally, there was less room for improvisation with follow-up questions in the KII, as the national consultants were less familiar with the evaluation framework than the international consultants.
- The evaluation team applied all necessary COVID-19 precautions to make sure the data collection could be done in a safe manner. The use of facemask did make it harder for the respondents to understand all the questions well.
- The ban on ASM mining in Ghana still effects the activity in the mines and the number of respondents is lower than in Tanzania.
- Somehow the translation and terminology used still seemed unfamiliar to some of the respondents. The enumerators often had to explain what was meant by the question to enable the respondents to answer. The interpretation of the enumerators of this was also a challenge, as the activities have similar characteristics (e.g. all partners implement activities with a component of VSLA or credit). We cleaned the questions

on activities carefully and cross-checked this with the community to make sure the results of the analysis are as reliable as possible.

- The difference between GDS and EMAP was for many participants not clear. It was mostly referred 'involvement of men / training of men'.
- The involvement of men - especially in Tanzania - was low in the survey. It is unclear why especially the men that participated in the GDS and or EMAP did not participate in the survey. We know that the total number of men that participated in GDS and EMAP was relatively low, compared to the women in EA\$E groups and possibly there was a miscommunication by WPC that men were also expected to be mobilised. Men were well represented in the FGDs.
- By triangulating results, we were able to detect social desirability of responses (e.g. on the use of PPEs). Thus, we are aware that some answers may be more positive than reality. We reflect on this accordingly.

# 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

In Ghana, the response for the ETE was as follows:

- 61 respondents filled in the mine survey
- 258 respondents participated in the community survey
  - o 151 female EA\$E group members
  - o 58 female CHEs (2 of which also participate in EA\$E)
  - o 51 male EMAP members
- 2 FDG with women participating in EA\$E on SRHR
- 2 FDG with women participating in EA\$E on Agency
- 2 FDG with women participating in EA\$E on GBV
- 1 FDG with men participating in EMAP on GBV
- 1 FDG with men participating in EMAP on SRHR
- 2 FGD male mineworkers of position of women
- 2 FGD female mineworkers of position of women
- 2 FGDs with CHEs
- 20 key informant interviews
- Observations at 2 mine sites
- 8 outcomes substantiated by 7 external stakeholders



## Effectiveness: results at the mines

This chapter assesses the effectiveness of the Golden Line programme at the mines. Specifically, we elaborate on: 1) background information on the programme; 2) fair mining practices and safety; and 3) the position of women at mines, income and EA\$E groups at mines.

### Mining in the Western region

The Western region is the heart of gold mine extraction in Ghana. Approximately 1.1 million Ghanaian work directly in artisanal mining<sup>7</sup>. This is a main source of livelihood for inhabitants, but at the same time causes environmental damage, including water pollution. Besides this, gold mining is associated with social challenges such as sexual exploitation, drug use and conflict.

To address the environmental damage caused by Artisanal and Small-scale Mines (ASM) and especially to break down on illegal miners that were seen as the main actor causing the environmental damage the government of Ghana banned all ASM activities between May 2017 and December 2018. During the ban, the Golden Line staff trained some mine workers, especially managers off-site. Additionally, the programme staff EA\$E & EMAP groups with female miners as a strategy to voice women miners' needs and priorities in the mines with mine leadership and workers. As a result of the ban, many men and women lost their jobs in the mines. EA\$E was now a way to provide women have access to small credits.

The ASM mines have reopened since the ban was lifted. As the economic impact of the ban on these mines has been high, not all project mines are operating yet at their full capacity. Additionally, the Golden Line programme reduced the number of project mines from 15 to 10. The five mines that are no longer included in the programme were not approved for reopening. As the ban led to delays in programme implementation, the Golden Line consortium agreed with the Dutch Ministry of Foreign Affairs to focus the implementation on less mines.

As part of the ETE, we visited the same three mines as for the MTE: Solution Mining, Obeng Mining and Beaver Mining. All three mines engage in alluvial mining. Each of these mines employs 30 to 40 permanent staff. Moreover,

there are a lot of casual workers at the mine sites: 200 to 300 according to mine management.

### Who is involved in the ETE?

The Golden Line programme works with the mines in two ways. First, the staff trains mine workers. Second, they formed EA\$E groups with women in communities near mines. Although the EA\$E groups intend to target women working in the mine, they were formed during the ban on ASM. When the mines resumed operation, many women did not go back to working at the mines. We found that 17 of the 34 women participating in the survey are not involved in goldmining at the moment; they are excluded from the analysis for questions related to mining activities. We included both men working at the mine and the women in the EA\$E groups in the mine survey and FGDs.

The survey respondents have the following basic characteristics:

- Female respondents are 37 years old on average; men 41. This is not a significant difference.
- Only 49% of the respondents is married; there is no significant difference between men and women.
- The level of education is significantly lower for women than for men (see figure 1). Most men working at the mines at least completed junior high school.
- There were few migrants: 20% migrated to the community between MTE and ETE.
- As the mines only started reopening from January 2019, it is not surprising that 30 of the 61 respondents joined last year or recently.

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<sup>7</sup> <https://www.sciencedirect.com/science/article/abs/pii/S2214790X14000094>

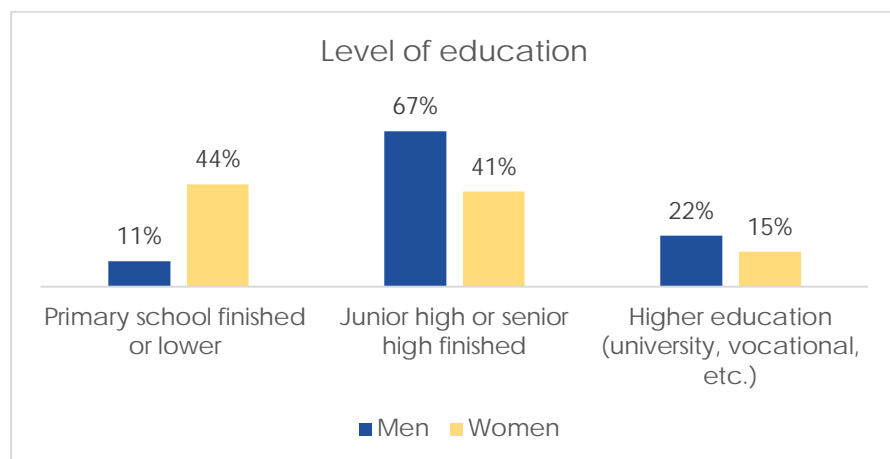


Figure 1: Level of education (N=27 for men and N=34 for women)

Thus, there are two main differences in basic characteristics between male and female participants: their level of education and their involvement in mining.

#### Support services

The Golden Line programme supports the mine workers with training on a wide range of topics. In total, 82% of the men received training and 69% of the women. Figure 2 below shows the training per topic. Men mainly participated in training on topics related to safe and fair mining practices. Possibly, they also participated in mining training on gender related issues but did not perceive this as a training. The monitoring data available at the time of the data analysis to the evaluation team do not give insights on the number of miners trained per topic<sup>8</sup>, so we were unable to validate the findings below. We do expect this to provide a realistic overview.

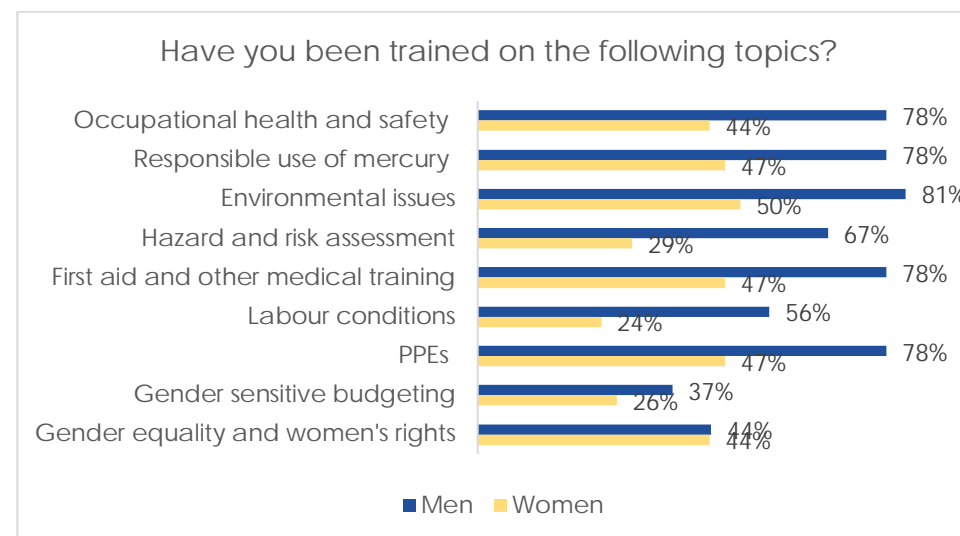


Figure 2: Share of respondents trained, as percentage of all men and women (N=34 for women and N=27 for men)

As the activities at the mines are implemented using a Trainer of Trainers approach, we also validated if mine workers got trained by their fellow miners. 25 respondents (46%) said this was the case. Usually this was done multiple times per year. The main topics trained on were related to safe mining practices, such as the use of PPE, occupational health and safety and how to operate machines in a safe manner.

<sup>8</sup> The Ghana program team provided in their feedback that this information was available. We recommend that this validation can be done in the teams.

### Safe working conditions

Key indicator	Baseline value	MTE Value	ETE 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 <sup>9</sup>	Not measured
% 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 <sup>10</sup>	9% of the respondents were in an accident themselves (2 serious accidents and 2 minor accidents were reported)

The Golden Line programme supports mines in implementing fair mining practices, of which safety is an important component.

### Awareness and use of PPE

The MTE observed that the awareness of the importance of PPEs was high, but the usage is low. We see some improvements in usage since then, although more work is necessary to integrate the use of PPEs in the business practices at the mines. Variation between mines we visited is high: one mine is clearly ahead of the other mines, and for one mine we were unable to visit the site to make observations. Programme explained this was due to the fact that it was a 'taboo' day, during which the mine is not operational and the workers do not go to the mining site.

Figure 3 shows that the awareness of the need to use PPEs has stayed stable since the MTE. We could not find a relation with trainings (e.g. in general, on PPE and on occupational health and safety) nor position. This can possibly be explained by the small sample size of programme participants involved in

<sup>9</sup> Numbers are not considered reliable by the evaluation team during the MTE. Therefore, we decided not to measure this quantitatively during the ETE. During the MTE, we used estimates of quantities that 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.

mining activities (44), which makes it difficult to find statistically significant factors contributing to the awareness on PPE. We found a significant relation between the provision and awareness of all PPEs except for the gas respirator. This could possibly mean that those who need the PPEs also get them; or that respondents were consistent in giving positive answers to the survey.

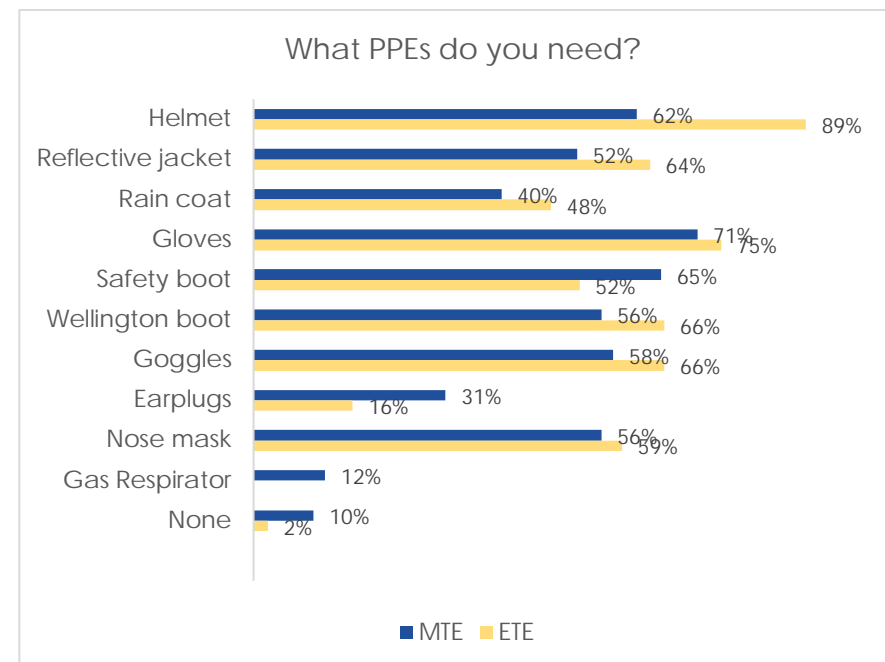


Figure 3 Awareness of the need to use PPEs, using spontaneous answers (N=52 for the MTE and N=44 for the ETE)

Awareness on the importance of PPEs is a step to promoting the use. The survey results on this are positive, but observations show a more nuanced picture. Almost all respondents (95%) claim to use at least some PPEs. They also say that all (77%) or almost all (16%) of the other miners use the

rough estimates; we changed the way this indicator was asked to make sure it is more aligned with the indicator.

<sup>10</sup> This number is not reliable as the mines were closed the majority of the time span this question refers to.

appropriate PPEs. The main reason given for not wearing PPEs is the discomfort (31%).

When visiting two mine sites, both permanent workers and dayworkers were wearing helmets, wellington boots and a reflective jacket. At one mine, the use of PPEs seemed integrated in the daily business practice. For instance, the PPEs seemed used before and there is a block on the mine site where they store the items. At the other two mine sites, we cannot draw any conclusions about the daily practice of PPEs. We visited one mine site. At the day of the visit, the mine was not operational. Additionally, the evaluation team observed that the items were brand new and had not been used before, and thus suspects staging. Programme staff explained that the use of PPEs varies at all mines, and possibly the mine was putting their best foot forward for the evaluation team visiting. It should be noted that at this mine, for the MTE there were hardly any PPEs observed so it seems like the awareness of the importance of PPEs increased.

We see several factors contributing to the use of PPEs. First, the mines have provided the PPEs, with support of the Golden Line programme. However, this is limited to the permanent workers. Casual workers, who are the largest groups present on the site, have to provide their own PPEs. Second, continuous training has been important in creating awareness. Third, the commitment of the mine management is key in making progress and integrating the use of PPEs in the company culture. For instance, the construction of a block to store items can help making the use of PPEs part of daily business practice.

#### Safe mercury practices

Despite its dangers, mercury is the most common way for gold extraction. The focus of the Golden Line programme has been to make sure mercury is used done in a responsible way. Whereas the MTE still highlighted that considerable progress is needed, we now see indications that mercury is used in a more responsible way. Specifically, we found that:

- The number of mine workers who work with mercury is limited. This way, they can easily be provided with proper instructions on safe mercury practices. During the MTE we also identified a different reason for this: it is important that owner trusts the person who is extracting the gold not to steal it. 12 of the 44 respondents say they work with mercury: 3 of them are women and 9 are men. Possibly, not all of these respondents work with mercury at the Golden Line mines.

- Almost all of those working with mercury (10 out of 12) have been trained on safe use of mercury.
- The respondents are aware of the importance of using PPEs while working with mercury and say they use a nose mask (10), gloves (9), the appropriate PPEs (1) or other PPEs (1).
- Most of those working with mercury indicate they changed their practice (9 out of 12). They have more knowledge on the effects, use PPEs and switched to burning it in the open air.
- A casual worker also demonstrated awareness of safe mercury practices: the key informant explained that they use gloves and demonstrated awareness on the dangers of mercury use. This information could not be validated with other casual workers.

The training on mercury is often mentioned as an eye opener by respondents. For instance, in FGD discussions, this is often emphasized as an important element. Prior to the programme, awareness on this was very low: some did not know what mercury looks like or touched it with their bare hands.

#### Other findings related to safety

To finalize this section, we want to share three findings related to safe mining practices:

- One mine has a creche facility on the mining site which was a result of the Golden Line program. This is important for achieving safe working conditions for women and their children.
- At both mine sites we visited, we observed that the mine installed signposts for danger spots. These signposts were not yet observed during the MTE.
- As stated earlier, one mine has an administrative block offering facility, such as a toilet separate for men and women, a nursery and a first aid kit. Although key informants said there was a mercury toxicity treatment kit and a first aid kit on the other mining sites, the evaluation team did not observe this, and we suspect they were not there.
- Few accidents were reported at the mine: two miners said they had a serious injury themselves, both caused by a falling stone.

Supporting evidence safer working conditions	Contradictory evidence safer working conditions
<ul style="list-style-type: none"> <li>Awareness of PPEs is high</li> <li>More use of PPEs at two mine sites</li> <li>Mercury used by few people who show awareness of PPEs</li> </ul>	<ul style="list-style-type: none"> <li>It did not seem like the PPEs had been worn a lot on one mine</li> <li>Children were present on one mining site</li> </ul>

Main contributing factors to safety in mines	Main barriers to safety in mines
<ul style="list-style-type: none"> <li>Provision of PPEs</li> <li>Awareness creation on the importance of PPEs</li> <li>Training on safe mercury practices</li> <li>Signposts for danger spots are installed at one mine</li> <li>Creche facility for women</li> <li>Separate bath rooms for women</li> <li>Commitment of the mine management</li> <li>Training on child labour</li> </ul>	<ul style="list-style-type: none"> <li>High number of casual workers on site, who have to provide their own PPEs</li> <li>First aid kit &amp; mercury toxicity treatment not on site</li> <li>PPE's are uncomfortable (e.g. thick material)</li> </ul>

#### Improving the position of women at mines

Key indicator	Baseline Value	MTE Value	ETE value
% of women working in the mine value chain <sup>11</sup>	Direct in mine: 69% Facilitating mining: 6%	Direct in mine: 23% Facilitating mining: 68%	Direct in mine: 29% Facilitating mining: 65%

<sup>11</sup> The large difference between the baseline and the MTE and ETE values are caused by the mine ban, which was installed after the baseline. Key informants confirm that women return much slower to the mines than men.

	Value chain: 25%	Other: 9%	Management / administrative: 6%
Level of satisfaction among women of their work	5.1 (10 points scale)	6.7 (10 points scale)	7.4 (10 points scale)

The second main aim of the Golden Line programme at mines is improving the position of women in mining. We see that the programme has taken substantial steps in creating awareness about the ability of women to take up different positions, but that the bottlenecks are still too large to observe substantial changes in the different jobs done by women at the mines.

Of the 34 women we spoke to in the mine survey, 33 women were not involved in mining (50%), selling foods and drinks at the mine (32%) and involved in ore transport including washing (15%). We also spoke to one woman who is involved in crushing. Programme staff explained that when the ban started, the Golden Line had been training miners for about 6 months. The staff had not yet started with skills training for women. The majority of women working in ASM in Ghana work low-skilled jobs in the informal sector. During the ban, women (and men) lost their jobs. When mining started operating again, there was more a demand for higher skilled people that could for instance, operate machines.

The evaluation team identified two positive changes that show that it can happen:

1. The most important one is that mine management of Obeng mine accepted two women to be part of the mine management team (see also the chapter on advocacy).
2. One woman indicated that she took up a good position: she is an administrator now.



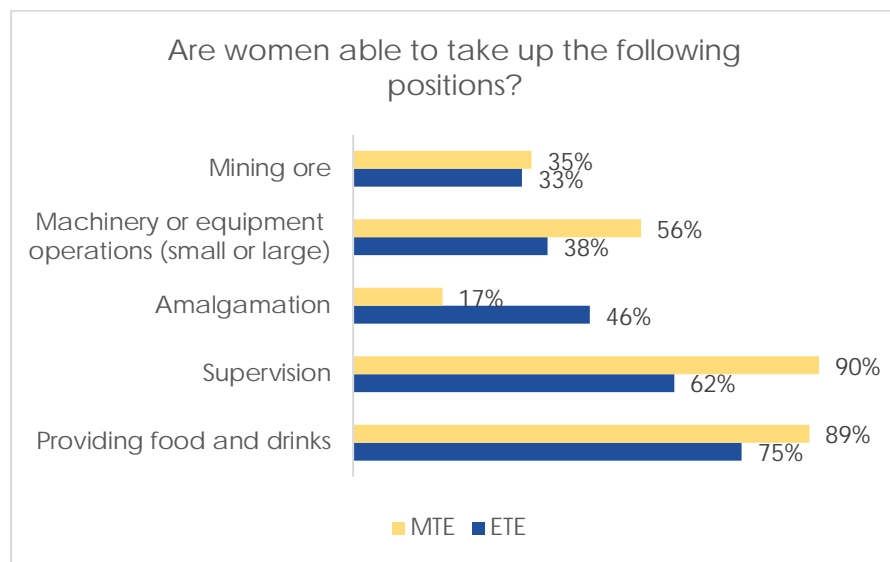


Figure 4: What positions are women able to do? (N=61 for the ETE and N=52 for the MTE)

We did not observe any major shifts in the perceptions of which positions women can do since the MTE: mainly supporting roles such as food and drinks selling or supervision. For some positions, we see that there is a short decrease in how many respondents say women can take up a certain position (see figure 4). A possible explanation for this can be found in the survey respondents. The ETE survey targeted relatively more women than the MTE. Men more often say that a woman can take up specific positions than women. This is the case for the following positions: machinery and equipment operations; supervisor; operations; administration; prospecting and exploration (marginally significant) and providing food and drinks. Additionally, the survey included women from EA\$E groups who do not work at the mine and in some cases indicate they are afraid of going to the mine sites.

There seems a lot of variation between the aspirations by women to take up different positions at the mines. For instance, some women want to take up a different position at the mine now (7 of the 17 involved). These women are typically characterized as 'courageous' by the key informants and FGD participants (both male and female).

. With regards to perceptions, we found the following:

- Operating the excavator is sometimes mentioned as a task that women aspire, as it is well-paid. This is a small group as women also linked it to infertility (see point below).
- Women believe that operating machines can negatively affect their fertility. Therefore, tasks like drilling are not popular with women.
- Men and women associate tasks that are easy (e.g. physically not demanding and do not require a high level of education) with women, such as selling food and drinks, cooking and washing.

Those women who want to take up a different position still face many barriers. As summarized by one respondent: "There has not been any changes because the women here are still not having better positions or taking up higher task in the mines. This is because though they are willing to their partners don't allow them. Also, there is no available space or someone to train them to put what they have learnt into practice. So, it is just the men doing the work."

The mine owners or managers on first glance seem willing to hire women, but they also see bottlenecks and they do not always seem convinced women will do certain tasks as well as men. One key informant explained: "After women have received all the skills trainings on how they can work in the mine, the mine owners have to test them to be sure they are able to safely work (for instance safely operate an excavator) before they can be allowed to work." Other challenges mine management mentioned in working with women at the mine site is: 1) the absence of women when they are on maternity leave and 2) romantic relationships between men and women when they meet at the mining pit, which distracts them from the work.

Supporting evidence improved position of women at mines	Contradictory evidence improved position of women at mines
<ul style="list-style-type: none"> <li>Some women aspire taking up a different position at mines (e.g. operating the excavator)</li> <li>Mine management say that women can do all tasks</li> </ul>	<ul style="list-style-type: none"> <li>Few women take up positions directly in mining</li> <li>Men and women perceive positions related to mining as not suitable for women</li> </ul>

Main contributing factors to improved positions of women at mines	Main barriers to improved positions of women at mines
<ul style="list-style-type: none"> <li>• Training on gender equality and gender discussion series</li> <li>• Training women on mining skills (e.g. PPE, safe mercury use)</li> <li>• Business skills training</li> </ul>	<ul style="list-style-type: none"> <li>• After the ban on ASM, men were hired back before rehiring women</li> <li>• Management sees challenges hiring women, e.g. pregnancy and level of skills</li> <li>• Some women see their level of skill as an obstacle to doing different work in the mine</li> <li>• Husbands may not be supportive of their wives working in the mine site</li> </ul>

#### EA\$E groups at mines

The Golden Line programme set-up EA\$E groups with women at the mines. The idea behind these groups is to combine VSLA with capacity building of women to improve their positions at mines and in their household. As mentioned earlier, a fair share of the EA\$E group participants are not involved in mining. For this target group, we see indications of a few unexpected results (results on improving positions of women in mining are mentioned above):

- Women were able to grow their businesses that are not related to mining. Survey respondents often used the money from the share-outs to invest in their farm or petty-trading business. FGD respondents indicated that the business skills training helped women professionalize their business.
- Female participants say that participating in EA\$E, GDS and/or Business Skills training contribute to better relations in the household. As explained: *"We learned how to talk to our husbands and take up a role in decision making. This helped us to know our rights. In the mines we now also know how to talk to men in the mines."*

<sup>12</sup> In the baseline the results from the data collection process were indicated to be not reliable and also the results in the MTE were not sufficiently reliable and coherent to draw conclusions. In the recommendation of the MTE it was recommended to really

The perceived level of trust and attendance is high in the EA\$E groups. 85% of the respondents rate the trust in the groups an 8 out of 10 or higher. They explain that the group members are very supportive and appreciate being able to take a loan and learning how to save.

#### Economic opportunities

Key indicator	MTE Value	ETE value
# of mines where wage gap between men and women decreased	Indications that the wage gap remained similar	Indications that the wage gap remained similar <sup>12</sup>

The findings suggest that there has been little to no changes in closing the wage gap, as few women have been able to take up better positions in the mine. We did not measure the income for the ETE, but the perceptions give clear indications for this. As a mine owner explained: *"The amount of money paid to the workers depends on their position in the mines. Overall I will say they are paid well because the work we do require commitment and we pay them so they can also work well."*

The economic opportunities provided are seen as an important contribution to the communities. Interestingly, we do not see a difference between how men and women rate their economic opportunities, but they also agree that men and women do not have equal opportunities. Both men and women rate their economic opportunities very high (21%) or somewhat high (39%). Only 20% of the participants say that men and women always have the same economic opportunities. Possible explanations for this are:

- 1) Mining is an important source of income for the community. Although men and women do not benefit equally, the opportunities for women may be relatively good compared to other regions, also taking into account that the female participants have low levels of education.

put time and effort in studying the wage-gap in a monitoring cohort-study. Unfortunately, currently no reliable monitoring data was shared and so we cannot report on the wage gap

- 2) EA\$E group participation may have put participants in a positive mindset about their economic opportunities. However, from the qualitative answers we know that the contribution to economic opportunities is modest.

The Golden Line programme contributed to improving the perceived economic opportunities by women (85%). The main contributing factors are:

- 1) Improving skills through training (82%)
- 2) Feeling more financially secure (67%)
- 3) Saving more (67%)
- 4) Seeing more opportunities outside of mining (39%)

Context seems to have played a role on changes in economic opportunities in the mining communities. The effects of the ban on ASM are still felt as mines are still not operating on full capacity. COVID-19 also negatively affected the income from mining (56%). Nevertheless, only few respondents report a decrease in income in the past two years (9%). This is in line with the expectation, because two years ago the ban on ASM was still ongoing.

#### Other findings

Initially, the programme focused on access to credit to mines. Solidaridad trains miners and mining cooperatives to keep adequate records such as gold sales records, ore production, revenue etc. This is important to be able to estimate gold exploration, financial planning and mine life cycle planning. When miners have this data in place, they improve their potential to access loans from financial institutions like local banks, impact investors etc. Access to loans is essential to be able to invest in the mine on equipment, processes, personnel and other areas needed to improve sustainability practices and productivity.

During the MTE and the preparations of the ETE it became clear that this has not been the priority, as the programme staff was focused on dealing with the challenges of the ban on ASM and the delays caused by this. Nevertheless, two of the three mines report they will be able to get a loan if they wanted to. These mines attribute this to two factors. First, the income they get from mines allow them to get a loan. Second, keeping good records of the mine. Mine owners and managers said the Golden Line programme contributed to this by training them on record keeping. It seems like not keeping good records is also the reason the third mine is not able to get a loan.

#### Conclusion

The activities of the Golden Line programme at the mines have been strongly affected by two contextual challenges: the ban on ASM and COVID-19. As such, the results have not been as planned. Since the MTE, we mainly see progress on fair mining practices at the mines, especially on safety. The variation between the mines here is large and there is still a long way to go. We do not see any major shifts in the positions taken up by women. A small group of 'courageous' women is now eager to take up higher positions, but few have gotten the opportunity. The EA\$E groups contributed to improving the (perceived) economic opportunities for women, but this is often not related to mining. Although this is an important result, it also shows that full gender equality at these mines is still a dot on the horizon.

#### Recommendations

Based on the above analysis and the input from participants, we have the following recommendations:

- For future programmes, programme staff should try to provide more practical support and visits to the mine sites to track the progress. Staff did visit, though the possibilities to do this were limited during the ban on ASM and COVID-19. Various key informants suggested to focus more on practice instead of theory.
- Involve the husbands of women who want to take up a higher position in a mine from the beginning. This can for instance be done as an adjusted Gender Discussion Series as part of the EA\$E groups at the mine and also discussed during EMAP trainings.
- Empowering women comes with the risk of disappointment and discouragement when employers discriminate against them. Thus, programme staff should be careful and make sure that disappointment can be avoided where possible. This can be done in the following ways. First, check the perceptions of mine owners and managers on women in mining very carefully and if needed advocate with mine management for gender equality and/or affirmative action, before mobilizing women to take up positions. Then, if a position is vacant at the mine, there is less chance of disappointment by those women that are mobilized. Second, it is important to balance empowerment and expectation management. Programme staff can for instance explain that the training is to improve their skills to get better positions either on the same mine or other mines, but it does not secure positions.

# Effectiveness: results in the communities

This chapter reflects on the effectiveness of the Golden Line programme in the communities in Ghana. We will start by briefly explaining what the Golden Line has done and who the respondents are. Next, we will analyse the main outcomes in the communities: 1) financial security and control over resources by women; and 2) improved SRH for women. We will finalise this chapter with conclusion and recommendations.

## Activities in the communities

The Golden Line implements two types of community activities: those implemented by PRS&D and HFFG (the SIMAVI partners) and Healthy Entrepreneur activities. The Simavi partners implemented the following:

- EA\$E groups
  - o Groups are formed and engaged in Village Savings and Loans activities (VSLA) and trained in SRHR and GBV.
  - o Men are involved via Gender Discussion Series (GDS).
  - o Business skills training for women in EA\$E groups.
  - o Social accountability dialogues between the EA\$E groups and health facilities aimed at improving the relationship with health workers and the quality of SRH services.
- EMAP groups for men. EMAP is comprised of two stages: first a series of discussions on GBV is held in the women's VSLAs (EA\$E groups). After that discussions are held with men's groups, based on input from the discussions in the women's groups.
- 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 centres, the district health department, media and social welfare

departments to improve the SRH services for women, for instance, through training of local staff or joint organization of activities.

The Simavi partners implemented these activities in two phases. Phase A reached 29 communities where staff formed EA\$E groups with in total 1852 women. After the MTE, the Golden Line phased out its support given to these groups. In phase B, the programme staff set up EA\$E groups in 16 communities, reaching 1002 women<sup>13</sup>. The approach for the second phase is similar to phase A. Both in the MTE and ETE we focus on communities in the first phase of implementation, as this allows for more insight into the changes in the communities over a longer period of time and the possible effects of exit strategy.

Healthy Entrepreneurs (HE) supports women to become Community Healthy Entrepreneurs (CHEs). HE trained 277 CHEs in 9 groups around the 3 districts. The activities include:

- providing training to women on health and business skills to build their capacity to work as a CHE;
- a product loan to buy CHE stock;
- regional cluster meetings with CHEs;
- supplying CHEs with tablets, which they can use for health education in their community. 64% of the ETE respondents have a tablet; during the MTE this was only 23%.

In addition to the CHEs, HE helps women run pharmacies in 6 communities where access to medicine is low. They are supported in selling Over-the-Counter Medicine (OTCM): they receive training, pharmacy stock and are helped getting the necessary licenses.

## Who are the respondents?

The survey targets women participating in EA\$E groups, men who are in EMAP groups and CHEs (see figure 5). Only 2 respondents indicated that they take part in an EA\$E group and are also a CHE. Based on our experiences with the MTE, we know that this number may be higher in reality. As the CHE and EA\$E group interventions have similar characteristics (e.g. loans, business skills training, training on SRH), we briefed the enumerators daily about which interventions the respondents were participating in (i.e. the partner that

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<sup>13</sup> Source: Simavi monitoring data. Information on the EMAP groups in these communities is not available to the evaluation team.

mobilized the respondents). Either the respondents or the enumerators focused on the activities of that partner and therefore may not correctly have recognized activities by the other partners.

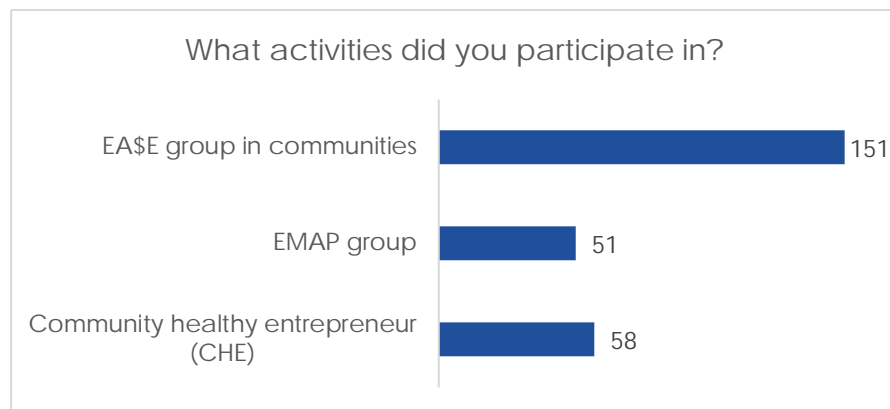


Figure 5 Number of respondents per activity (N=258)

The role of other stakeholders in the Golden Line communities is small. Only 10% of the respondents indicate that there are similar activities in their community. CHEs indicate that there are similar actors in their community significantly more often than other respondents: 27% compared to 6%. A possible explanation is that we only visited three communities in which the Simavi partners operate, in which there may be no to little interventions by other NGOs. CHEs live in various communities, so there may be other NGOs active in these communities.

The majority of respondents (68%) have been involved with the programme for two or more years. As we target phase A communities, this is in line with the expectations. A few respondents (7%) joined the programme recently. There is no programme activity for which the duration of involvement differs significantly.

The basic characteristics of the women participating in EA\$E groups and CHEs is similar to the MTE target group. Among men we see some variation

between the MTE and ETE. This is not surprising, as the number of men who participated in EMAP almost doubled. Specifically, we found the following:

- The age of female ETE respondents is similar to the MTE: on average they are 41 years old, compared to 38 during the MTE, which took place 1,5 years before the ETE. There is no significant age difference between CHEs and EA\$E group members.
- On average, men are 38 years old. This is a shift from the MTE, when men on average were 49 years old. It is not surprising that the target group is different than during the MTE, as we included a higher number of men in the ETE (51 compared to 30 in the MTE).
- Overall, the level of education is low: 51% of the respondents did not finish primary school. As for the MTE, there is no difference in educational level between CHEs and EA\$E group members.
- The educational level of men and young participants is significantly higher than that of women. 67% of all men at least finished junior high school, compared to 25% of women.

Key indicator	Baseline value	MTE value	ETE value
% women engaged in economic activities	82%	95%	99%
% women who feel supported by their environment to engage in economic employment	65%	Household 86% agree or totally agree	Household 94% agree or totally agree
		Community 79% agree or totally agree	Community 89% agree or totally agree
% of women with increased access to credit <sup>14</sup>	37%	Not measured	Not measured
% of women who experience an increase in joint decision-making in household financial decisions		24% joint decision making for the share-out	33% joint decision making for share-out

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

### Income and financial security

The Golden Line programme strives to improve the financial security of women through VSLA activities in the EA\$E groups and giving them the opportunity to work as a CHE. These are steppingstones towards improved control over resources, thereby economically empowering women.

Overall, we see that the positive trend indicated in the MTE is sustained in the ETE results: during the MTE 79% of women felt supported by their community to engage in economic employment, in the ETE 89% do. Despite the reduction of the support given to EA\$E groups, the group members emphasize the importance of savings and business skills training to support their household and develop a (small) business. The CHEs also see a positive impact on their financial security, mainly through an increase in income.

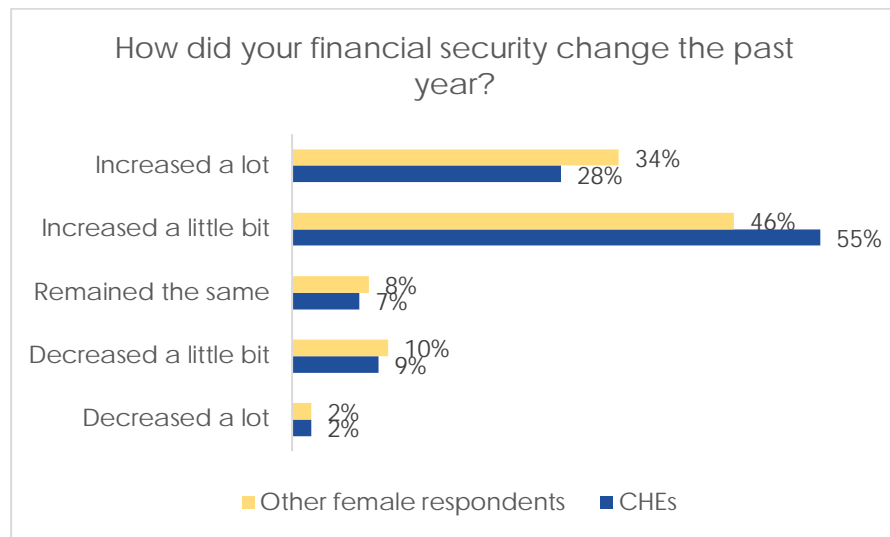


Figure 6: Perceived change in financial security (N=58 for CHE and N=149 for other respondents)

<sup>15</sup> The finding is mainly about the perception of some women who took part in business skills training. We expect that the way the women were trained to make soap includes

Women rate their financial security slightly higher than during the MTE: 6.9 on average, compared to a 6.3 during the MTE. Additionally, fewer women rate their financial security insufficient: 25%, compared to 36% during the MTE. Although 30% of the respondents indicate that their economic situation was negatively affected by COVID-19 as their services were purchased less, only a few respondents indicate a decline in their financial security (see figure 6).

Besides financial security, male and female participants agree with the statement that they see more economic opportunities (94% agrees). In line with the programme logic, the reason given for these perceived economic opportunities vary for CHEs and other women:

- CHEs significantly more often say their income increased (81% compared to 67% of other female respondents)
- Female respondents who are not CHEs (and thus in EA\$E groups) significantly more often claim that they see more opportunities to increase their income, but don't actually see this happening (35% compared to 21% of the CHEs)

Additionally, EA\$E group members often have had one or multiple share-outs (80%), which they invest in business (such as petty trading) as well as for supporting the household, such as medical bills, school fees and funeral costs. Moreover, FGD respondents highlighted the importance of business skills training to start selling soap. Although some women perceive working with soda as dangerous and therefore are not willing to do this.<sup>15</sup>

During the MTE, CHEs mentioned that they preferred to have a larger product loan to invest in their business. Furthermore, they wanted to have the loan in cash rather than in-kind, because they believed they would be able to buy the products at the lower price in Kumasi. To address this, CHEs were able to get another cash loan if they had successfully repaid the first in-kind loan from the MTE onwards. Although the evaluation team observed the CHEs had less complaints, respondents still stated in FGDs: 'Our challenge is that the products are expensive, and we prefer the loans over the products. We wish to get money like thousand Ghana Cedis to go to shops [in Kumasi] where we will get the product less expensive and sell to make profit.'

the use of soda, but it is unclear which type of soda was used and to what extent this is dangerous. As this is an unexpected result we did not check this with the programme staff.

OTCM sellers also indicate they see an increase in income from the pharmacies, especially due to the support of working capital for the shops. This helped them invest in the drug store as well as gain financial independence or improve their livelihoods.

#### Control of women over resources

Improving the financial security and economic opportunities for women is a tool to empower women in their household and community by increasing their control over resources. Overall, we see that the programme has contributed to giving women control over resources, via savings and credit and supporting them to have their own business. These are first steps towards joint decision making, but challenges in household dynamics remain. The extra responsibilities may be challenging for women and tension may occur as result of changing power dynamics.

We find a similar pattern when looking at decision making about share-outs as compared to the MTE (see figure 7). We looked into the reasons why women decide from themselves. When women decide over what to use the share-out for themselves, they see it as their right to do so as they earned the money themselves (68%) or because they are the only one in the household (19%).

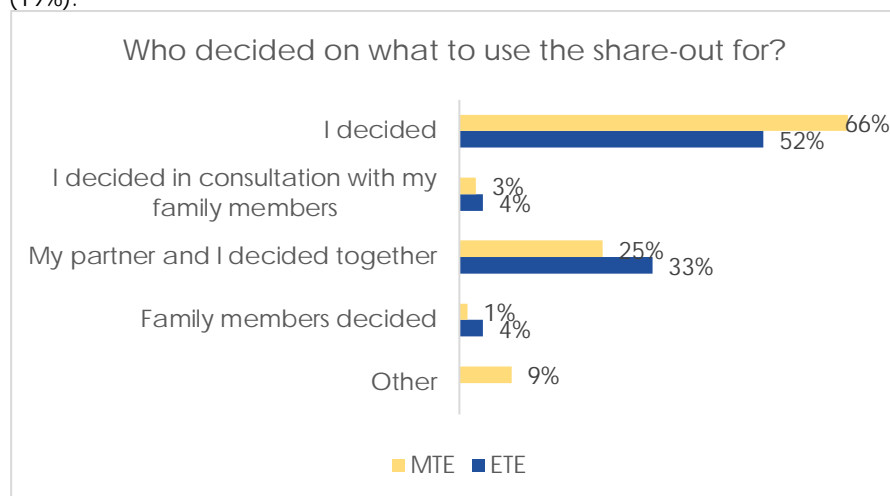


Figure 7: Decision making about share-outs (N=124 for the ETE and N=143 for the MTE)

Surprisingly, the survey results do not show major differences between the answers given by men and women. Men and women feel equally supported by their community to make an income. They also see the same level of changes in financial decision making as women. Men say slightly more often than women that men and women have equal opportunities (marginally significant), but this difference is small.

The FGD results further explain how decision making in the household takes place. It confirms that having control over resources via savings and income are key in improving the position of women. As explained: "The savings have helped us a lot. Because of the savings we are able to contribute to household expenditure. This has made us very important in the family."

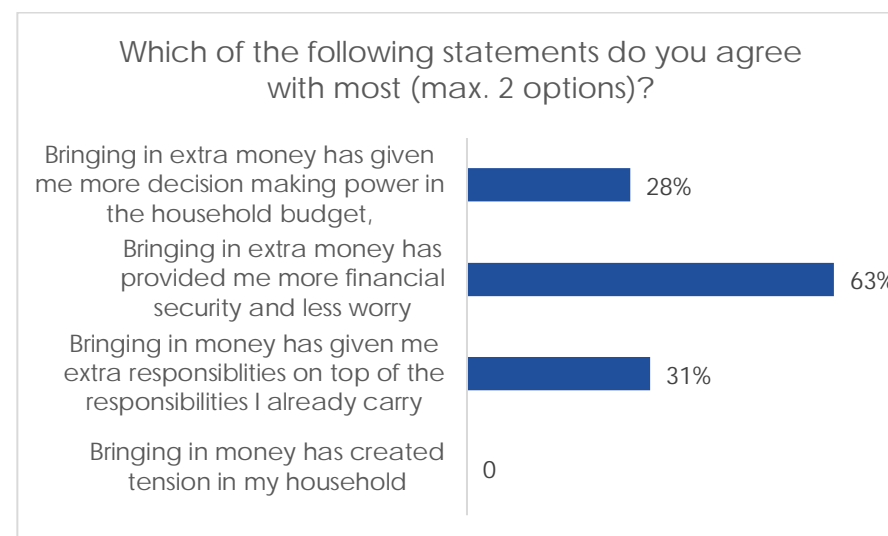


Figure 8 The triple burden for women (N=207)

Despite the improvements, there are also some challenges. FGD respondents indicate that men sometimes still are seen as the head of the household, which can lead to disagreement. Respondents typically mention that a woman loses respect for her husband if she starts earning money. Additionally, women in two FGDs suggest that men are not interested in household purchases, and therefore are not involved in decision making. Finally, bringing in extra money adds to the responsibility of women (see figure 8). FGD respondents emphasize the importance of having their own income



to make decisions, but also highlight the extra responsibility: “The men don’t really have much weight [in making decisions about household purchases] because the women are now working hard and taking up the men’s responsibility”

Supporting evidence control over resources by women	Opposing evidence control over resources by women
<ul style="list-style-type: none"> <li>- Women decide on share-outs themselves</li> <li>- FGD respondents indicate that women have most weight in decision making about household purchases</li> </ul>	<ul style="list-style-type: none"> <li>- Men still see themselves as the head of the household</li> </ul>

Main contributing factors control over resources by women	Main barriers control over resources by women
<ul style="list-style-type: none"> <li>• Women have a business for themselves, increasing their financial independency</li> <li>• The EA\$E groups have given women increased access to credit and savings</li> </ul>	<ul style="list-style-type: none"> <li>• Increase in income by women can lead to tension (e.g. ‘women lose respect’)</li> </ul>

#### Sexual and reproductive health rights of women in mining communities

Key indicator	Baseline value	MTE value	ETE value
% increase in uptake of SRH services and products			32% made use of SRH services
Users' satisfaction rate of SRH services	6.7 out of 10	98% (very satisfied)	91% (very satisfied). Average 8 out of 10

Women are better organised and able to claim their health rights			
% of women who can list at least 3 contraceptive measures	34%	75%	Not measured
% 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 <sup>16</sup>	Not measured
% of men who can list at least 3 measures related to women health needs and rights		Not measured	Not measured
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	To decide on spacing between children 73% agree
	49% of respondents find it acceptable for women to use contraceptives	To use contraceptives 69% agree	To use contraceptives 72% agree

<sup>16</sup> This indicator is measured by monitoring data but not included in the MTE/ETE.



% of women reporting a reduction in (domestic) violence		Not measured	Not measured <sup>17</sup>
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This section analyses the second main outcome in the communities: improving the sexual and reproductive health and rights of women in mining communities. Specifically, we assess decision making on SRH, SRH services and gender-based violence.

#### Decision making on SRH

The findings suggest that the Golden Line programme has contributed to empowering women to decide on their SRH, but we do not yet find proof of real joint decision making.

Figure 9 shows the level of acceptance of women in decision making on SRHR. The results are similar to those of the MTE. A few findings stand out:

- Only half of the respondents agrees to the statement that it is acceptable for a woman to say no to sex with her husband; 25% even finds this not acceptable at all. There is no difference between men and women.
- Significantly more often than men women say it is acceptable for them to decide on whether to use contraceptives. They also agree more often that they can decide on the spacing of children (marginally significant).
- Women who are in EA\$E groups more often say that it is not acceptable to say no to sex than other women (e.g. CHEs). This is contradictory to the expectations, as the evaluation team expected EA\$E participation would empower women to say no. Possibly, the dialogue in the groups have made them speak more openly about such sensitive issues.

The majority of the women say they are able to (somewhat) participate in decision making about using contraceptives in their relationship (73%). The perceived change by programme participants is remarkable: almost all respondents (89%) report that the Golden Line programme contributed to this. The main reason given for this is:

- The trainings and sessions with men (GDS and EMAP) which result in better dialogue between men and women / changing attitudes of men (52%); especially men stated this (77% of all men, compared to 46% of the women)
- Women now have now some money and feel strong enough to make their own decisions (27%)
- Women now know their rights (17%)
- The trainings and sessions with men which resulted in changing attitudes of men (6%); these were mainly men (21% of all men compared to 2% of all women).

The FGD results give a more nuanced picture. Respondents indicate that the training has increased their awareness and addressed religious barriers. It also helped women to engage in dialogue about SRH in the household. Additionally, the programme helped address stigma on STIs and discuss contraceptives.

<sup>17</sup> This MTE and ETE researched the relationship between an increase in income and GBV/IPV qualitatively. A decrease in GBV is an indicator that is too sensitive to include in a regular survey.

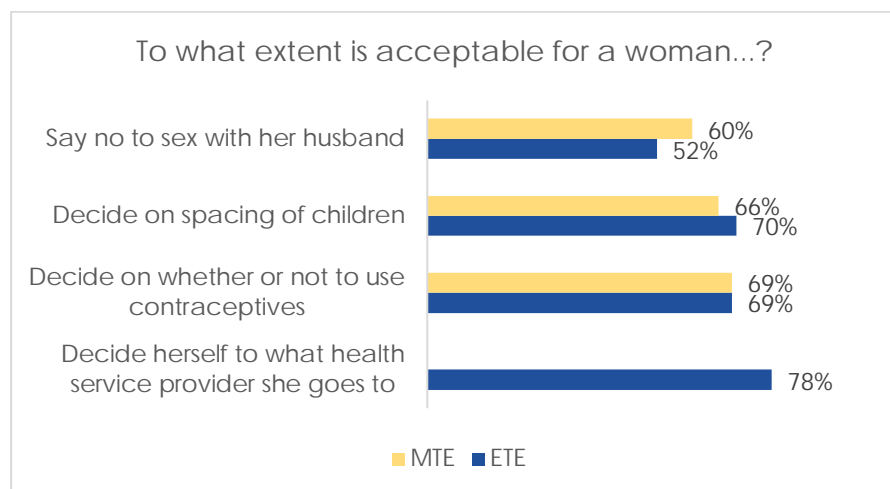


Figure 9 Perceptions on SRHR decision making (N=258 for the ETE and N=278 for the MTE); the statement on decision making for health provider was not asked during the MTE

At the same time, in two separate FGDs (one with men and one with women), respondents indicate that men still are the head of the household. This is also linked to economic empowerment: "Most of the men still decide for their women even on issues not related to SRHR because to them they are head of the family. Especially when the women are not doing any work, their opinion doesn't count at all."

The key explanatory mechanism provided by the FGD respondents is the partner. For example: "Some of us have good partners who understand us, so we make decisions together. Also with the training we have received, we know our rights and reason together in decision making regarding SRHR issues." Participants see the training in general and the EA\$E participation as key factors contributing to change. Gender discussion series is not mentioned by respondents (without probing them).

### Gender-based violence

Although it is impossible to find any strong evidence for (positive) changes in GBV, we do see a positive contribution by the programme. Key informants see a reduction on GBV prevalence in the communities that were targeted by the Simavi partners and see increased awareness where to report GBV.

Economically empowering women is seen as a powerful way to reduce GBV: this increases the respect of women in the household. Additionally, FGD respondents find it important to be trained on their right. Gender discussion series is also identified as an important factor contributing to change, although it does not get as much weight as important as empowering the women.

One of the reasons it is difficult to find any evidence on GBV is most cases are handled informally. If a woman is a victim of GBV, respondents agree that they first try to solve it within the community, for instance with involvement of family members, elderly or the church. Participants may be increasingly aware of the institutions to support when they are the victim of GBV, but it is not common to turn to these institutions. Similarly, divorce still seems to be the last resort when a woman is a victim of GBV. As explained by men: "Most of the women get advice [by community members] and this helps some of them. There are some who do not listen to advice. They end up losing their family. When we realize that this will result in death, we advise them to go their separate ways." Thus, handling GBV cases at the community level means that the support is nearby, but it is unclear how extreme the GBV is before institutions get involved to protect women.

### SRH services

The Golden Line programme collaborated with local health facilities to improve the quality of SRH services. 32% of women went for SRH services, mostly outside the community (60%) and to a lesser extent at the community health worker. Overall, the rating was high: an 8 on average. Only 9% rated the services insufficient. There is no difference in rating for the community-based services and the services provided outside the community.

Supporting evidence improved SRHR	Opposing evidence improved SRHR
<ul style="list-style-type: none"> <li>• Survey results indicate acceptance of women to participate in decisions on SRH</li> <li>• The friendly staff at health facilities is highly appreciated</li> <li>• Key informants say GBV reduced (weak evidence)</li> </ul>	<ul style="list-style-type: none"> <li>• Men and women say they have most weight in making decisions on SRHR</li> <li>• There is often tension in a household when a woman starts bringing in money</li> </ul>

The FGD respondents are aware of a wide range of SRH services available, including maternal care, family planning and STIs. In FGDs, the women mainly appreciate the friendliness of the staff when visiting the health facility. Main bottlenecks for visiting women to go to the health facilities for SRH services are:

- Fear for stigmatization (e.g. on HIV/AIDS as well of family planning)
- Religious barriers
- Fear for the use of birth control, as they believe this may lead to infertility
- Costs associated with sickness

Additionally, male respondents say that the husband may not want a woman to make use of SRH services. This is not mentioned in the FGDs with women. In both FGDs, the training on SRHR was seen as the main factor contributing to change. Although the social accountability dialogue is not explicitly mentioned, the women who participated in social accountability dialogue state there has been a lot of change. This is confirmed by a key informant: *"There is improvement because now we have a special corner where the women are attended to and there is a backdoor which they can use to exit the hospital after they are done with the consultation. The backdoor is necessary because it helps to protect the privacy of the women."*

Main contributing factors improved SRHR	Main barriers for improved SRHR
<ul style="list-style-type: none"> <li>• Awareness raising and training on SRHR</li> <li>• EA\$E group participation and training to empower women</li> <li>• Through training on GBV, women better know their rights</li> <li>• Training and engaging men</li> <li>• Dialogue between EA\$E groups and health workers</li> </ul>	<ul style="list-style-type: none"> <li>• Women are afraid of stigmatization &amp; treatment (contraceptives)</li> <li>• If women are not economically empowered, they are not treated equally in the household</li> <li>• GBV cases are handled informally</li> </ul>

### Conclusions

This chapter assessed the changes in the communities as the result of the interventions by Healthy Entrepreneurs and the SIMAVI partners: HFFG and PRS&D. Overall, the results are positive, and the positive trend indicated in the MTE is sustained in this ETE. EA\$E members and CHEs are economically empowered. Even though the actual economic impact may be limited, this is a key factor to empower women in the household: both in economic decision making and regarding SRHR. Economic empowerment can also lead to marital tension and participants highly appreciate the training to address this. Hence, there are still steps that need to be taken to reach joint decision making.

### Recommendations

For future programmes, we have the following recommendations:

- Healthy Entrepreneurs changed their approach after the MTE: after the first in-kind loan was successfully repaid, they were able to obtain a loan in cash. For potential new programmes, this 'graduation' approach can be adopted from the start. This should also anticipate in increasing the amount given out as a loan so the CHE business can be more profitable, after the CHEs have proven their commitment to their business.
- For future programmes, better understanding is needed about whether it is desirable to handle GBV cases at the community level and on reporting GBV to institutions. Addressing the possible stigma

on reporting GBV to the police or other institutions in EA\$E groups can empower women to better access support.

- If joint decision making is an objective (rather than economically empowering women), future programmes should put more emphasis on Gender Discussion Series.
- The level of GBV is higher in remote areas according to a key informant. This might be worth further investigating and included in the selection criteria for future programmes.

## Synergy & sustainability

The final chapter on the evaluation results in Ghana discusses the synergy between the programme elements and the sustainability of the results.

### Synergy

Overall, the Golden Line team reports they have started to see the partners working together programme more as one over the course of the implementation. The Golden Line programme has adjusted the strategy on synergy since the MTE, when starting the implementation of phase B. Most importantly, they did a joint Training of Trainers (ToT) in one of the (new) projects locations where there is overlap between the consortium partners. This ToT focused on GDS and EMAP. Interestingly, several key informants and FGD participants at the mines mentioned this training as an insightful training, although for the respondents and evaluation team it was sometimes difficult to distinguish between GDS and training on gender equality.

Other examples of synergy in the implementation include:

- Sensitization activities on COVID-19 jointly, in which the staff engaged community ambassadors.
- The radio shows: partners invite each other to join the discussion or give a presentation.
- Solidaridad provided training on responsible use of mercury for CHEs.
- HFFG monitors the EA\$E groups that are linked to the mine in Nkatie

The implementation of joint activities is efficient in terms of budget. Moreover, it reduces the workload for programme staff as mobilization takes less effort. It also benefits the programme participants. A key informant explained: *"Participating in several activities personally helps me broaden my understanding. For instance, I learned about how to live with women in the house and also how to work safer in the mines. By combining the training of safety and EASE there is now a high level of harmony with the community members s they have benefitted from the two activities"*.

It is difficult, however, to make claims about the synergy at the outcome level that have not been mentioned yet in the MTE for two reasons. First, the adjusted strategy on synergy has been implemented in areas where the

Golden Line started implementation after the MTE. We did not visit these communities, as we focused on the 'Phase A' communities to get insight in sustained result. Second, the activities are very similar in terms of description, which makes it difficult to distinguish between the consortium partners. For instance, all three partners have an element of VSLA in their intervention. Similarly, all partners provide some sort of training on health. To be as accurate as possible, we therefore take the information of the activities that we know the consortium partner implemented in the community as leading.

#### Sustained results

The evaluation team visited the same communities as during the MTE, so we could gain insight in the medium-term changes among programme participants. This section reflects on what happened among those participants where the programme already reduced their support after the MTE. We focus on the activities of the Simavi partners and the results of these activities, as HE and Solidaridad did not limit their support after the ETE. From the results we cannot make claims about attendance or provision as this was already sustainable. But we do want to state that the improved relationship is important and that women say that what they learned is sustainable

Overall, we see that the results in the communities are still observable over a year after the programme reduced its support. The figure below shows that the trust in the EA\$E groups has not shifted since the MTE and is still high for most respondents. In fact, most respondents say that more people joined the groups (52%) and / or the group has more meetings (47%). Moreover, when comparing the results at the outcome level to the MTE, we do not see (major) decreases in the results (see previous chapter).

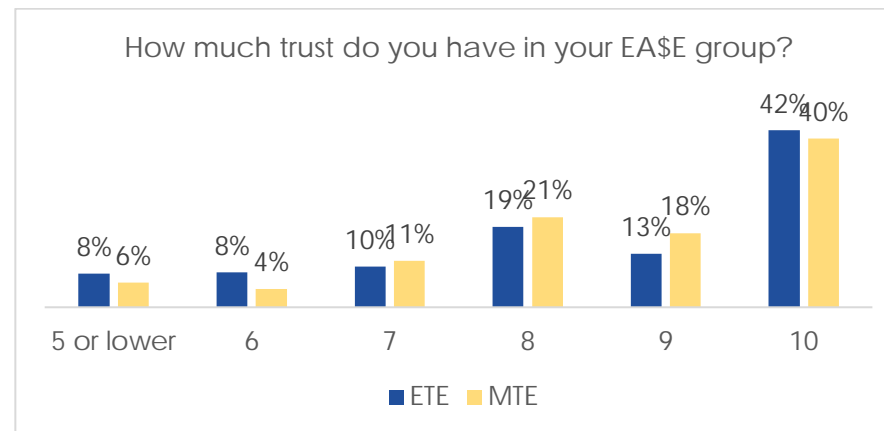


Figure 10: Rating of trust in EA\$E group

The results may be more positive than the reality. The share of respondents saying that the group has fewer meetings (7%) or less people are members of their group (4%) is low. In this case data may be influenced by respondents. In one community the groups are no longer meeting. The result is fewer respondents included in the sample. In addition, the influence of COVID-19 measurements can be taken into consideration here.

The community has been inactive, because the facilitator left for schooling and nobody else took up the responsibility of organizing the meetings. Moreover, during the MTE we found challenges in this community related to theft, so it is not so surprising that the results has not been sustained after phase-out. Programme staff indicated that they have not seen this challenge in other communities.

#### Sustainability of programme activities and results

The programme participants are very optimistic about the sustainability of the programme results. As can be seen in figure 11, they perceive that changes will stay for a long time. FGD responses give further understanding to these results. Elements that contribute to the sustainability of the results are:

- The focus on capacity building: participants of different interventions mention that they learned something, which will stay with them.
- Perceived usefulness of activities and observing a change. As explained by respondents: "The contributions from the Golden Line team will exist for long even after five years this is because some of

us the determined women are putting into practice what we were thought and we are also using business skills training and other trainings to work and making income.” At the mines, key informants mainly said they found a training useful if it helped them make a profit. This includes record keeping, mining standards and business skills for women.

EA\$E and EMAP group members also expect that the activities will continue as they are now or expand (88% for the mine and 97,4% in the communities). The same holds for CHEs: they believe the activities will continue or grow (93%). Moreover, almost all CHEs are planning to continue with their CHE business (96%). These numbers are about the perception of participants. It is only an indication of whether the participants are enthusiastic about what the programme brought them and if they intend to continue.

Despite the positive results, the evaluation team has two remarks about the sustainability of activities:

- The product loans for the CHEs are not sustainable in itself. However, the HE programme staff is discussing possibilities with another NGO based in the region to take over the product loans.
- At the mines, we observed changes in awareness at the positions of women at mines. Moreover, there has been progress on fair mining practices, but more work is needed. Mine managers have the intention to keep on working on this, but it is not clear yet how they will do so. We expect that more support is needed to change practices in the long run.

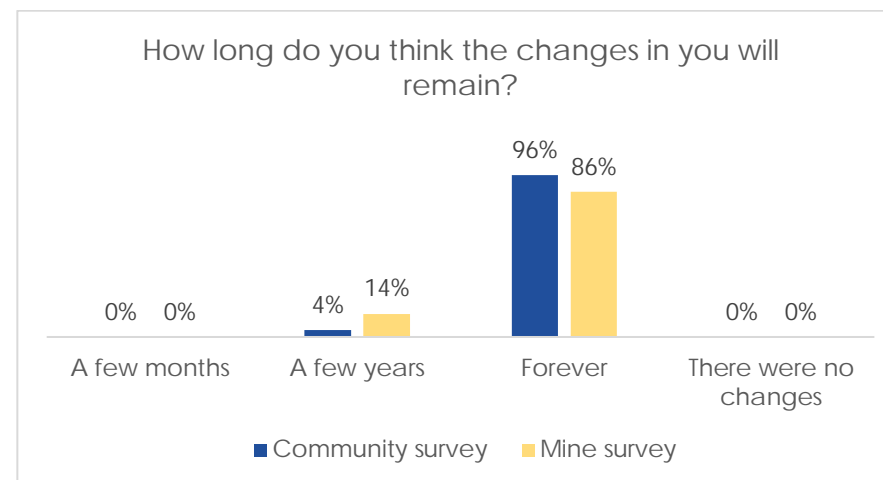


Figure 11 Expected sustainability of outcomes by respondents (N=58 for the mine survey and N=258 for community survey)

To ensure sustainability of the programme results, the Golden Line team has implemented an exit strategy. This includes:

- 1) Handing over the responsibility of the EA\$E and EMAP groups to the local government
- 2) Creating ownership over the groups among local leadership
- 3) EA\$E groups to register at financial institutions
- 4) Discussing with the minerals commission to provide technical support to the mines. take over the supervision of the mines
- 5) Finding a local NGO to provide the soft loans to the CHE (as mentioned above)

The awareness of the exit strategy among key stakeholders varies. Some key informants confirmed that the government has a list of the groups. Also, a key informant stated that the groups had been linked to financial institutions. Finally, one stakeholder mentioned that the programme is embedded in the community and the stakeholders there will take over.

## Conclusions

The Golden Line programme improved its strategy on synergy for the second phase of the programme implementation. We see indications that this enhanced efficiency and programme results. The programme results in

communities have largely been sustained since the MTE, although in one community we observed challenges. The participants are also optimistic about the sustainability of the programme activities and results. Nevertheless, for some activities we expect that extra support is needed for changes to last, especially the CHEs and the mines.

#### Recommendations

We have the following recommendations for the synergy and sustainability:

- For future consortia, the programme partners should approach the programme as a whole from the start. Scoping and selecting communities and mines should be done jointly.
- Continue the support of those mines who have potential and find additional funding for this. The programme at the mine faced many contextual challenges. We recommend to keep building on the changes made so far to make sure the progress made so far can translate into sustainable change at the mine level.

## 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

In Tanzania, the response for the ETE was as follows:

- 147 mineworkers participated in the mine survey: 86 women and 61 men
- 176 participants in the community survey
  - o 111 EA\$E group participants
  - o 46 female CHEs (of which 2 also participate in EA\$E)
  - o 41 users of SRH services
  - o 2 EMAP participants
- 3 FGDs on the position of women at mines: 1 with EA\$E participants 1 men and 1 with women
- 5 FGDs in communities with women participating in EA\$E: 2 on agency, 3 on GBV
- 1 FGD in communities with male EMAP participants on GBV
- 2 FGDs with SRH service users / social accountability
- 2 FGDs with CHEs
- 1 FGD with male change agents
- 1 FGD with community ambassadors
- 21 key informant interviews
- 6 outcomes substantiated

# Effectiveness: results at the mines

## Mining in Geita

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

In Geita, a differentiation can be made between formal and informal mines. The ASM mines involved in the Golden Line programme all have been formally or legally recognized. Besides the formal mines, the area is flooded with illegal open pits, where people are trying their luck to find gold. If no gold is found, people vacate the area, leaving behind grounds heavily affected by digging. The use of chemicals is known to affect the ground and water bodies as well, although the extent of pollution has not been established.

In the region, gold mining is the most common occupation and the main source of income for the community. People work inside the mines or do some business which feeds off the mining industry such as cooks and vendors. As such, mining is the lifeline for many villages in Geita, although the revenues per day for the majority of people remain 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, affecting both the miners and the community;
- environmental effects, such as water contamination and deforestation;
- sexual exploitation is common, as well as prevalence of HIV and other sexual transmitted diseases;
- although decreasing, child labour is still very common;
- demolition of houses due to the blasting of the mines is an acknowledged negative effect.

In Geita no official financial institutions provide credits to small scale mines, because of their perceived bad reputation. People believe that it is a trial and error business since no geological data to prove their gold reserve, hence they have no trust by financial institutions.

According to Solidaridad Netherlands, people also still believe that ASM mines are often linked to criminal activities, although there is no evidence and especially not in the legal small-scale mines. All this means that for many banks, investment risks are considered too high.

## Golden Line support services

Solidaridad built the capacity of management in 15 mines on responsible and gender sensitive mining. At the end of the project, 15 mines remained the same, so no further dropouts. According to training records, the Golden Line programme trained 2408 male and female mineworkers and owners until October 2020. Women are at the centre of the project and directly involved, at the beginning of the GL programme. The logic behind including men as well in the trainings is to contribute to an enabling environment.

All mines received the same trainings, with the same number of people per mine. Solidaridad provided one-day trainings to different groups, such as mine management, owners, workers etcetera in the mine. In the event that only mine-owners or managers were participating, trainings were organized in Geita.

Training subjects included:

- For mine management: responsible and gender sensitive mining. Including gender sensitive budgeting, gender equality and ability of women to be leaders, the importance of women in mines, gender policy, anti-child labour policy, business skills and management (running mining in business manner), worker's rights, gender based violence and women's rights.
- Women were trained on leadership skills, women's rights, business skills and management, coalition building among women, confidence building and self-reliance, Gender based violence.
- Record keeping
- Environmental conservation
- Safe chemical handling
- Mine rescue
- Safety and healthy
- Data collection
- Occupational health
- Training women (role models) on amalgamation and PPEs



Initially the objective of the programme was to improve mines' practices in line with international standards. However, these standards vary in criteria. For instance, OECD Due Diligence focusses on mitigating key risks whereas Fairtrade certification also focusses on advanced good practices that go beyond merely risk mitigation. From past experience we know that it takes several years for mines to become certified, so we knew that not all mines would reach that level. Both Fairtrade and Fairmined realised that full certification is challenging for many ASMs because of the high investment requirements and complexity. Halfway through the programme, Fairtrade's partner Impact Facility (with whom we collaborate in other programmes) came out with ESG performance criteria for the ASM sector. The ESG has three sets of criteria: service entry, preliminary certification and final certification. Solidaridad decided to assess the mines against these ESG criteria and focus on supporting mine leaders to progressively improve their practices in line with ESG. Most mines score in between service entry and preliminary certification. Therefore, the programme focused on the overall improvement of the mines as much as possible, in line with the conditions set out in the fair-trade mining.

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, especially after the floods in November and December 2019 and January 2020 advice was provided on the correct use of technical equipment, mine rescue and first aid and the safe building of the entrance of the mineshafts.

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.

After the trainings, Solidaridad followed up and supported the implementation of actions relating to the training, such as planting trees, constructing safe mine shafts, ensuring safe handling of mercury and the development and implementation of child labour policies. Solidaridad also experimented with alternatives for the use of mercury.

At the end of 2019 and the beginning of 2020, the mining area and especially the ASM's suffered from floods in the region. To support the project mines, programme staff gave technical advice and support to reconstruct collapsed walls of mine pits.

To enable mine workers - with a focus on women - to also develop alternative or additional sources of income, EA\$E groups were started in the mines.

Currently five EA\$E groups are active in the mines. The women who participated in the EA\$E groups received an adapted version of the EA\$E methodology as applied in the community.

In 2019 and 2020, Solidaridad continued to support the EA\$E groups in the mines. Additionally, they formed EMAP groups for male miners in the respective EA\$E group mines.

Finally, Solidaridad engaged in capacity building for advocacy, such as educating women and male miners on the abilities of women to be leaders. Also Solidaridad helped building coalitions among women miners so they can support each other.

From 2020 onwards, the trainings and follow-up continued building on the recommendations formulated in the MTE and with a clear focus on the exit strategy.

#### Mines involved in the ETE

For Tanzania, seven out of eight selected mines were the same as during the MTE. Among the mines, three mines are privately owned by men, one is female owned, and three are cooperatives.

- Theresia Samwel Mine
- Irikika Gold Mine
- Elias Simba Gold Mine
- Mgusu Miners Cooperative Society Limited
- James Petro Mlela Mine
- Uhuru Saccos
- Katente Gold miners

As indicated, the programme areas suffered from floods at the end of 2019 and beginning of 2020. These floods damaged some of the mine shafts and limited the ability for surface workers to process ore.

The Teresia Gold Mine had a special status within the programme, being the only female owned mine participating in the Golden Line programme. This mine received additional technical support to improve technical skills aiming at increasing revenues. As part of the programme the mine was also given electrical infrastructure. The aim of providing additional support was to establish a model of good practice for other female-mine owners. This can enable them to learn and improve their own mines.

During the period of data-collection, the initial shaft at Teresia mine was not fully operational and not producing any ore. So, no processing of ore and

very few surface workers were present at this time. Project staff mentioned that this situation is similar to other mines which lack proper geological information for their gold deposit. As soon as a new shaft starts producing gold ore, mine workers will return to the mine.

Except for Mgusu, all mines are between 10 – 30 minutes away by car from the residential areas. The mines involved in the programme all have mining pits and process units where all positions are available.

The number of people working in the mines varies, from 60 – 500. This depends on the number of dayworkers that can use the processing unit for additional pay.

Who are involved in the MTE and in the ETE?<sup>18</sup>

	MTE	ETE
Number of mine survey respondents	F: 70 M: 61	F: 86 M: 61

In addition, 12 men and 7 women participated in focus group discussions.

For the ETE, there is a good spread between age and gender.<sup>19</sup> 73% of the respondents indicated that they are married. Significantly fewer women are married than men.

Some other characteristics:

- There is variation in people that joined at several stages during the implementation of the programme. 44% indicated to have been involved since the start of the programme.
- 56% indicated they received training, of which 18% received training from an organization other than Solidaridad.
- 1.5% hold a university degree, 54% finished primary school and 24% did not finish any education level. Overall, the level of education for men is significantly higher than for women.
- In mining regions migration between communities is very common. 26% of respondents migrated within the past two years.

<sup>18</sup> We consider the MTE sample representative for the Golden Line programme, but not necessarily representative for the mines.

The baseline study indicated that women with low literacy rate, widowed and/or with low education levels should be considered as vulnerable groups. The MTE and ETE research confirms that Golden Line target groups are men and women who have an average number of children and low education rate. In addition, the targeted mines were in remote areas, where telephone signal and public transport was scarce. Therefore we consider that the Golden Line has been able to target vulnerable men and women.

In 2019 the world was confronted with COVID-19. The Tanzanian government's official view is that COVID-19 is under control in Tanzania. In Geita project staff did not report to be aware of cases of death that might relate to COVID-19 and were not sure to what extent the risk in Geita area was present. To provide some context to this, 73% of the respondents indicated that they were not affected at all while another 23% indicated a reduction of income from mining activities that stopped or slowed down.

Safe working conditions

Key indicator	Baseline value	MTE Value	ETE value
% decrease in use of mercury at the mine	F: 37% - 380 mg M: 58% - 410 mg	Not reliable	Not measured due to unreliability
% 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.	6% of the respondents reported a small injury and 2% of the respondents a serious injury. 19% mention that a colleague has been in a small accident and 18% a serious injury

<sup>19</sup> The female respondents in the MTE were significantly younger than the men; on average they were 37 years old, while men were 44 years old.

### Awareness and use of Personal Protective Equipment (PPE)

From our ETE 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 PPEs showing the awareness about the need of PPEs is high.

Although a high number of respondents indicated that they need and use PPEs during their work, the evaluation team observed that very little PPEs are used.

There is a big gap between the awareness (which is high) and the actual observed use of PPEs. Reasons for not using PPEs are uncomfortableness (10%) and costs of PPEs (43%).

Still, the quantitative data also do not show a clear pattern in a positive relationship between the use of PPEs and received training, nor the use of PPEs and the provision of PPEs in the mine.

The effects of newly implemented strategies developed based on the MTE recommendations - like training women role models in the use of PPEs and processing amalgam- were too shortly implemented to measure the effects. Solidaridad recognizes the very slow adaptation to the use of PPEs.

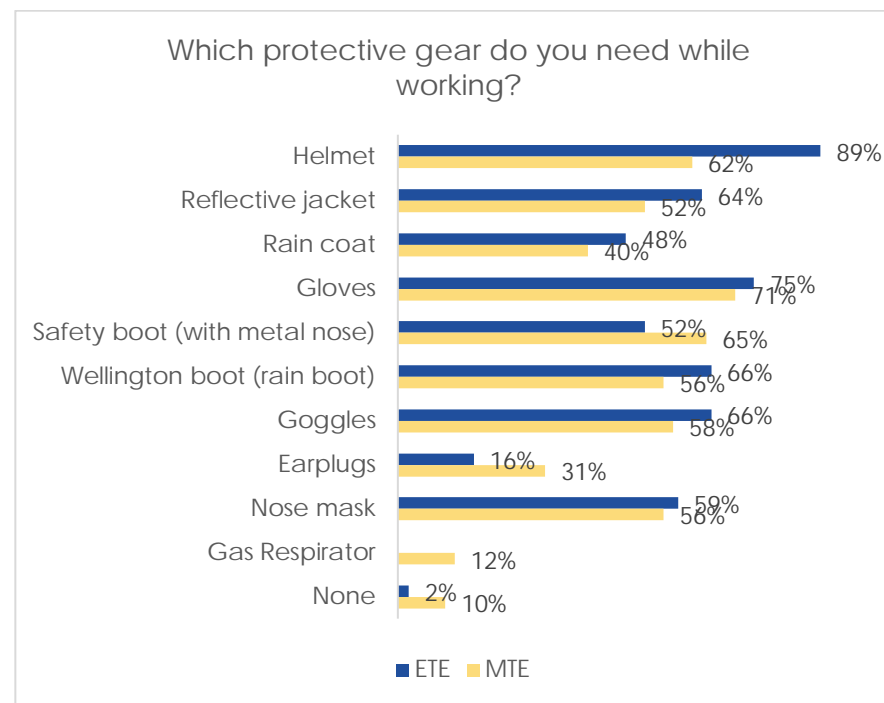


Figure 12: Awareness of the need to use PPEs, using spontaneous answers (N=52 for the MTE and N=44 for the ETE)

### Safe mercury practices

Currently there are no good alternatives for mercury available for ASM miners in Geita which are affordable, cost-effective, readily available in-country and fit the context of mining in Geita. There are many alternatives worldwide. However, mercury is – due to illegal trade in Tanzania and a lack of government enforcement of the Minemata Convention – readily available and affordable for miners.

Mercury is both a health and an environmental hazard. The avoidance of the use of mercury is the most desirable option. Together with the Impact Facility, Solidaridad is working on building the business case for alternatives like Gold Katcha and other equipment. A pilot with Borax, led by Solidaridad was to test one of these methods. This trial seems not successful due to the type of

gold content in ore in the Geita mining are, but mostly the need for reliable energy and a lot of material which made it less cost-effective.

Solidaridad provided training and technical advice to the mine owners and mine workers to improve safe mercury practices. The results vary between mines, but overall the installation of concrete ponds for application of mercury, to ensure that mercury does not pollute the ground and (drinking)water is successful. In all mines the use of ponds has been observed. The ponds are all in the open and thus well ventilated. The work and pond do attract colleagues to sit around and talk. This means that many people are exposed to mercury without directly handling with it.

People handling mercury - applying mercury and for gold extraction - are subjected to high health risks and the use of PPEs in this area is of major importance. Some workers were observed to use wellington boots, but most PPEs were not observed. Also, only one mine indicated that they had a mercury toxicity treatment kit, although this was not confirmed by Solidaridad project staff in Tanzania. Still, the three key informants from different mines report the improvement about the knowledge of the hazards in working with mercury.

The preferred method promoted by Solidaridad is a retort<sup>20</sup>. This is both a safe and more profitable alternative to burning the amalgam in the open air. The use of a retort was only observed in one mine. Another mine did have a retort, but this remained unused.

On a positive note: 30% of the workers that used mercury indicated that they changed their way of working in the past two years due to the trainings they received. Changes are related to the necessity of PPEs especially gloves, masks and boots.

Washrooms and designated areas

One of the safety measures for women promoted by Solidaridad is the availability of separate washrooms for women. Separate washrooms for women decrease the likelihood of (sexual) harassment by men. Three out of

the seven mines have a separate washroom. Three had a bathroom, but not separated and one mine did not have any bathroom.

Accidents

An indicator for the safety in mines was the number of accidents. Accidents are generally not uncommon in a mine. The number of minor accidents by the respondents themselves was 6% and 2% reported a serious accident.

When comparing the numbers to the baseline and the MTE data, this seems a rather unstable number, which might indicate unreliable data.

We do feel that the measurement of the personal accidents in the ETE is reliable, as in the MTE as well as the baseline, respondents could have referred to the same accidents, which might have caused double counting.

The share of respondents that report on accidents by colleagues was more in line with the previous measurement: 19% reported a minor accident and 18% a serious accident. These accidents seem to have taken place in three mines.

According to the KII a first aid kit was present at three mines, but during visits only in 1 mine staff was able to show a first aid kit to evaluation team.

Golden Line Contribution

The yellow blocks below show factors contributing to change as identified by the contribution analysis.

Main contributing factors to safety in mines	Barriers to safety in mines
Training of safe handling of mercury  Action plans for separate washrooms	People have to earn money for sustaining themselves and their family. Spending money on prevention measures are not priority.

<sup>20</sup>An 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

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

PPEs are uncomfortable and expensive

#### Position of women at mines

The MTE findings showed that there was awareness of the fact that women can hold different positions, but respondents also saw obstacles, especially for tasks that are physically demanding or require a high level of education. Solidaridad emphasizes in the project that women can potentially do all tasks at the mine and that women should have free choice in entering the position or not. The ETE shows that:

- Currently, 14 Golden Line mines have women included in their mine management. And in at least one mine women are trained in working with mercury and are reported to be active in the position of amalgamation. This was non existing at the start of the project.
- Women are trusted more than men to do certain jobs that require honesty and are reported to exhibit more confidence in running machines and excavating than before.
- At one mine, women can now invest in, own and manage mining sites.
- Women also indicate in the FDG that they prefer business over some of the positions in the mines are physically very hard.
- There is a positive correlation between having received gender equality training and a positive attitude towards suitability of women being able to do the following positions: washing ore, applying mercury to process ore, handling explosives, drilling, plant engineer and owner. This is similar to the MTE results. We also find a marginally significance correlation for the positions of mechanic and welder. Different from the MTE is that the non-traditional - positions of owner and plant engineer are now significant as well.
- Like in the MTE, men say more often than women that women can do certain positions and have equal opportunities. Although it should be noted that in the FGD there was also a tension towards the idea that women are also making it more difficult than it really is. In other words, it seems men do not recognise their own (unconscious) role of blocking women in this process.
- The program has been very successful in inclusion of women in mine management; with now 14 mines having female mine managers. On the other hand only 7% of the female respondents changed jobs in the past two years, while 51% of the female respondents indicated to

want another job. Interestingly, almost all positions in the mines were mentioned. Including: 17% indicated amalgamation, 48% aspire to a job in supervision, and 8% wants to be a mine owner. Yet, the translation of the actual change in these specific positions has not manifested itself sufficiently within the duration of the project.

- Fewer reports of bullying in the mines.
- Cases of GBV are observed, but women know who to turn to for help in case of GBV. Especially in the EA\$E groups, the women are reported to support each other to report the case.
- Like in the MTE, the debunking of myths sustained. For example, men no longer believe that women's periods are bad luck to the mine.

The improved relationship between men and women, contributed to the acceptance of women in other positions. Men treat women with more respect and the atmosphere is reported to be better.

Verbal abuse / bullying is reported to have decreased, although still 13% of the female respondents indicated they face verbal aggression and 8% physical aggression.

Overall 33% of the women report that they face fewer challenges in the past two years, while still 7% indicated to face more challenges. For two specific mines we have found a significantly higher score of women perceiving fewer challenges. The KIs mention that the types of challenges have not changed, but overall have become fewer in number. So, women are still treated unfairly, get paid less or are cheated when it comes to payment. Also, the moment they do not have any money, they cannot buy any ore to crush and have no income for the day. Therefore, crushing ore is a very vulnerable job in the mine.

Overall, both the quantitative and qualitative data result in moderate to strong evidence that the programme contributed to the improvement of the position of women at mines.

#### Golden Line Contribution

The yellow blocks below show the factors contributing to change as identified by the contribution analysis.

Contributing factors to the position of women	Barriers to the position of women
Women's (Golden Line) education on positions	Both male and female respondents indicate that women do not believe in themselves or are too scared to have certain positions in mines such as security work.
Training of women on certain positions	
Women and men's education	Men (and women) being unaware of male privilege and focusing on the women that should change.
Improved self-assurance as a result of education.	
Solidarity and support between women within EA\$E groups	

#### Income

Key indicator	MTE Value	ETE value
# of mines where the wage gap between men and women decreased	Indications that the wage gap remained similar	Indications that the wage gap remained similar <sup>21</sup>

Between the different mines, payment differs greatly both in amount and method. In some mines the workers are paid a portion of the mined ore of that day. The cooperatives pay consisted of a minimum number of bags of ore, but many variations applied. For example, in one mine, the miners in the pit are paid daily, which means 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 /

<sup>21</sup> In the baseline the results from the data collection process were indicated to be not reliable and also the results in the MTE were not sufficiently reliable and coherent to draw conclusions. In the recommendation of the MTE it was recommended to really

put time and effort in studying the wage-gap in a monitoring cohort-study. Unfortunately, currently no reliable monitoring data was shared and so we cannot report on the wage gap

luck element and that the idea of 'winning the lottery' is part of the mining culture. This makes researching any increase in payment very complex.

Still, findings from the KII and FDG's indicate that there have been shared that men do still earn more than women, although we do not find hard evidence. Furthermore, 16% of the women indicate that 'women not getting the same price as men' was one of the challenges they faced.

37% of the female respondents indicated their personal opportunity to earn money is low / very low, with 46% indicating neutral and 16% high to somewhat high. These numbers are almost identical to the MTE results.

56% of the female respondents indicate that they do perceive an increase of their personal opportunities to earn money as a result of the Golden Line programme. While 38% do not perceive an increase.

We found a significant difference between women who did or did not participate in EA\$E groups. Women who did participate indicated more often that they experienced positive change in economic opportunities than women who are not in EA\$E groups.

Figure 13 shows the main reasons why women see more opportunities.

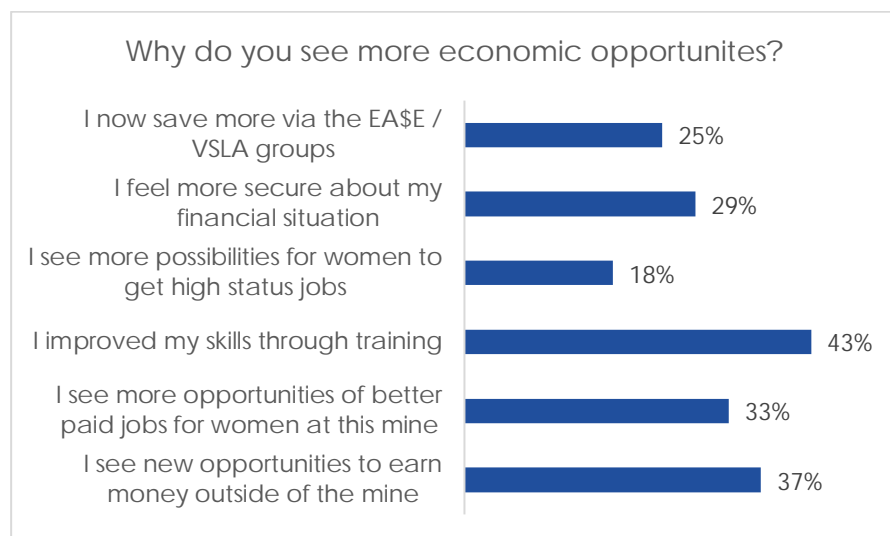


Figure 13: Reasons for seeing more economic opportunities (N=49)

Additionally, we asked the respondents to indicate whether their income has increased over the past two years. The table below shows that 40% of the respondents indicate that their income did increase.

#### Golden Line Contribution

The yellow blocks below show the factors contributing to change as identified by the contribution analysis.

Contributing factors to the increase of income	Barriers to the increase of income
Participation in EA\$E groups	Unawareness about 'male privilege' <sup>22</sup>
Finding opportunities to earning money outside the mine	The option to changing between jobs
Women see better paid positions EA\$E	No focus on income / wage gap itself

#### Environmental conservation effects

Solidaridad has worked with the mines on environmental conservation in mines, to increase the safety in mines and restore the environmental damage mining is causing.

The ETE research team reported some tree planting as well as positive and negative observations regarding environmental conservation. It seems that the filling of unused mine-pits and tree planting are either taken seriously by the mine or not.

Unattended holes were observed in five mines. Two mines were reported to suffer from serious deforestation. One of the mines is initiating action to plant trees.

The safe mercury handling also has a strong environmental link. Although the use of the retort seems very limited, the use of concrete ponds to ensure that mercury is not directly polluting groundwater is positive.

Still, the environmental damage of gold mining is large and has short- and long-term impact on the communities that have not been solved –also in the project mines. In addition, the mineworkers only recognise the importance of mining in terms of income, not in terms of environmental or health impacts.

<sup>22</sup> The term "male privilege" does not apply to a solitary occurrence of the use of power, but rather describes one of many systemic power structures that are interdependent and interlinked throughout societies and cultures.

## Overall Satisfaction

Key indicator	MTE Value	ETE Value
Level of satisfaction among women of their work	F + M: 6.4	F: 7,5 (out of 10)

The table below clearly indicates a positive increase in job security and job safety over time. The quantitative data analysis for the ETE shows as well that overall women rate working at the mine significantly higher than men, (0,029); although for the for specific elements presented in the table below, there was no significant difference found.

	Baseline		MTE	ETE
	Male	Female	M/F* (SD)	M/F* (SD)
Job security	4.5	4.1	7.0 (2.7)	7.1 (2.5)
Salary	5.6	5.1	6.9 (2.6)	6.9 (2.7)
Training	2.9	2.4	7.3 (2.6)	No data
Job safety	4.0	3.6	6.4 (2.9)	7.4 (2.7)
* no significant differences found for gender				

## Other findings

From the observations in the mine, the MTE and ETE team had the following observations, which they felt was important to mention.

Working circumstances in a mine are tough. Hard labour, heat, loud machines and dust create unfavourable physical circumstances. Especially the tasks done by women, such as crushing or washing ore, are done in the burning sun throughout the day. Places where men mostly work, such as mercury handling, and machine operations are on the other hand, situated in shaded places. A quick win for women that crush and win might be just creating places where they can do their work in the shade.

## Conclusions

This chapter assessed the effectiveness of the Golden Line programme at the mines in Tanzania.

A programme such as Golden Line, where the main investment is capacity development of mine owners, thereby making them invest in a healthier and better mine is admirable. The entrepreneurs need to be convinced of financially investing in their workers, without little direct financial gain.

The findings of the ETE support that:

- Big achievements have been reached in the position of women in mines.
- Investments are made in concrete ponds
- Investments have been made in building of (separate) toilets
- The atmosphere and job-satisfaction in mines have improved, women indicate that they are facing less challenges
- EA\$E is for the majority of the participants increasing their income
- Men that have participated in EMAP are in general positive towards women taking up new positions
- Awareness has increased on the option of women doing non-traditional mining jobs has expended and on an individual level some women acquire new positions.
- There is no evidence on a decrease in wage-gap.
- The use of PPEs is troublesome and the effects of training and providing PPEs in the timeframe of 4 years not visible.
- Variation of success between mines, in the level of being successful.

The programme staff has reached important results with the mines, especially in the area of the position of women in mines, which did not decrease during the exit strategy of the programme.

## Recommendations

Although this is an ETE, some recommendations might apply for similar projects development. Based on the analysis in this chapter, we have the following recommendations for the mines:



1. Focus more on the triple burden<sup>23</sup> for women and male privilege in the trainings. It is not only about women's rights, and them changing their skills and attitudes. It is also about men realizing that current structures are in favour of men.
2. The environmental damage and health hazards in the sector are enormous. Both on the short and long term. A closer connection to health and environment (governmental) institutions could be beneficial.
3. The adoption of PPE is slow and not yet part of the culture. The realization that PPEs are also an additional physical burden to the mineworkers is important. Try to identify good practices of implementing PPEs, i.e. the fit to promote the level of comfort - especially for women - should be considered.
4. One of the outcomes in the Theory of Change of the Golden Line programme is to provide quality health information, services and products. The focus here has been mainly on SRHR. Regular occupational hazard health checks are also important improvement for both mine-workers in the mines as well as mineworkers in the community.
5. Mercury pollution is rapidly becoming a very serious problem for life on Planet Earth.<sup>24</sup> Small-scale gold mining accounts for 37 % of global mercury pollution.<sup>25</sup> In the fair-trade 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. Keep on piloting zero mercury and chemical techniques for gold extraction and provide proper documentation for lessons learned, also to share with other ASM mines and organisations supporting them.
6. The management or administrative positions at mines are few and often require special skills. Continue to promote women taking up other positions that also require special skills, so changing positions in the mines are becoming a realistic option and does not stay at the aspiration level.
7. The increase in income and the decrease of the income gap needs an explicit strategy. Next to training and awareness raising, other strategies can be developed.
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.



<sup>23</sup> <https://eige.europa.eu/thesaurus/terms/1442>

<sup>24</sup> AMAP/UNEP, Technical Background Report for the Global Mercury Assessment 2013. Arctic Monitoring and Assessment Programme, Oslo, Norway / UNEP Chemicals Branch, Geneva, Switzerland (2013).

<sup>25</sup> 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>

# Effectiveness: results in the communities

This chapter reflects on the effectiveness of the Golden Line programme in the communities in Tanzania. We start by briefly explaining what the Golden Line has done and who the respondents are. After, we analyse the main outcomes in the communities: 1) financial security, economic opportunity, income and control over resources by women; and 2) improved SRH for women. We finalize this chapter with the conclusion and recommendations.

## Background

The targeted communities in Tanzania are all in the Geita region and in three councils - Geita District Council, Geita Town Council and Bukombe District Council. The communities are 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 as mentioned in the previous chapter.

The Golden Line communities are mostly medium sized with a population of 5,000-6,500. 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 rough 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. During the time of the MTE a bill was 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. So far, this bill has not yet passed.

## Activities in the communities

The Golden Line programme is implemented in 13 communities by three partners: WPC, UMATI and Healthy Entrepreneurs (HE). After the MTE the

organisations decided to continue in the same communities, to see if (1) the potential change could be transformed into visible and tangible change, (2) to capitalise on synergies and (3) because there was a demand for more EA\$E groups in these communities. WPC also added two new communities which are Lwamgasa and Kilombero and there was formation of two new EA\$E GROUPS per community.

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 focused 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: 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 were more eager to participate. Groups were growing bigger than the maximum of 25 participants that was initially planned for as a solution. In addition to the 37 EA\$E that were formed in Phase 1 the Golden Line team formed another 22 EA\$E groups and trained 1.127 women in Phase 2. A few EA\$E group members dropped out, and 1 group stopped, but the majority is still continuing.

Both EA\$E facilitators and community ambassadors are now trained in the EA\$E methodology and are facilitating EA\$E groups. In the beginning of the programme ambassadors were not carrying out this role. WPC started including the ambassadors from 2018 onwards.

Any new groups that start are now facilitated by the local ambassadors.

Additionally, the programme worked with the community ambassadors to increase women (political) participation and awareness raising about women's rights in the community through various opportunities, including radio talks by WPC and the community ambassadors.

The programme very much acknowledges that both men and women play a role in empowering women. Besides training women on their rights to be included in the decision-making processes regarding household spending, the programme intended to include men in the process by:

- The main focus and goal of EMAP is to engage men as agents of change in ending violence against women and girls. EMAP is comprised of two stages. Step 1: during 8 sessions women from the VSLAs learn about the root causes of VAWG, reflect on their own experiences and identify their hopes, fears and priorities for change. Step 2: influential men from the communities participate in 16 sessions to provide them with the tools and knowledge to rethink belief systems and prevent Violence against Women and Girls. Key points from the discussions in the women's group are integrated into the curriculum for the men's groups to ensure issues are addressed that are important to women in the community. Currently 504 men participated in EMAP groups. The MTE findings around EMAP were showing high potential for community impact. In spring 2019, the programme started the first EMAP groups which consist of men. The men participating in EMAP should be men holding key roles – formal and informal - in the community. EMAP is currently functioning well after a challenging start. Still, the EMAP members themselves mention in both KIIs and FDGs that they have difficulties in including men that are not open at all to the theme.
- The GDS remained difficult to implement during the whole programme. Although 256 men were trained, this is only a small portion of the total number of women participating in EA\$E groups. The lack of commitment and willingness of the men is confirmed by the male change agents of the programme.

The exit strategy aimed at consciously phasing out the assistance from provided. For all the groups that were formed in Phase 1, WPC only took up the role to assist the community ambassadors and only when the groups were having problems, to support some problem solving. The community ambassadors now work directly at the start-up of a new EA\$E group where more assistance and guidance is provided. In the maturity stage the work was facilitated by the groups themselves and the community ambassadors and EA\$E facilitators.

Another part of the strategy was the registration of both new and old VSLA groups so that they can be recognized and get more assistance from the Local Government Authority.

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

facilities. These services are provided by a nurse from UMATI together with government health workers. 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 mobile van. It was the first such a van in the region which provides SRH services to such remote communities.

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.

Moreover, UMATI's has trained 13 male change agents, thereby contributing to the inclusion of men as agents of change. 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 SRHR. This contributes to an improved position of women in the community. Furthermore, the male change agents are the facilitators of the EMAP groups. They are trained in the EMAP methodology by WPC and facilitate the EMAP discussions become vehicles for EMAP groups that had difficulties starting up.

Service users are advised to attend the health facility any time when they face a health problem. In addition, UMATI works in collaboration with 26 trained community health workers, they become health partners in the community.

In 2019, UMATI actively started working on their community advocacy activities. They developed the community health facilities scorecard. This scorecard was developed by UMATI and collected in a participatory manner information from community members about the service level of the facility, to lobby for better - more women friendly - health services. Furthermore, UMATI followed up on the recommendation to develop awareness raising activities for younger women, as the average age of UMATI users was indicated to be high. Due to COVID-19 the football matches were postponed till July 2020. The advocacy results are described in chapter on the advocacy results.

The exit strategy of UMATI focused on:

- the enhanced use of community centred sustainable health promotion model through working with community volunteers
- The strengthened capacity of service providers on the provision of women friendly services through on-the-job training.
- Link the trained service providers should be linked to Regional Reproductive and Child Health Coordinator for follow up and inclusion in upcoming comprehensive Family Planning training.
- And to institutionalize the mobile van outreaches by developing a mobile van quick operation guide in cooperation with the Council Health Management Team, Regional Health Management Team, Ministry of Health and Presidents Office, Regional Administrative Local Government.

WPC is training EA\$E facilitators and ambassadors to facilitate SRHR sessions in EA\$E groups.

3. The third component of the Golden Line 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 Community Healthy Entrepreneur (CHE). 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 paid this back in eleven months without interest. In addition, the women receive a tablet with educational video's, 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 product from a CHE 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 monthly 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.

The HE program staff stated that these cluster meetings remained difficult, with too few women showing up. Due to COVID-19, HE made the clusters smaller, with meeting closer to the CHE's homes. This resulted in the positive unexpected result that more CHE's are attending the meetings again.

Women are provided with tablets which they can use to provide health education in the community. HE keeps separate records of the tablet use and use of the instruction videos.

After the initial phase, the programme was struggling with keeping the women on board as CHE's. HE really invested in renewing the contacts and currently have 271CHE's trained in GL selected communities. HE developed a new loan and repayment structure and made adaptations to choose their own products in their basket. With this improved way of working and HE staff was very successful in reviving 94 businesses of CHE's.

As an exit strategy HE focused on training the women how to procure products themselves, to not be dependent on the cluster meetings and HE.

#### Communities involved in the ETE

For the end evaluation the same communities have been selected during the MTE: Nyarugusu, Mgusu, Buziba, Nyakabale, Katente (which includes Bukombe and Igulwa), Lwamgasa and some women from Kilombero from EA\$E groups that formed I Phase 2 participated.

In the communities, some overlap between the activities from the different organisations is expected.

#### 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.

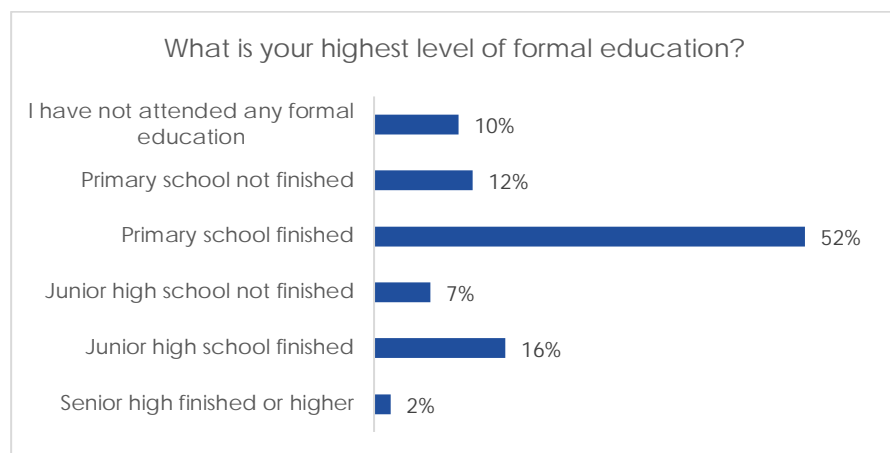


Figure 14: Level of education (N=172)

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

- Most of the respondents (69%) are married and 9% of the women are divorced. This is similar to the MTE sample. And 97% of the women having children under their care.
- The average age is 36 years old. With 32% of the respondents being younger than 30 years.
- Educational level is low - but has a different structure compared to the MTE. The percentages of the MTE are provided between brackets as comparison. 52% (10%) finished primary school and 1% (2%) going on to higher education and 22% not having finished primary education / not having received any formal education.

Participants fit to a large extent into the category of vulnerable women. Their age is still somewhat high in light of SRH services. During the formation of the 22 new groups special efforts were made to select younger women, but they were not fully included, because of the focus on the Phase 1 EA\$E groups.

27% of participants indicate they have been involved in activities since the start of the programme, and 30% indicated to have recently joined the GL activities. Similar activities are provided in the communities. Although it should be noted that for the respondents it is not always completely clear how some

activities are labelled. In the next chapter - synergy more findings about the activities will be shared.

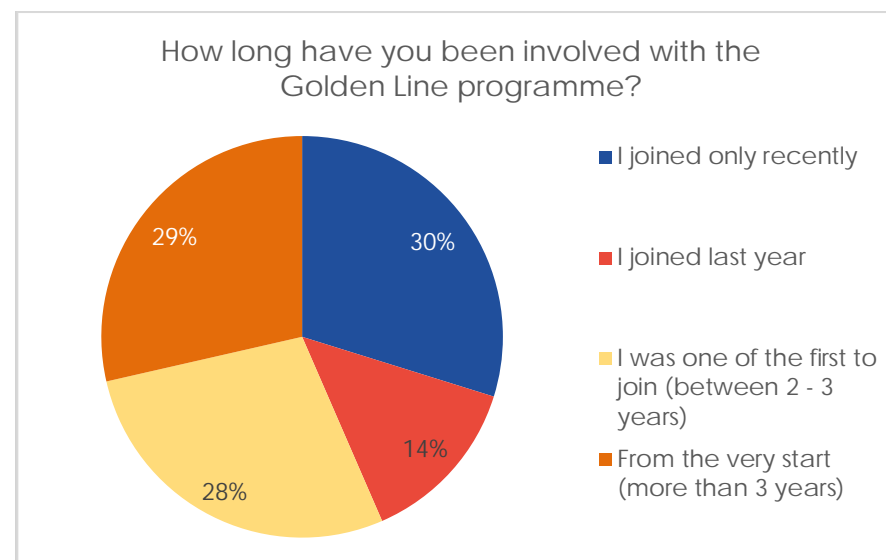


Figure 15: Length of involvement in Golden Line (N=161)

The basic characteristics of the women participating in EA\$E groups and CHEs is similar to the target group of the MTE. Total number of respondents in the survey is 176 women. The team was satisfied with the good number of 46 CHE's that participated in the survey, which was during the MTE much lower. Unfortunately, only two men were present to participate in the survey. Fortunately, three focus group discussion and the KII with men provide relevant insights.

To be able to interpret the data correctly, the research included the effects of COVID-19 pandemic. 60% of the respondents indicated that pandemic did not affect them at all. 25% indicate that they feel less safe to go into the community, 11% report a reduction in activities and 17% a decrease in the sales.

### Financial security, increase in opportunity and increase in income

Key indicator	Baseline value	MTE value	ETE value
% women engaged in economic activities	68%	72%	93%
% women who feel supported by their environment to engage in economic employment	-	Household 81% (totally) agree	Household 84% (totally) agree
		Community 75% (totally) agree	9% (totally) agree <sup>26</sup>
% of women with increased access to credit <sup>27</sup>		85%	Not measured
% of women who experience an increase in joint decision-making in household financial decisions		86% shared decision making for the share-out	46% shared decision making for the share-out
		Household: 53%	Household: 59%

The Golden Line programme strives for improving the financial security of women by providing them increased opportunity and increase in income through share-outs and start-up of small businesses by working as a CHE and participating in the EA\$E groups. These are considered the steppingstones to improved control over resources and in this way contributing to the long-term outcome of economically empowering women.

<sup>26</sup> 37% provided no answer to this question, which makes the interpretation difficult and the result not very reliable.

<sup>27</sup> In the MTE credit is defined as credit provided within EA\$E savings. HE loans are not included.

Overall, we see the positive trend of the MTE continue in the ETE results. Threequarters of the women indicate that their opportunities to earn money increased somewhat (24%) or a lot (51%) by participating in the Golden Line programme.

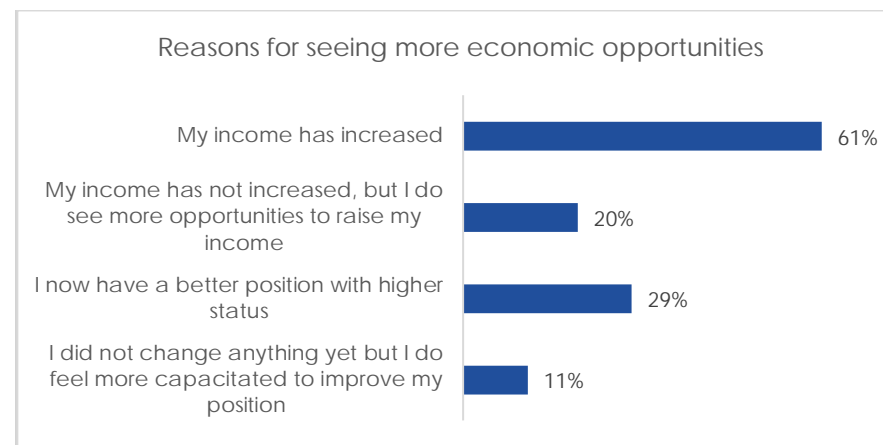


Figure 16: Explanation of why women see more opportunities to earn an income (N=127)

The percentage of women (61%) that indicate they have an increased income is a bit higher than during the MTE (56%)<sup>28</sup>.

Income increased through three mechanisms the women applied:

- Women indicated they changed their job or product. Like switching to farming or switching to a more profitable product.
- Women started or improved their own business as CHE's or as small entrepreneur like making clothes, starting a small shop. selling clothes or bricks.
- As a result of the share-out system in the EA\$E groups. 87% of the women indicated that they that participated in 1 to 3 share-outs. The majority of women use the money to invest in long-term

<sup>28</sup> Although this is not statistically tested, the expectation was that the increase in income would go up now more women were able to develop their business and participate in share-outs.

investments, like buying a goats and chickens, pay school fees for family members, to buy land or starting their own business.

"I bought a land for 600,000 Tsh and a goat for 70,000Tsh"

'the 1st share I bought a land; the 2nd share I bought 1,000 bricks to build my house. My plan is to start building when I get the 3rd share."

A small portion still needs the money to cover ad hoc large expenses like health costs or daily life expenses, such as food and clothing.

Overall, women are very happy, satisfied and empowered through the joining the EA\$E groups or becoming a CHE.

Still, overall the financial security (described as a stable sufficient income) is still rated low, with an average of 6<sup>29</sup> (on a scale from 1-10), although this is going up if we compare it to the MTE (5.4)<sup>30</sup>.

Another relevant - marginally significant - relations are:

- CHEs rate their financial security higher than those who do not have a CHE business: 6.7 compared to 5.8 for those who are only in EA\$E and EMAP (marginally significant).
- CHEs significantly more often say their financial security increased because of a change in income: 74% all CHEs say this, whereas 56% of those only participating in EA\$E say this.
- CHEs also report marginally significant higher improvement in financial security over the past year.

Part of these more positive scores towards CHE's can be triggered by the loan structure vs the saving structure of EA\$E. More on this in the chapter synergy and sustainability.

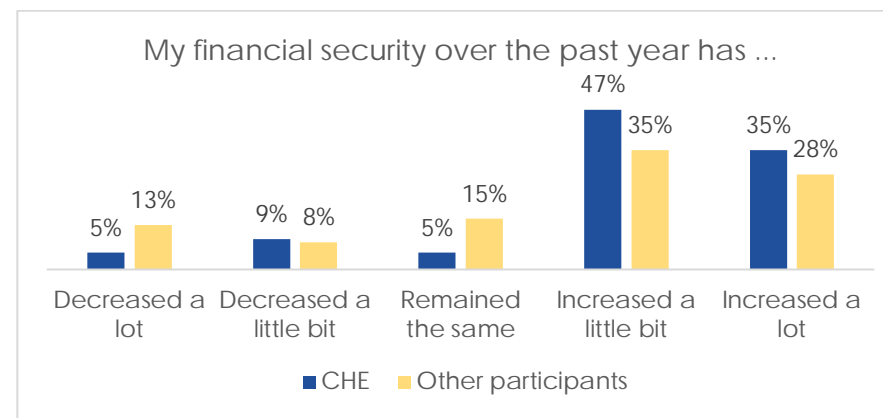


Figure 17: Perceived change in financial security of women (N=162)

#### Control of resources

Improving the financial security and economic opportunities for women is a tool to economically empowering women within the household and community, by giving them control over resources.

Control over resources was measured both in relation to the general household budget and the share-outs. Over half (59%) of the women indicate that they have a say in the spending of the household budget and 73% report positive changes in financial decision-making on their household as a result of their participation in the Golden Line programme, which are both promising numbers. Both percentages are a slight positive increase as compared to the MTE<sup>31</sup>.

The figure below confirms that having control over resources via savings and income are key in improving the position of women.

<sup>30</sup> This is not statistically tested

<sup>31</sup> The difference is not statistically tested



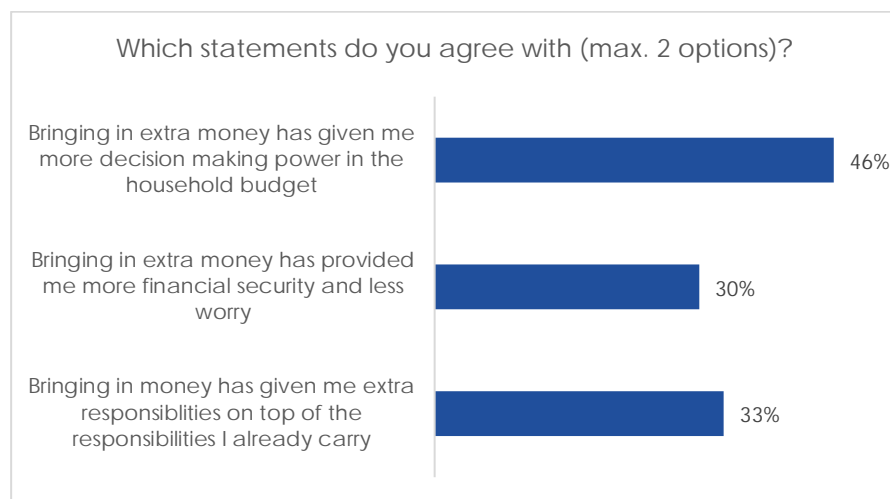


Figure 18: The triple burden for women (N=174)

It is encouraging that 40% indicated that both themselves and their partner changed equally as a result of participating in the Golden Line and 55% of respondents indicated that they changed the most. Another, 5% indicated that their partners changed most.

In the FDG's women also confirm that bringing money into the household has a positive effect on family life: happiness and love are commonly used words. It is considered as an extra or a bonus and reduced the stress on families. Furthermore, FGD respondents mention the fact that the household discusses how to spend the money and plan for the future is as an important motivator.

Despite the improvements, there are also challenges. The negative results mentioned in the FDGs and KII around bringing in money are:

- men leaving their responsibilities, like they stop bringing in money, as this is now taken care of by the woman
- men leaving their houses fully and start leaving with another woman
- fights, violence and abuse in the household
- misuse of the money by the men in the house - they use it for alcohol and other women
- distrust between the man and the woman

FGD respondents indicate that men sometimes are still seen as the head of the household, which can lead to disagreement and women join EA\$E groups secretly to avoid tensions often joined with GBV in the household. After the MTE the project team provided more attention to the development of referral system in case of GBV. Resulting in strong evidence from the contribution analysis that women in EA\$E groups provide each other support when GBV is known, as well as the ability to use the formal referral and the reporting mechanisms.

The data also reveals that still 44% of the women that indicated that they participated in a share-out decided by themselves how to spend the money. This in itself is for a large extent explained by women that are the only person in the household (55%). Similar to the MTE, some women shared that they participate secretly in the EA\$E groups and do not tell their husband about the resources, so that they can keep sole decision-making power. The survey results indicate that 41% of the women that decided themselves do so because they feel they have the right because they earned it or because they think they make better decisions. Yet, the programme is promoting open dialogue and shared decision-making in the household about financial resources, which for 25% of the women with partner participating in share-outs is not yet reached.

The below shows the main reasons why women decide themselves.

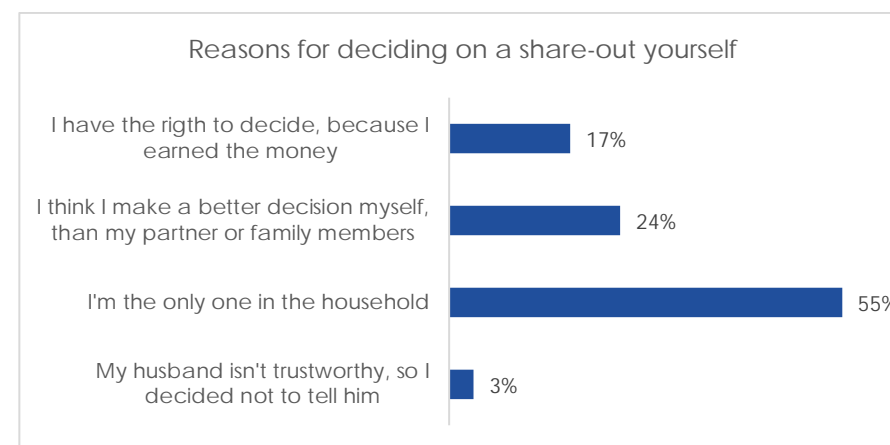


Figure 19: Reason for women to make decisions about share-outs by themselves (N=29)



Another important strategy at the start of the programme is the access to credit and loans. In the set-up of the project two types of loans are part of the implemented strategies:

- HE is providing a start-up loan in form of an initial product basket to their CHE's as well as second and third loans and after the successful repayment
- As part of EA\$E group, the women can get loans from their group which they repay with some interest.

These two forms are loans and not considered credit. The access to credit from formal credit providers have been a major challenge. The first challenge was to get the EA\$E groups registered, but that needed ID's from all participants, which were often not available. But even after the registration, it remains difficult to find credit providers to show interest or willingness to provide credit to the women groups.

WPC was able to connect two women's group - after registration - to the Women Development Fund, which is a government fund that is focusing on women's initiatives. The loans that are provided are interest free. The first loan of 8.000.000 TZS was for a ball mill, so the EA\$E group could start a business in grinding ore. The Women Development Fund provided a second loan of 4.000.000 TZS loan to one EA\$E group to further develop their poultry business. This loan has also been motivating for other groups to register and apply for this fund.

Other commercial banks, beside showing some openness towards the idea, have not provided any loans.

#### Golden Line Contribution

The yellow blocks below show the factors contributing to change as identified by the contribution analysis.

Main contributing factors control over resources by women	Main barriers control over resources by women
<ul style="list-style-type: none"> <li>• Women start their business for themselves as CHE, increasing their financial independency</li> <li>• The EA\$E groups have given women increased access to credit and savings</li> </ul>	<ul style="list-style-type: none"> <li>• Women have added responsibility when they get an income (triple burden)</li> </ul>

- Women invest their share-out money in setting up small business by themselves or as groups

#### Sexual and reproductive health rights of women in mining communities

Key indicator	Baseline value	MTE value	ETE value
Women in mining communities have improved SRHR			
% increase in uptake of SRH services and products	37%	48% use contraceptives	
Users' satisfaction rate of SRH services		85% (very) satisfied	76% (very) satisfied with an average of UMATI 8.7 Other services 6.00 (out of 10)
Women are better organised and able to claim their health rights			
% of women who can list at least 3 contraceptive measures	72%	53%	Not measured
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 decide on spacing between children 47% agree

	To use contraceptives 31% agree	To use contraceptives 34% agree	To use contraceptives 34% agree
% of women reporting a reduction in (domestic) violence		Not measured <sup>32</sup>	

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 friendly SRH services and women being better organised to claiming their rights in relation to GBV.

SRH is a highly complex matter, as it touches on deeply rooted matters and beliefs in the individual as well as in the cultural context and it makes people uncomfortable and are prone to misinterpretation.

#### Decision-making on SRH

The findings suggest that the Golden Line programme has contributed to empowering women to decide on their SRH, when looking at the survey results. Also, in the decision making we see some modestly encouraging numbers: 74% of the women indicate that they would be able to join the decision-making on contraceptives if they wanted too. Still, in practice only 30% indicate that they decide with their partner on the use contraceptives

and 29% indicating where the woman decides herself. In the FDG's the trainings and sessions with men which resulted in changing attitudes of men are mentioned as important factors to improved SRH decision-making.

This leaves 41% of the women where the SRH is decided for her, by either her husband, family member or community leader.

In light of the high complexity of SRH we consider the perceived change by programme as is positive: 45% respondents report that the Golden Line programme contributed to the ability to be involved in the decision-making of the use of contraceptives.

#### Women friendly SRH services

The Golden Line programme collaborated with the local health facilities to improve the quality of SRH services and delivered SRH outreach services through UMATI's mobile van. These services are frequently used: 77% of women went for SRH services, of which 58% used UMATI services and 31% went to a health clinic.

We found a significant and impressive difference between the rating of the UMATI service which scored an 8.7 (out of 10) compared to a 6 (out of 10). One of the recommendations: better treatment and follow-up of side-effects was picked up by UMATI through better informing their clients about possible side-effects and improved linkages and information sharing about side-effects with the community health workers.

During the FGDs, participants expressed their high appreciation for the UMATI outreach services, also compared to other services. UMATI is applauded for staff friendliness, professional care, confidentiality, providing information to the clients, inviting the men to join their (pregnant) wives and also that they bring SRH services to their communities, 'they go the last mile'.

Participants often refer to other health services were as harsh and rude treatment of staff, not receiving / denying treatment because of the SRH service requested, long waiting hours. In one FDG the relationship with the health clinic was expressed as positive and rather constructive. In this ETE we analyse the data on the level of community health centre and cannot claim

<sup>32</sup> This ETE 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.

if the trained community health workers in the health clinics were perceived to be women friendly.

The positive note is that through the model of UMATI women friendly SRH

Main contributing factors improved SRH rights and services for women	Main barriers improved SRH rights and services for women
<p>Training and awareness raising on women's (SRH) rights</p> <p>The information provided on referral system regarding GBV</p> <p>The trainings and sessions with men which resulted in changing attitudes of men</p> <p>The trainings and sessions with men which result in better dialogue between men and women / changing attitudes of men</p> <p>The SRH training of EA\$E and UMATI</p> <p>Male agents of change</p> <p>Going to the community with the outreach services from UMATI</p>	<p>Poor service of health clinic staff</p> <p>Men not wanting to use contraceptives</p> <p>Men refusing their wives to go to the clinic / using contraceptives</p> <p>Strongly rooted believes, like 26% of the women claiming that say it is not acceptable to say no your partner if he wants sex</p>

services can be well arranged in communities that have little or no access. Hopefully the planned institutionalization mobile van outreaches by jointly developing mobile van quick operation guide.

As a result of the social accountability scorecard exercises led by UMATI, several improvements were found. The results of the exercises were discussed and shared with respective head and regional and country health coordinators teams. This resulted in:

- a promise to on providing supplying equipments on time,
- a promise to launch to a dispensary in Buziba.
- four health facilities now have a complete maternal care equipment, including blood pressure measurement and ultrasound.
- cleanliness has improved in four health facilities

In the FGD respondents it is evident that the level of knowledge about the rights of women regarding SRH services is very low.

#### Gender based Violence

One of the recommendations in the MTE report, was to be more aware of gender-based violence in relation to the (financial) empowerment of women and develop referral systems. One of the outcomes in the ToC is formulate as follows: that women are better organised and able to claim their health rights.

Although it seems not to be fully intentional, the organisation of women in EA\$E groups do contribute to improved reporting of GBV and thus, claiming their rights. In the FGD and KII it is clear that women in EA\$E group suffering from GBV are supported and encouraged by their fellow EA\$E group members to report the cases.

The main contributing factors identified are the SRH and women's rights training, the confidential setting of the EA\$E groups and the need for trust and solidarity between the women help make that women share about violence in the household.

#### Golden Line Contribution

The yellow blocks below show the factors contributing to change as identified by the contribution analysis.

#### Other findings

- Golden Line has been very successful in motivating women and male EMAP leaders to join the elections in local government. In November 2019 local government authorities of Nyaruyeye, Nyarugusu, Lwamgasa, Katente, and Mgusu wards elected 51 Golden Line EA\$E women to hold local leadership positions in their communities. (more about this outcome in the chapter on advocacy).
- One EMAP group started an VSLA / EA\$E group to show their commitment beyond talking, but really be active role-models.
- We do want to highlight the two findings that we still find worrying:
  - only 39% of the respondents agrees to the statement that it is (very) acceptable for a woman to say no to sex with her husband;

- 26% finds this not acceptable at all.
- This has not been the main focus of the SRH strategy. Moreover, unwanted sex is probably not recognised as GBV by the respondents.
- Only 15 CHE's indicated that they received a tablet from HE. The provision of the tablets was at least at the start of the project a strategy to educate the community. This seems not to have been a strategy that was further implemented during the implementation of the project, and was also indicated as a challenge during the MTE.

## Conclusions

This chapter assessed the changes in the communities as the result of the interventions by Healthy Entrepreneurs, WPC and UMATI. Overall, the results are positive and the trend since the MTE has continued.

Participants highly appreciate all the activities linked to the Golden Line both in terms of increase in opportunity and in income and access to women friendly SRH service: the capacity development, increase in knowledge, creation of businesses, economic opportunities leading to an increase in income, the SRH services brought to the remote communities, the created solidarity between women, but also between the male change agents and the women.

Overall, we see that the programme contributed to giving control of women over resources, via savings and credit and supporting them to have their own business. There are first steps towards joint decision making. It was hoped that the continuation in the same communities would have made a stronger change in the practice in shared decision-making.

However, there are also challenges in household dynamics, such as extra responsibilities for women and tension as the result of changing power dynamics. Although the women are very positive about the UMATI services, we have to acknowledge that the shared decision-making about SRH is more complex and less progress was observed.

The successful participation of women in the local elections have been an important positive result in the programme.

## Recommendations

For future programmes, we have the following recommendations:

- GBV as well as SRH are an important area of work, at the same time it is highly complex and needs high levels of understanding of gender rights. If outcomes want to be claimed on this level, the approach to these areas needs additional activities.
- If joint decision making is an objective (rather than economically empowering women), future programmes should put more emphasis on Gender Discussion Series.
- Link with organisations that support with women on governing skills, to increase the success of the elected women.
- Include lessons learned from the strategy to revive the CHE's which was proven successful.

# Synergy and sustainability

The final chapter on the evaluation results in Tanzania discusses the synergy between the programme elements and the sustainability of the results.

## Synergy

The underlying assumption is that working as a shared initiative with collaborating partners offers the potential for synergy. During the MTE we found evidence of synergy in the Golden Line programme in Tanzania.

During the MTE the collaborating partners showed high awareness of the programme's Theory of Change (ToC) and refer to the links this offers. Regular meetings between the partners contribute to a good relationship between the project staff. The partners use each other's expertise, consult and reach agreement with each other.

Also on the programme level, the consortium partners expressed synergy in similar working principles, such as:

- being aware that you have the option to choose, for instance 1) when it comes to a job in the mines; 2) which contraceptive you use; or 3) that you also have new opportunities to increase your income
- 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

After the recommendations in the MTE report, the Golden Line team reports they have started to see the opportunities for synergy much more on activity level. The team made a synergy plan and calendar and implemented many activities together, supporting each other in strengthening the outcomes for the participants.

It is difficult to make claims about the synergy at the outcome level two reasons. First, the adjusted strategy on synergy has been applied only had a relatively short time span. Second, the activities are very similar in terms of description, which makes it difficult to distinguish between the consortium partners for the participants. For instance, WPC and Solidaridad have an element of VSLA in their intervention and HE loans. Similarly, all partners provide some sort of training on health.

Still, there are several cases that as good or even great practices the programme can learn from and promote for replication. Below we describe two examples as inspiration as well as evidence.

1. In one of the Solidaridad mines was an EA\$E group implemented by Solidaridad with the help of WPC. The women did well and decided that they wanted to start a business. Solidaridad requested HE to assist in the development of business skills as well as to do a market analysis for the group for a product that has market potential and also identified where to buy the products and at what price to sell. After the research HE advised to start a business in selling PPE's. This was the knife cuts both ways: it was adding to the availability of PPEs at a fair price to miners and contributed to the increase in income for the women.
2. Women's day - March 8. The Golden Line joined forces to optimize its visibility during Women's day. On the exhibition all Golden line partners were present and contributed:
  - a. Two businesses that are run by EA\$E group members were invited to exhibit their products. They were also able to sell during the exhibition, thereby generating some income.
  - b. Project partners and male change agents engaged in conversations, sharing their Golden Line story with the visitors to raise awareness on both the programme and content.
  - c. By giving a speech to visitors, which included government officials to advocate for gender equality in mining communities.
  - d. UMATI provided SRH services during the day.
  - e. Last but definitely not least, WPC introduced two small businesses to Tanzania Bank, to open the conversation of providing credit or loans to women groups.

Here, the mutually reinforcing activities and presence resulted in major visibility, income generation, awareness, access to services in a way each single organization could not have achieved when doing it alone.

## Sustainability

The evaluation team visited the same communities as during the MTE, so we could gain insight in the medium-term changes among programme participants. This section reflects on what happened among those participants where the programme already reduced their support after the MTE. We focus on the activities of the Simavi partners and the results of these

activities, as HE and Solidaridad did not limit their support at the time of the ETE.

#### Sustained results

In the second half of the programme, the Golden Line partners developed a simple exit plan to increase the sustainability of the results.

Overall, Golden Line participants are optimistic and positive about the lasting effects of the programme as can be noted in the figure below.

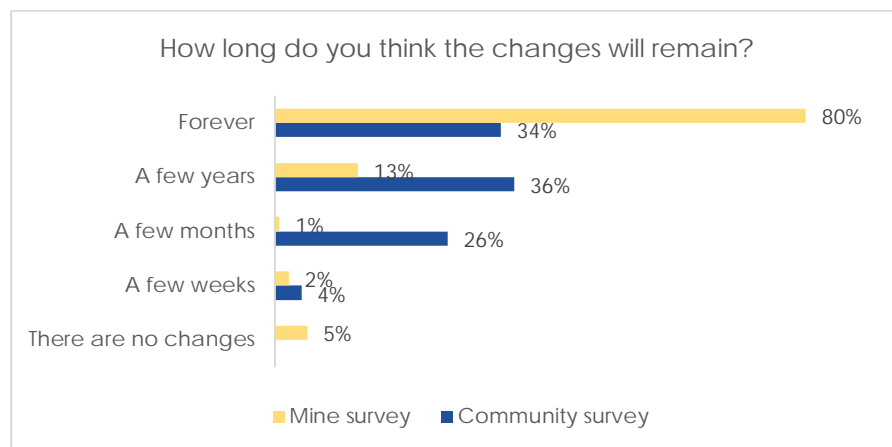


Figure 20: Expected sustainability of outcomes by respondents

For sustainability we can distinguish on several levels:

- Continuation of the activities
- Change of behaviour on individual level
- Change of practice and infrastructure on organisational level

#### Continuation of the activities

As part of the exit strategy, WPC phased out and handed over training and to the facilitation of EA\$E groups to the community ambassadors. When groups have gone through several rounds of share-outs and registration, it is expected that they should be able to fully self-manage their groups.

For the CHE's the exit strategy in Tanzania include the training of women to do their own procurement.

Although participants do express COVID-19 did not influence the activities, the WPC did report that the groups had less and rotating meetings with only part of the EA\$E group present and HE reorganised the cluster meetings to meet in smaller groups.

Overall, we see that the results in the communities continue actively over the past year when the programme was phasing out its support. The figure below shows that, when comparing the results at the outcome level to the MTE, the trust in the EA\$E groups is still very high and somewhat increased for most respondents. In fact, most respondents say that more people joined the groups (45%) and / or the group has more meetings (17%).

EA\$E and EMAP group members also expect that the activities will continue as they are now or expand 81% for the mine and 99% in the communities). The same holds for CHEs: they believe the activities will continue or grow (76%).

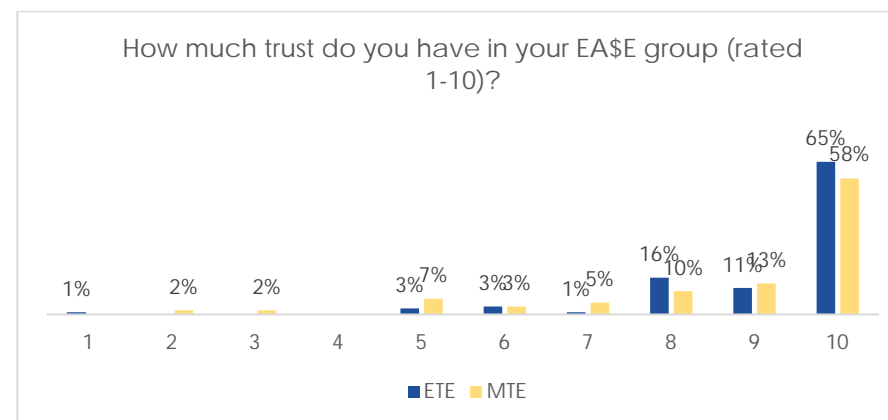


Figure 21: Rating of trust in EA\$E group

Of course, these numbers are about perception. Although we cannot claim the groups will continue to exist or not, there is much reason to be optimistic about the sustainability. With its high focus on self-management and relative short span of needed intensive support and training EA\$E seems to be an intervention that can be relatively easy sustained at community level.

In the mines, the programme has used a wide range of types of (innovative) activities to foster progress. The variety enabled in the mines 'something for

everyone' to get started with. This was a good entry point for Solidaridad to get the attention of the mine-management and once inside, start working and offering other trainings and (technical) support.

The expected sustainability on activity level in the mines - structural continued training - are expected to be lower.

The EA\$E groups in the mines are expected to continue.

Also, the highly positive rated outreach services from UMATI have not been embedded or taken up. This changes this being continued is small.

A considered effective approach for sustainability is the strengthening of existing services and handing over responsibilities to (local) government or institutions. In the exit plan several strategies to hand over the responsibilities over local government are described. We have not found sufficient evidence that this is sufficient for them to sustain. This will only show in a few years time.

#### Awareness, change of behaviour and practice on individual level

Majority of the participants from both community and mines indicate eye-opening knowledge and an increase in awareness about women's rights, gender equality and safety in mines. They expect this to remain for a long time.

The actual change behaviour in changed positions as well as change in shared decision making remained lower but are present. Only in a few years it can be claimed if this part has remained under the challenging circumstances in the household, community and mine context.

We expect the small businesses that are set-up by EA\$E groups, individual EA\$E groups participants and CHEs also to be long-lasting.

Moreover, almost all CHEs are planning to continue with their CHE business (96%). Although it remains unclear to the evaluation team how the loan structure will continue. The loan structure seems a vulnerable part in the CHEs independent sustainability. Next to the increase in income, the business skills training and training on long-term and short-term expenditures are main contributing factors for the sustainability.

In the mines there is both an increase in awareness on the position of women and safe practices which are expected to be long lasting. On individual level we see sustained results on women taking positions in the mine management. Also, we see - although very few - people using PPE's. We cannot claim this

change will last, but it is expected that once a mineworker has access to and starts using PPEs the probability of continuation is high.

We also expect that the small businesses that are set-up by the EA\$E groups in the mines will be able sustain itself.

#### Change of practice and infrastructure on organisation level

For the change of practice on organisational level, we cannot deny the progress that have been made in the mines on many different levels. The strongest changes have been on the position and treatment of women. Although high migration level is a risk that acquired changes are diluted quickly, the expectation is that with the durable changes with women in management positions, the mines will remain more women friendly.

We expect the infrastructural changes implemented by the mine-owners to be sustainable. Contributing factor is that the support did not include financial assistance. When a mine-owner(s) invests in a concrete pond or tree-planting, high level of ownership is expected.

Also, institutional changes, like providing women access to the mining pits and providing licenses to women are expected changes that will not be reversed.

In Tanzania the level of health care in the communities is at a deplorable state. Although staff of the community health workers were trained in women friendly SRH services by UMATI, the challenges are so big, and work pressure so high, that is unfortunately questionable if this part is really benefitting the clients on the longer term.

For the work of WPC and HE, we have not found evidence for changes of organisation level.

#### Replicability

All strategies showed high possibilities of replicability, mostly because of none or very limited dropouts of mines or EA\$E groups. It is important to note that each organisation experienced an initial difficult and slow start-up. The trust and success attracted increased commitment and formation of new groups and activities. This shows possible replicability, with the notion that the start-up needs to be done very carefully.

## Conclusions

The programme has been able to touch upon some of the most complex and challenging issues that are present in mining communities. The synergy of the programme has in the second phase translated itself to synergy at activity level, resulting in the tailor-made support per target group based on expertise present at the partner level. To what extent this increased the outcome on individual level is yet to be seen.

The sustainability at the community EA\$E and CHE level seems to be rather high in terms of activities as well as impact on individual level. The SRH services is much more challenging.

The sustainability in the mines is strongest at the position of women in the mines and safe handling of mercury. Through the female members of management, the role models are embedded in the mine structure, still the migration can become a challenge in the changing mineworkers that not received the trainings and dilute the new practices and culture.

## Recommendations for synergy and sustainability

CHE's scored more positive scores towards financial security and increase in income. This might be triggered through the loans that are provided within the CHE's model. Although we find it highly recommendable to keep the EA\$E groups as they are, it might be considered that when women want to start a business, to offer them a similar start-up loan in addition to their own saved investment. This might boost the business sufficiently grow to obtain credibility of formal loan providers.

Give more attention to the embedding of the UMATI van to local structures.

Especially two of the MTE recommendations on synergy remain valid but we do want to repeat them in light of future programming:

- Raise more awareness on the environmental impact / drinking water impact of mining on the community to find shared solutions.
- Provide last mile services at the mines, such as SRH and occupational health service.

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<sup>33</sup> See also Annex 2 - Interactive Sprockler report  
<https://visualizer.sprockler.com/nl/open/goldenline-EIE-OH/password> (password = goldenline)

## Golden Line advocacy strategy

The overall objective of the Golden Line Advocacy Strategy is to realize an improved conducive environment that allows women in and around artisanal and small-scale gold mining communities in Ghana and Tanzania to be more economically empowered. The advocacy strategy indicates 4 pathways at international level and 6 pathways at national level, unpacking the changes required to realize the long-term Golden Line objectives.

The overall strategy was developed for all levels, and country-specific work plans were developed for implementation. In addition, a Market strategy was developed to further operationalize the international advocacy work targeting companies' awareness and sourcing strategies.

## Analysis of advocacy outcomes

The majority of outcomes harvested<sup>33</sup> took place in 2019 (56%) and 2020 (23%). As advocacy processes generally takes time, and changes aimed for do not happen overnight, it can be well explained that only 21% of the outcomes are from 2018 and before. This trend applies to outcomes in both countries as well as at international level.

The advocacy outcomes, resulting from the Golden Line advocacy efforts, are described in the following way:

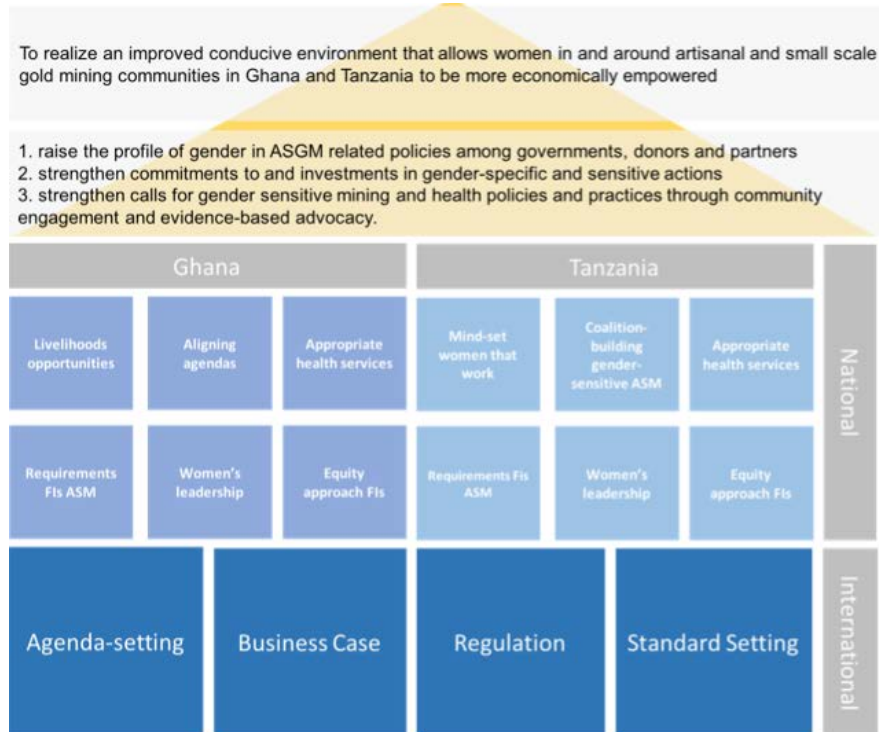
- Overall view of which social actors changed
- What changed on international level, national level, subnational level
- Contribution of Golden Line to the outcomes: advocacy strategies

## Who changed and what changed?

Every outcome is built around a social actor, someone external to the programme, who changed as a result of Golden Line, and likely others', advocacy efforts. We distinguished between the following types of social actors:



- Community, women and men
- Government, policymakers, local level authorities
- Standard setters and platforms (i.e. Fairtrade, OECD)
- Mine management and mining associations
- Media
- Health service providers (i.e. GHS, THS, local health workers)
- Market player or company (i.e. a gold buying company)



Outcomes were also categorized into type of change. The following changes are observed as a result of the advocacy work:

- Change in practice, behaviour, action (i.e. male miners are more respectful towards women miners by using appropriate language, instead of abusive language; VSLA groups financially supporting health insurances for elderly women)

- Governmental policy implementation, or regulation (i.e. renovation of health clinics; Ministry providing mining licenses)
- A change in relations or collaboration among (social) actors (i.e. EASE group member building a social network or solidarity among women)
- Agenda setting, influence of debate (i.e. RMI pushing the agenda on inclusive finance in ASM)
- Adoption, development of new policy or law
- Market player changing its sourcing investment strategy (i.e. sourcing from ASM, only sourcing recycled gold)

In figure 22 you can see that most outcomes are related to a change in practice, behaviour, or action (40%). Furthermore, the orange dots indicate that these changes especially took place at community level. Other types of change mostly achieved at community level are policy implementation or regulation, and relations or collaboration among social actors. The latter ones are also very much a result of other activities carried out by the Golden Line programme, next to the advocacy activities.



Figure 22: Level and type of social actor that changed (blue is Tanzania, green is Ghana, yellow is international)

As you can see in figure 23, for both Ghana (green dots) and Tanzania (blue dots), most outcomes refer to government authorities or policymakers (58% and 43% respectively). Evidently, these are important advocacy targets. From the analysis of the type of changes the social actors were involved in, we see that 16% of the outcomes refer to law or policy development or adoption and another 16% refer to policy implementation or regulation.

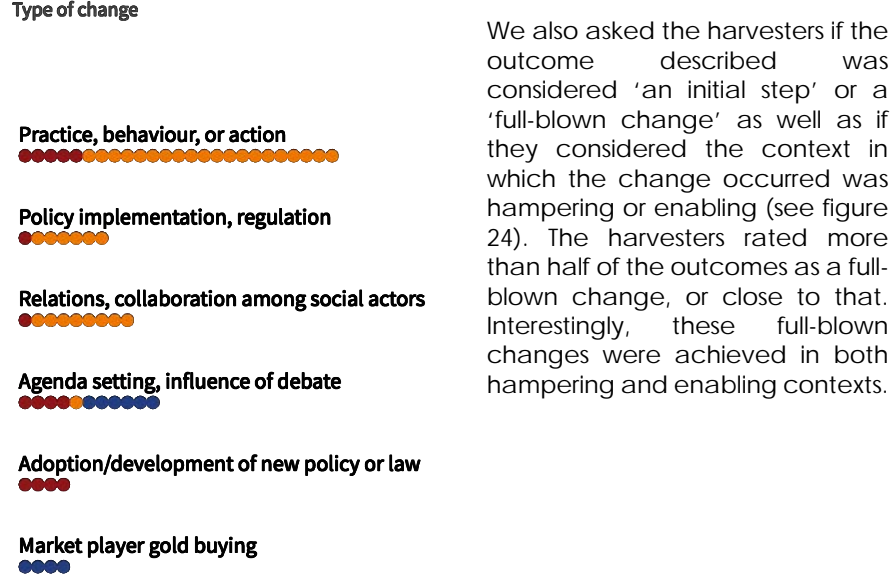


Figure 23: Type of change (orange is community level, dark red is national level, dark blue is international level)

<sup>34</sup> On 7-11 October 2019, during the 15th annual general meeting of the Intergovernmental Forum on Mining, Minerals, Metals and Sustainable Development (IGF), convened in Geneva, Switzerland, IGF included women's rights and mining in their overall agenda and hosted an Interactive Session on Gender Responsive Human Rights Due Diligence in the mineral supply chain.

Example on an outcome that were indicated as an initial step are:

In August 2019 local government of Geita Town Council and Bukombe District Council (Tanzania), verbally acknowledged the contributions of the Golden Line change male agents to the health system. Although this initial step towards change took place within an enabling environment, the harvester did not expect this to happen.

Example of an outcome that was indicated as a full-blown change:

On 3 May 2017, in Paris, France, the OECD hosted, for the first time, a side event with a focus on Gender and Mining, during the Forum on Responsible Minerals.

International level

As planned, Solidaridad took the lead in implementing the international advocacy activities. However, both Solidaridad and Simavi actively collaborated in terms of advocacy events, communication strategy, as well as through their participation in the Women's Rights and Mining Working Group (WRM). Over the past years, this WRM platform developed itself impressively, with 18 members participating in the core group, among whom the Netherlands Ministry of Foreign Affairs, other INGOs, IMPACT and others.

About 75% of the international advocacy work carried out between 2016-2020 contributes to the Golden Line objective governments and market players are increasingly aware of the importance of gender sensitive and fair mining practices and policies, as most outcomes (67%) are related to influencing agenda setters and relevant platforms such as the OECD, Intergovernmental Forum on Mining (IFM), Minerals, Metals and Sustainable Development (IGF)<sup>34</sup> and Responsible Minerals Initiative (RMI).<sup>35</sup>

<sup>35</sup> On 22 October 2019, Responsible Minerals Initiative (RMI), during their Annual Conference which was attended by 360 members (among who representatives of electronics industry, government and civil society), included a panel on inclusive finance in ASM in the agenda, with (for the first time) specific attention for gender and women rights.

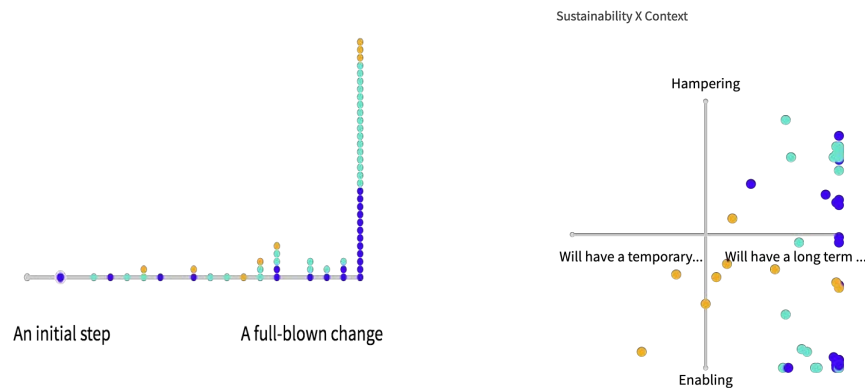


Figure 28: Analysis of how big the change was (blue is Tanzania, green is Ghana, yellow is international)

Especially the OECD is a major stakeholder, and the OECD Forum for Responsible Minerals is an important event where more than 1000 of the most influential companies, policymakers and organisations come together. Here, the Golden Line programme contributed to two major outcomes: (1) In 2017 the OECD hosted, for the first time, a side event with a focus on Gender and Mining, attended by 100 stakeholders from public and private sectors, during the Forum on Responsible Minerals. (2) In 2019, this resulted in the OECD multi-stakeholder steering group adopting the Gender Stakeholder Statement on implementing gender-responsive due diligence and ensuring the human rights of women in the mineral supply chain. The WRM group was involved in both outcomes, and Solidaridad is one of the few organisations (participating in WRM) with direct links with the OECD. Together with the Netherlands Ministry of Foreign Affairs (MoFA), they engaged with the OECD delegations and pushed the women's rights agenda. Thirty-five stakeholders signed the Statement, and the WRM Group and the OECD will follow up on these commitments. Apart from the Netherlands MoFA, no other donors appear in the advocacy outcomes harvested.

Although advocacy outcomes resulting from the international advocacy work are generally relevant and credible, one outcome could not fully be assessed in terms of effectiveness. This relates to the Golden Line exhibition at the OECD, during the Forum on Responsible Mineral Supply Chains, held in 2018. The photo exhibition targeted refiners, jewellery, finance & electronics

companies and policymakers in producing and sourcing companies, since most people working in the gold sector never visited a mine, let alone an ASM mine. Although visitors expressed themselves positively as the message was strong and convincing, and the OECD positively substantiated the outcome, within the scope of this evaluation it's difficult to assess whether it actually increased people's awareness.

#### A. Agenda setting

#### A. Agenda setting C. Regulation

#### A. Agenda setting C. Regulation D. Standard setting

#### B. Business case

#### B. Business case C. Regulation

#### C. Regulation D. Standard setting

Figure 29: Strategy for change (blue is Tanzania, green is Ghana, yellow is international)

Only 25% of the international advocacy outcomes contributed to commitments by target stakeholders (brands, governments, donors), which shows that, despite efforts made, engagement with companies is a slow and delicate process. ASM gold sourcing and company's commitments to improve gender equality remains insufficient. Only one outcome (related to Aunexum, further described below) represents a change hoped for, being companies taking action themselves to influence policymakers, certification schemes, and other companies. In contrast, Pandora who initially had a positive profile, recently (2020) announced to buy from recycled gold sources only, by 2025. This is considered a setback, especially since Solidaridad engaged with Pandora over the past years and anticipated that commitment for ASM sourcing could be on the table.

Nevertheless, promising outcomes have been achieved as well, such as the recent commitment (formal but confidential) of a major gold buying brand from Paris to explore possibilities to source responsible ASM gold from the Golden Line project mines in Ghana. This is considered a win, and a result of

a significant contribution made by Solidaridad, who is now further mapping the company's supply chain, establishing purchase agreements with the Golden Line mines, and reaching out to traders and refiners to deliver the gold to the company's brands. If trading deals are formalized between the project mines and the company, it will likely have a positive impact that will hopefully sustain. Another important outcome to mention relates to the Aunexum Precious Metals Group who, since 2019, committed themselves to partner with Solidaridad for a joint investment in ASM gold mining, whereas they have not invested in ASM before. Since Aunexum joined the Gold Covenant, which is a multi-stakeholder platform initiated by the Ministry of Foreign Affairs and members from the Dutch Gold sector and civil society, Solidaridad seized the opportunity to actively engage with Aunexum, which (among other factors) led to the commitment made. This outcome itself, its relevance and Solidaridad's contribution has also been substantiated positively and confirmed by Aunexum, as part of this ETE. Aunexum indicated that this outcome would not have happened without Solidaridad.

As can be seen in the figure 25, the advocacy outcomes contributed to all strategies and mixes of strategies, as defined in the Market Strategy. Although the various strategies are also intertwined, most of the advocacy outcomes achieved at international level are about two types of change: agenda setting and market players changing its sourcing or investment strategy (business case). The latter has proven to be a slow process, but cannot go without a strong focus on agenda setting. Once agendas are better aligned to women's rights, this serves as a basis for further influencing the standards, regulations, and eventually business cases.

#### National level

Advocacy activities in Tanzania mainly resulted in national level outcomes (68%), whereas in Ghana only 29% of outcomes achieved apply to the national level.

We asked the harvesters to indicate the extent to which outcomes can be linked to their Golden Line national advocacy strategy.

As can be seen in Figure 26, about half (43%) of all outcomes achieved in Ghana (green dots) are related to women leadership, whereas this pathway

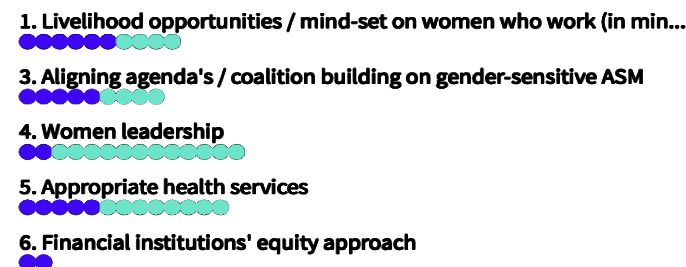


Figure 36: Link to outcomes (blue is Tanzania, green is Ghana, yellow is international).

was adopted the least in Tanzania (blue dots, 9%). In both countries, women leadership feature only in outcomes at community level. In Tanzania, most outcomes (32%) are related to improving changing mind-sets about women who work (in mining).

Also interesting to observe in terms of social actors involved, is that 24% of the outcomes in Tanzania refer to mine management or mining associations being the actors who changed, mostly in terms of practice, behaviour or actions, whereas for Ghana this was only 3%. This can be explained by the ban on small-scale mining, which was only lifted by the end of 2018.

In sum, national advocacy pathways are well reflected in the outcomes of both countries, except for strengthening the equity approach of financial institutions (two outcomes only related to the Tanzania Postal Bank). Noticeably, no outcome has been achieved related to the sixth pathway 'requirements of financial institutions for ASM', around credits for ASM that should enable them to implement fair mining practices. This implies that objective E1.4 has not been achieved- at least not by means of national level advocacy activities. Furthermore, only one outcome has been reported related to the pathway 'Financial institutions' equity approach', which was achieved recently (2020) in Tanzania, where the Tanzania Postal Bank for the first time verbally committed to provide loans to registered VSLA and EASE women groups of the Golden Line programme. In Ghana no outcomes have been harvested with regard to this strategy pathway.

National advocacy outcomes contributed to establishing gender sensitive and fair mining policies and practices, which is one of the Golden Line objectives. Two (out of the 13) examples that were ranked by the harvesters as very relevant in this respect are:

- In 2019 in Tanzania, during a meeting with Geita Women Miners Association (GEWOMA) the leaders of the Ministry of Minerals verbally committed to provide mining licences to registered women mining groups in the Mgusu Mountain area in 2020, whereas this was not given priority before.
- In 2017 in Ghana, the Ministry for Lands and Natural Resources adopted the Multi-Sectoral Mining Integrated Project (MMIP). Solidaridad contributed to the initial drafts, ensuring a strong focus on women's rights and gender equality, including a budget, within the new MMIP. From the internal validation, we learned that the MMIP itself would have been adopted anyway, but through Golden Line's contribution, women's rights and gender equality are now well captured in the document. This outcome, its relevance and Solidaridad's contribution has been confirmed during a substantiation interview with the MMIP secretariat.

Be it to a lesser extent, the advocacy outcomes also contributed to establishing national level women-friendly policies and standards. As described above, only four outcomes (from Ghana) are considered a development or adoption of a new law or policy, and two of them are described below.

- In 2019, the Cabinet of Ghana approved the Affirmative Action Bill, which was pushed for approval by the Gender Minister, and sent to Parliament for further processes. This bill aims to give equal opportunity for men and women and proposes to reserve at least 40% of government and other appointments for women. CSOs, among whom Solidaridad, HFFG and the Golden Line National Programme coordinator actively collaborated to push for the passage of this bill. Furthermore, Golden Line advocacy pushed for at least 30% of the mine concessions to be assigned to women. We tried substantiating this outcome directly with the Cabinet, but could not reach the relevant person.
- In 2017, the Pharmacy Council of Ghana lifted the ban on licensing Over the Counter Medicine Sellers (OTCMS) in rural areas, and agreed to fast track the license applications of the OTCMS for Healthy Entrepreneurs and other rural women. From the internal

validation we learned that the ban would have been lifted eventually, but without the lobby of Healthy Entrepreneurs this would have been delayed even more, pushing women into an even more deplorable economic situation. This outcome, its relevance and the contribution of Healthy Entrepreneurs were substantiated with a pharmacist.

### Community level

Communities have been a fertile ground for changes, especially in Ghana, where the majority of changes achieved linked to advocacy activities, were observed at community level (65%), whereas in Tanzania this was the case for 32% of advocacy outcomes harvested. Community level advocacy and other Golden Line activities especially resulted in changes in practice, behaviour or action, policy implementation or regulation, as well as relations or collaboration among social actors.

The Golden Line programme also actively collaborated with media in order to raise more awareness for the need of women friendly health services. In Ghana, in 2019, national media revealed and discussed the fact that health workers are charging pregnant women high prices for sanitary products, which eventually contributed to cost-reductions of health services. In Tanzania, since 2019, every Saturday, Storm FM broadcasts a weekly programme on women's rights called "Women Today" for the Geita region, whereas not many local radio stations have a regular programme dedicated to this topic. This initiative was taken by Storm FM themselves, who after the Golden Line made 6 (paid) radio programmes on gender issues with them, decided to continue broadcasting about the topic. There is also a calling line during the programme where listeners can ask questions. From these calls, it shows that most listeners are men.

Community advocacy outcomes show that women's positions in mines have improved through advocacy work with mine management and mining associations. In Tanzania, especially the Mgusu mine features in many outcomes. Among other developments, in 2019, the Mgusu miner's cooperative provided a mining area in Mgusu Mountain to registered women mining groups, whose mining licenses are verbally approved, but still owned by the cooperatives. Another outcome showing how improved relations can strengthen women position in mines also comes from Tanzania, where male miners from the gold rush area Lwamgasa have become more respectful towards women miners, shown by abstaining from abusive language and shouting at women, whereas before there was a lot of violence happening

to women since there is no formal control in these areas. In Ghana, only two outcomes are harvested where mine management is the key social actor who changed. A recent example (2020) comes from the Obeng mine at Gyapa (Wassa Akropong), where mine management accepted two women to be part of the mine management team.

Outcomes related to improved SRHR and positions of women in mining communities as the result of advocacy and other Golden Line activities, are plenty and very divergent. They are often also overlapping with another Golden Line objective, related to communities recognizing the importance of gender equality. Advocacy outcomes ranked by the harvesters as very relevant can be clustered into the following type of changes:

- Improved quality and accessibility of health services. For example, 14 health facilities reduced the pricing of sanitary products for pregnant women, whereas before health workers often sold these at a high price, as the government did not adequately distribute supplies. In addition, health workers from 19 health facilities have become more attentive to maintain good relationships with their clients, by assuring trust and confidentiality. During substantiation interviews, two health workers confirmed that the score card and dialogues with community members, opinion leaders, VSLA women and service providers (nurses, health directors) were very instrumental for health facilities to resolve the situation. These issues were also followed up with the Ghana Health Service staff, while they participated in training on women-friendly health service organized by Golden Line Programme.
- Improved civic space for women to participate in traditional authority decision-making processes. A local leader who explained that 'the teachings' in the community has helped to improve women's position in the community, as their opinion is more respected now. Another local leader expressed it like this: "Gone are the days when women were rewarded with sheep for giving birth to 10 children."

It should be noted that none of the advocacy outcomes referred to women improved control over resources. But this can be explained by the fact that this is intervened on through other programme activities (see chapters on results in the community in the country reports for Ghana and Tanzania).

#### Contribution and context

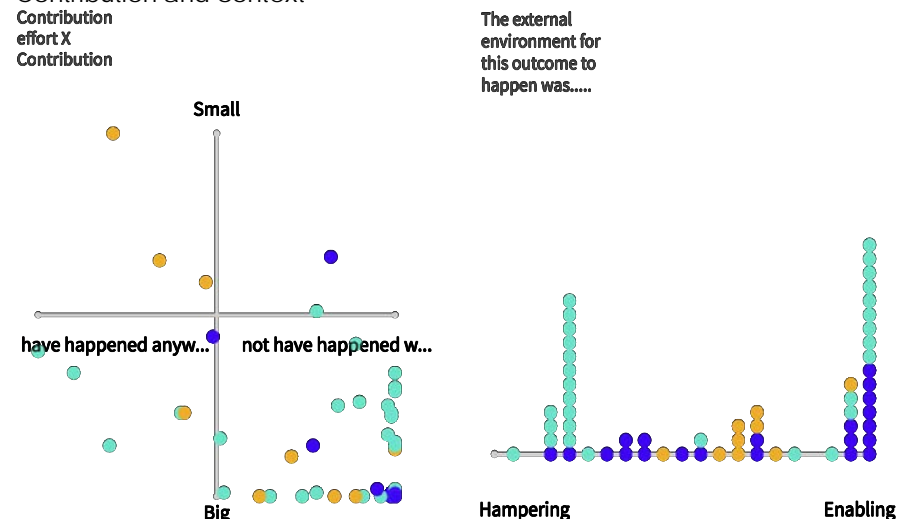


Figure 43: Contribution and context (blue is Tanzania, green is Ghana, yellow is international)

Compared to other actors who also contributed to the reported outcomes, harvesters evaluated the Golden Line's contribution to be big, and generally feel these changes would not have happened without the programme. This is especially the case for outcomes at community level, which can possibly be explained by the fact that in Golden Line communities, and especially the mines, there is limited or no presence of other actors contributing to women socio-economic empowerment.

As can be seen in figure 28, programme staff from Tanzania seems to be more convinced that their outcomes would not have happened without the Golden Line programme, and almost all outcomes are achieved as a result of significant contribution efforts made by Golden Line (see numerous overlapping blue dots in the down-right corner). For Ghana (green dots), this pattern looks rather different, which might indicate that there were more opportunities for collaboration with other actors. The international advocacy activities (yellow dots) especially varied in intensity of contribution efforts.



When we further look into the influence of context, we see that the harvesters generally operated within both enabling and hampering environments. It is important to mention here that we asked about the external environment in general, and not specifically about civic space, which we know has been shrinking especially in Tanzania. The figure shows a bit more polarized results for Ghana (green dots), but no real differences between Ghana and Tanzania (blue dots) are found. The international advocacy outcomes have been achieved within external environments that are not fully enabling but also not seriously hampering (see yellow dots in the middle), which is a promising finding. This might indicate that there is a good momentum for raising awareness on women's rights in the mining industry and a rather conducive environment to further push for gender sensitive and fair mining practices and policies, which might eventually lead to stronger commitments from governments, brands and donors.

#### Sustainability of effects

The harvesters rated most advocacy outcomes from Ghana and Tanzania as long lasting, as they expect the outcomes to sustain. From the explanations following this question, we can take away two key working mechanisms for sustainability, that apply to the Golden Line programme at large:

- Direct engagements at community level: The EMAP (Engaging Men in Accountable Practices) groups, gender discussion series and community dialogues seem to have been very instrumental for creating a conducive environment within communities, as well as among local political and traditional leaders and mine management.
- Supporting women to seize local positions of power. Especially the bottom-up approach used by the Golden Line seems to have been instrumental for gaining trust and building self-confidence, including the ability to be strongly organised as a group and being accepted within the networks that are traditionally dominated by men.

Interestingly, the international advocacy outcomes are rated as slightly less sustainable. This especially applies to the OECD side-events and the panel discussions pushed by the WRM, which are unlikely to continue to happen, without the Golden Line partners participating in the WRM. Nevertheless, the potential spin-offs from the events that already happened might be very impactful as they took place at high-level public-private platforms.

#### Synergy

We asked the harvesters to rate the collaboration between partners within the Golden Line programme, and specifically the way advocacy outcomes were realized. The level of interaction around the harvested outcomes is high, since 74% of the advocacy outcomes are a result of partners continuously working together (Ghana and Tanzania 84% and 76% respectively). As expected, at international level the interaction has been less, with 67% of the outcomes being a result of partners working in parallel, but separately. This can be well explained by the fact that advocacy activities were divided between Solidaridad and Simavi, based on existing networks and expertise.

#### Conclusions

The outcomes harvested and achieved through the Golden Line advocacy work are generally very significant and credible, and supportive of the Golden Line advocacy and market strategy. Compared to other actors who also contributed to the reported outcomes, harvesters evaluated the Golden Line's contribution to be big, and generally feel these changes would not have happened without the programme. Since there were only limited opportunities for substantiation, it's difficult to fully confirm this and we suspect there may have been some level of social desirability.

Overall, the national level advocacy activities mainly targeted government authorities or policymakers, who were mobilized especially in terms of changing a practice or undertaking action. This is very important, also at community and district level. Unfortunately the outcomes do not reveal many contributions to policy development or changes. Only one outcome has been reported in this respect, related to the National Consultative Process in Ghana, but this outcome could not be substantiated, since at the time of this ETE, current staff of the Director of Gender was not aware of the Golden Line programme. In Tanzania, and also at international level, no outcomes are reported related to policy development. Also, international advocacy activities at the level of the Commission of the Status of Women (CSW) and UN mechanisms (also in country) in general have been limited.

At international level, targeted governments and market players have become increasingly aware of the importance of gender and fair mining as the international advocacy activities focussed on agenda setting and awareness raising. The objectives related to donors, and especially the private sector gold market players have proven to be challenging, and as expected were not achieved. Nevertheless, two companies made encouraging progress: Aunexum's commitment to explore investing in ASM

gold mines, and the commitment made by the major gold buying brand. This clearly shows Solidaridad's added value to create such links between ASM and brands, since they are one of the few working directly on women economic empowerment with women in mines, and linking the mines to brands.

In terms of the market strategy, the ask for companies to change their own internal policies and practices in favour of ASM and women right's due diligence, be transparent about this, and also engage with other companies and policymakers to create broader sector change, has been too ambitious. Bringing about such a systemic change evidently goes beyond the lifetime of the programme. This would also require more engagements with international gold buyers, stronger partnerships with other international front fighters, next to local level market players, mining associations, and CSOs, and of course more resources. This would also benefit knowledge exchange and coalition building on gender sensitive ASM between grassroots, national and international level.

The national advocacy pathways are generally well reflected in the advocacy outcomes of Tanzania and Ghana, except for the two pathways related to financial institutions. Despite attempts made while working with the Tanzania Post Bank and at international level,<sup>36</sup> it has proven to be difficult to engage with financial institutions and influence their equity approach and requirements for ASM credits, as the risk profile of this sector is considered too high. Objective E1.4 has not been achieved.

As the majority of Golden Line activities were carried out at community and mine level, most outcomes harvested at community level are a result of a mix of various efforts, and are not limited to advocacy activities only. A good example here are the women who, besides being trained and actively participating in the VSLA groups, are also encouraged participating as a candidate in the local level elections. This is not a full-fledge advocacy outcome, which makes it difficult to draw conclusions about the effectiveness of advocacy at community level. Having said that, we encourage the interaction between implementation strategies, as the results

of the Golden Line programme, especially at sub-national level, are very strong.

#### Recommendations for advocacy

- Improve the interaction between the various advocacy levels (international, regional, national). This implies not only bringing local to global, but also bringing the implications from global mechanisms and standards to the local level, and holding (sub) national duty bearers to account. This would also benefit the sustainability of the programme's result.
- Strengthen collaboration with other national and regional civil society organisations (e.g. women-lead CSOs) that are also fighting for improving women's rights, SRHR and labour conditions.
- Increase advocacy efforts with the UN and respective SRHR platforms and mechanisms (e.g. regular UN review processes), at both national (e.g. UN women) and international level (e.g. CSW, CEDAW), so that the various levels can support each other's lobby.
- Continue engagements with market players, governments, donors and standard-setters to raise awareness on gender-responsive due diligence in the mining sector, and especially further strengthen the engagement with local level market players and mining associations.
- Re-assess how financial institutions could be engaged in a more effective way, and mobilize additional expertise if needed.
- Assign advocacy experts at national level, who oversees the various implementation strategies applied, and can take the lead and follow-up on specific advocacy targets and asks.
- Update your advocacy strategy during the lifetime of your programme, as certain pathways might play out to be more challenging than others. This enables you to keep track of changes in priorities, and adjust your targets accordingly.

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<sup>36</sup> Solidaridad held meetings with various financial institutions but it became clear that they found ASM too risky. Solidaridad then commissioned a research to better understand the real and perceived risks of investing in ASM, the results were presented during the RMI conference in the US. As a follow up to this, Solidaridad set up a

partnership with the Impact Facility to raise awareness on how financial institutions can interact with ASM. Due to COVID-19, the presentation at the OECD was cancelled and webinars were hosted instead.



# Overall conclusions and recommendations

The overall aim 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, synergy and sustainability of the programme results.

The progress made since the MTE

The programme has been able to create many opportunities for women in and around artisanal and small-scale gold mining communities in Ghana and Tanzania.

The Golden Line consortium operated in the complex context of ASM, which touches upon many aspects, such as the ASM operation, health, environmental damage, traditional beliefs in the communities, high poverty, low levels of education, high birth-rate, strong patriarchal structures, and much more. This was further complicated by two major contextual challenges: the ban on ASM in Ghana and the consequences of COVID-19.

We congratulate the programme for operating as an integrated programme which worked on all these issues in different very pragmatic and intelligent ways. The programme is ambitious as it aspires to change deeply rooted perceptions about gender relations in a male dominated professional area and we can clearly state that it has resulted in many positive effects.

## Awareness and use of PPEs

The Golden Line programme looked at 1) compliance with national law and formalization; 2) social responsible mining or decent work (which includes safe working environment); 3) environmental responsible mining; 4) adopting management systems & transparency.

Over the course of the programme, for both countries this appeared (too) ambitious. The staff working in the mines were mostly experiencing the effects of social responsible mining, which is an immediate gain for the (female) mineworkers.

The MTE and the ETE reveal that for both countries the use of PPEs is still low. The exact reasons for this are difficult to grasp. The awareness of PPEs increased, but we did not find a clear connection between the use and



training. Possibly, the discomfort of using PPEs is the main reason for not using them. Provision may also play a role, but given the high level of social desirability when asking questions about PPEs we cannot make strong claims about this. Provided reasons to not to use PPEs are the costs (Tanzania) and comfort (Ghana). The staff mainly explains this by acknowledging that change of behaviour takes time, and still other areas of change of behaviour in the mines and programme did show important progress.

#### Recommendations: Other efforts to increase the use of PPEs

Raising awareness on PPEs is not sufficient to change behaviour: there is a need to grow more understanding of the complexity of the use of PPE's, and especially focus on the comfort of the PPE's. The International Mine Action Standards (IMAS)<sup>37</sup> points out that the PPEs need should not be approached too simplistic and points out: 'PPE may restrict the wearer to some extent by limiting mobility, visibility and comfort, or by requiring additional weight to be carried. The requirements for protection must be balanced against the possibility that wearing too much PPE may impair movement or concentration.'

This last point is even more stressed by The South African Mine Health and Safety Council who state in its manual<sup>38</sup> that for women it is even more challenging to start using PPEs : 'As the involvement of women working in these previously male-dominated positions is a relatively new occurrence, it has been identified that the current PPE is restricting their productivity and comfort.' This manual promotes inclusion of the female miners in the development of the PPE's.

#### Safe mercury practices

One of the indicators of the Golden Line programme is the decrease in use of mercury. The use of mercury is not only a direct health risk to the mine workers; mercury pollution contributes to severe environmental problems<sup>39,40</sup>

<sup>37</sup> [https://www.mineactionstandards.org/en/standards/document-detail/?tx\\_imas\\_document%5Bdocument%5D=99&tx\\_imas\\_document%5Baction%5D=show&tx\\_imas\\_document%5Bcontroller%5D=Document&cHash=5c3b4e75de208dee0a53aec57deffbe8](https://www.mineactionstandards.org/en/standards/document-detail/?tx_imas_document%5Bdocument%5D=99&tx_imas_document%5Baction%5D=show&tx_imas_document%5Bcontroller%5D=Document&cHash=5c3b4e75de208dee0a53aec57deffbe8)

<sup>38</sup> [https://www.mhsc.org.za/sites/default/files/public/publications/PPE%20For%20WIM%20Handbook%20-%20English\\_0.pdf](https://www.mhsc.org.za/sites/default/files/public/publications/PPE%20For%20WIM%20Handbook%20-%20English_0.pdf)

As pilots with alternatives for mercury have not yet been successful, Golden Line programme focuses on safe mercury practices, such as: 1) reduce the number of people who work with mercury; 2) use PPEs while working with mercury; 3) reducing quantities; 4) promoting the use of retorts; and 5) creating awareness of the dangers of mercury among those who do not work with mercury.

We observed some improvements in safe mercury practices. In all mines the mercury is mostly handled far away from the kitchen and food areas in Tanzania. We also observed the use of concrete ponds, to avoid the mercury entering the ground or surface water and polluting the environment and causing risk to pollution of drinking water. The use of retorts that have been promoted, have not been successful so far. In both countries, training on mercury practices is considered an eye opener for programme participants. In Ghana we observed the following improvements in safe mercury practices. Although low in number, workers who are in touch with mercury say mostly they use PPE's. It is not clear to what extent casual workers on the mine site apply safe mercury practices: at least one leader saw the training on safe mercury practices as an eye-opener.

Solidaridad piloted the use of borax to extract gold, which should be applauded, even though the conclusion was that borax is not a feasible alternative for mercury in the Geita region. Despite the improvements made and attempts to experiment, the root cause of health and environmental problems, mercury use, is not yet successfully addressed.

#### Recommendation: Pilot alternatives uses for mercury and share the lessons

We recommend that future programmes of Solidaridad focus on research and pilots for a model to implement zero-mercury use in ASMs. Mining is likely to continue and possibly grow, as it is needed to extract materials for many commodities, such as jewellery and the smart devices.

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

<sup>40</sup> 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

We recommend continuing experimenting with decrease of mercury and zero-mercury use in ASM contexts. Once pilots have been successful, Solidaridad can play a convening role in sharing the results and lessons learned with other ASMs actors. This is also important for the continuation of the ASM sector: the bigger mines are able to develop cleaner and more responsible ways of mining. ASMs need to keep up with the developments to mine in a responsible way to not be marked as the major polluters.

#### The position of women at mines and increased income

For both countries we notice that the awareness of the possibilities of women taking up 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.

Unfortunately, the increase of income and / or the closing of the wage-gap is not yet visible as a result of the programme in both countries. Especially in Ghana, women are almost exclusively working in lower paid positions such as providers of food or drinks to the male mineworkers. The few women who want to take up a higher position did not yet get the chance. A positive note is that in the Obeng mine there is a plan to train three women to use machines / conduct excavators. During the ban on ASM, most mine workers lost their jobs. Men were among the first to be rehired. In Tanzania, we observe important improvements. Now, 14 mines have women holding management positions. Furthermore, in several mines, women were trained. They now process gold with mercury, which is a well-paid position in most mines.

Still, like we found in the MTE, also in the ETE: only few women actually change positions. For both countries, we see that the reasons for this are similar. First, women prefer more trading and business positions because these are less physical demanding. Second, women underestimate their possibilities, lack confidence and especially lack skills to take on these tasks. Third, 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. Fourth, in Ghana, mines have not been eager to hire women. Fifth, the partners of those women willing to take up a higher position may not be supportive.

Safe and fair working conditions for women is a complex issue that goes beyond technical safety as it also includes topics like sexual harassment and day care. In Tanzania there are indications that progress has been made in the area of verbal or physical abuse. The attention for grievance mechanisms

in the mines as well as more practical solutions to construct separate bathroom provide women to work in safer conditions. Also in Ghana Obeng mine constructed a building where there is a day care and women-friendly bath room. Still we have to acknowledge that women who do not work at the mine are afraid to go there. Furthermore, we observed (young) children at the mine pit during the MTE and ETE.

#### Recommendation: Improved positions of women in the mine

We recommend continuing the efforts to build the confidence of women and change their perceptions of what they can do at the mining site as well as providing them with skills to show that these positions can be taken up by women. Being aware of the risk of disappointment, and discouragement when employers discriminate against them. It is important to balance empowerment and expectation management. Programme staff can for instance explain that the training is to improve their skills to get better positions either on the same mine or other mines, but it does not secure positions.

At the same time, we recommend that future programmes address the risks women (and their families) specifically face at the mines. This includes day care for children, risks for pregnant women and harassment.

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

The EA\$E and CHE model 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 an increase in financial security, as women (slightly) increased their income by starting a business. Via the VSLA component, EA\$E members now save and have access to loans, which contributes to the financial security. Participants are very enthusiastic and trust in the groups is high, even after support has been reduced.

Respondents highly appreciate the engagement of men via the EMAP. We can, however, not speak of joint decision making. Contributing to the household income is often linked to having a say. As such, women decide on their money themselves. Moreover, some indicate that EMAP is partially 'preaching for the converted' and thus the contribution of EMAP to joint decision making seems to be rather limited.

HE adapted its loan structures and support in both Ghana and Tanzania to make it more in line with the context and more attractive for women to participate. In Ghana, CHEs got cash loans after repaying an in-kind loan. In Tanzania, the 'reviving' of many businesses resulted in higher commitment and success. The use of tablets for community awareness raising about health issues and the correct use of the products has not been successful and was not continued as planned in Tanzania.

#### Recommendation for Healthy Entrepreneurs

Assess the local market for products for CHEs carefully and train CHEs on procurement. In Ghana, CHEs obtained the products for their business locally, but initially were restricted to local buyers. CHEs expressed the wish to travel to regional markets to buy products for a lower price. In Tanzania HE already started to train CHE's in procuring products locally, i.e. not via the HE warehouse. We recommend using this strategy in other countries where sufficient - non medical - products are available to do so, to avoid false competition in the local market and to stimulate the local economy. In addition, it makes the CHE's less dependable on HE or the suppliers selected by HE.

#### Women have increased SRHR

The Golden Line programme empowered women to engage in decision making on SRH on household level and supported communities to claim their right for a better provision and women-friendly SRH services. Overall, we can say that decision making on SRH is complex, but the programme made important achievements addressing the issue. In both countries, we see that the programme played an important role in opening the dialogue on sensitive issues related to SRH and GBV, especially in the EA\$E groups. Moreover, most women say they are able to participate in decision making on contraceptives. Nevertheless, we also saw some worrying findings. In both countries, the share of women who find it unacceptable to say no to sex with a husband is high. Moreover, in Ghana, most cases of GBV are settled locally and support from official institutions seem like a last resort.

The approach to SRH services varied between the countries. We see the adaptation to the local context as a success factor. In Tanzania the level of health care in the communities is at a deplorable state. Although staff of the community health clinics were trained in women friendly SRH services, challenges remained. The UMATI-van successfully filled this gap: their services were highly appreciated by women. In Ghana, the programme mainly helped improve the relationship between community members and health

workers, via training of health staff and social accountability dialogues. To a lesser extent we saw in some communities that this led to improved SRH services and availability of products.

#### Recommendations on SRHR

Future programmes should continue to adapt the approach to SRH services to the local availability of these services. If it is possible to work via existing health facilities, this is the preferred option, as the sustainability of the UMATI-van is limited.

GBV and decision making on SRHR are highly complex issues that may need additional support in the communities. Suggestions of topics to be addressed include voluntary sex (inside the marriage) and the stigma on divorce in case of GBV.

#### Synergy

The Golden Line programme is a consortium of partners with complementary expertise, at all levels. The assumption underlying this collaboration is that it leads to enhanced results. We can confirm this. After the MTE, great efforts have been made to improve the synergy at activity level, providing more integrated and tailor-made services in the mines and communities. Furthermore, the majority of advocacy outcomes at (sub)national level are also a result of partners continuously working together. At international level are mainly achieved as result of partners working separately, with Solidaridad in the lead, but whenever relevant in parallel with the other alliance partners.

#### Recommendations on synergy

(1) Create sufficient space in the work plan to facilitate shared activities and be more aware of possible synergy at activity level, especially when geographically synergy is limited. That being said, it is important to leave sufficient space for each organization to implement their strategy, and to enable the organizations to make maximum use of their skills and experiences. (2) Synergy can also be created and used for improving the interaction between the various advocacy levels, by bringing local concerns to global platforms and vice versa. (3) For future programmes that are implemented by consortia, the partners should take synergy as a criterion for selecting project sites and participants. Without synergy in geographical area and participants, it is not possible to create synergy at the activity level.

#### Sustainability

For sustainability we can distinguish on several levels:



- The level of change
- Sustained results
- Expected sustainability

#### Change on the individual and organizational level

In both countries, we expect that the changes will mainly sustain at the individual level and to some extent at the organizational level. The vast majority of the participants in the mines as well as the communities are very positive about the results and eye-opening knowledge that have been shared. Majority of the participants indicate that they expect the occurred changes to be long-lasting. A good example of this is women seizing local positions of power. We expect the small businesses that are set-up by women also to be long-lasting.

We see the first steps of change at the organizational level at the mines, e.g. integration of these changes in the organization. This includes improvements in safe handling of mercury and use of PPEs. In Tanzania, we also see improvements in the work environment for women. Nevertheless, especially in Ghana the programme faced many challenges and more may be needed to adopt lasting change for the project mines.

#### Sustained results

For the EA\$E and EMAP groups, the Simavi partners already reduced the support after the MTE. In both countries, we saw that the trust and level of enthusiasm within most EA\$E groups remained high. This creates confidence that most groups will be able to continue.

We found one community in which the groups are no longer active, because the facilitator left the community for education. We already noticed that there were some challenges in group dynamics in this community during the MTE. We did not find any indications that this is a challenge in (many) other project communities.

#### Expected sustainability

The sustainability on activity level is especially high for EA\$E and CHEs. The EA\$E model has a sustainable set-up, because it depends on limited external inputs and the proven positive effects.

As part of the exit strategy, the Simavi partners phased out and handed over training and facilitation of EA\$E groups to the community ambassadors. When groups have gone through several rounds of share-outs and

registration, it is expected that they should be able to fully self-manage their groups.

For the CHE's the exit strategy in Tanzania include the training of women to do their own procurement. It is not clear how the loan structure will continue, which remains a vulnerable part in the HE activities. In Ghana, HE is still in search of a local NGO to support the CHEs with the product loans.

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 increased capacities to provide women friendly services in the health clinics are in itself sustainable, but the difficult circumstances (highly limited number of staff) under which they have to implement the services makes it much harder to continue the desired level of quality.

At the mines, the programme has used a wide range of types of activities to foster progress. The variety enabled in the mines 'something for everyone' to get started with. This was a good entry point for Solidaridad to get the attention of the mine-management and once inside, start working and offering other trainings and support.

The expected sustainability on activity level in the mines, i.e. continued training are expected to be lower. The programme staff put in continuous efforts to convince the mine management of the importance of responsible mining practices and supporting women to get higher positions. Although this was partly successful, the road to responsible mining practices contains many obstacles. It is likely that only those mines who are truly committed will set the next steps towards responsible mining practices. The support did not include financial assistance. When a mine-owner(s) invests in a concrete pond or tree-planting, high level of ownership is expected.

#### Recommendations for sustainability

Don't forget that all activities had a rather difficult start. Careful and highly skilled professionals of the organisations ensured that they were able to build-up trust and acceptance to start with the activities. Ensure sufficient start-up time in the planning, either for the continuation of Golden Line, or the start of a new programme.

Theory of Change

The Theory of Change has been an enabling tool for the programme and the partnership to grow a mutual understanding about the desired outcomes of the programme 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.

The TOC was revised before the MTE, but it was not revised again after the MTE, although many recommendations and insights were included in the final year. Also the advocacy plan was updated in 2019 in order to come out with a more realistic plan.

The economic empowerment as overarching goal may not sufficiently capture all the activities that have been employed. The economic impact of the programme has been partially successful but can be seen as a tool to achieve other changes. We see the decision-making / rights to define one's own choices as a key element of the programme, although this was not visible (enough) in the ToC.

#### Recommendations for the overall ToC

The evaluation team did not observe any adaptations in the ToC and indicators after the MTE. A ToC should be a living document and for future programming it is recommended to keep on adjusting and learning, without denying accountability. Moreover, the advocacy strategy should be updated during the lifetime of your programme, as certain pathways might play out to be more challenging than others. This enables the programme staff to keep track of changes in priorities, and adjust your targets accordingly.

In addition, during the MTE, the project team considered self-esteem of women to be a basic condition for sustainability. Since self-esteem does not feature in the ToC, we recommend it to be included.

## ANNEX 1 – Theory of Change

